

MILITARY RETIREE NEWSLETTER

HANSCOM AFB, MA 01731

RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE 781 255-1310

HOURS OF OPERATION, MON – FRI 1000-1500

WEB SITE – www.hanscom.af.mil/rao

EMAIL TO: rao@hanscom.af.mil or arline.love@hanscom.af.mil

Winter 2013-14

1. THE FIRST WORD: Due to funding limitations, we are no longer able to mail the newsletter to our 14,000 readers. Our only recourse is to post it on our website at www.hanscom.af.mil/rao and hope it reaches as many of you who have relied on it these past 29 years. We count on those of you who have found it, to spread the word to others so we can reach as many as possible. Future plans call for posting notices about issues of concern or interest on the web site. Frequent updates will ensure the information is current. If you have an item of interest to other retirees, send it to us for consideration for posting.

We have been trying to obtain the services of a list server to develop and maintain an email mailing list for us for some time. However, under the current fiscal restraints, that is impossible. Therefore, staff volunteers will develop and maintain it within the RAO. We ask those of you who would like to receive the Newsletter and other notices by email, to send your email address to: rao@hanscom.af.mil or retiree@hanscom.af.mil

In spite of the limited funding, the RAO is fully operational thanks to our staff of efficient and dedicated volunteers. We have a new director, retired LTC Edward Omiccioli, USA, and a new deputy director, retired Captain Dean Mottard, USMC. They are working to ensure the RAO is responsive to the retired and survivor population we serve. Retired Captain Arline F. Love, USAF, who has been director for 30 years has semi-retired but will continue to provide outreach assistance as requested. We welcome your comments and suggestions. Send an email and we promise to respond.

2. COMING EVENTS: You can check with www.hanscomservices.com for Hanscom events.

3. OUTREACH PROGRAM: This special program 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, divorce, 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 voice mail 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 and retiree-spouse deaths should be reported to the Casualty Assistance Representative (CAR), located on Hanscom AFB at 20 Kirtland Street, Building 1218. The CAR will assist surviving family members with accessing, changing and applying for benefits and can be reached at 781-225-2765 or 781-225- 2755 for an individual appointment.

4. HEALTH CARE NOTES: This section addresses health care issues.

MEDICARE AND EMERGENCY ROOM CARE: Emergency Room care is covered by Medicare (and TFL) in a **facility affiliated with a Medicare/TRICARE authorized hospital/provider.** In recent years “Emergency Centers” have appeared in communities which are free standing and not affiliated with a hospital. These Centers may not be authorized providers which will result in a denial of payment. If utilizing such a center, be sure to ask if it is an authorized provider before seeking care.

Medicare beneficiaries should also be aware that some extended stays after an Emergency Room visit are classified as “observation” and **not** as an admittance to a hospital. If your stay is classified as observation, it does not meet the three-

day inpatient hospital stay requirement for **extended care in a Skilled Nursing (SNF) or rehabilitation facility**. If a visit to a hospital Emergency Room results in assignment to a bed in the facility, be sure you understand if it is an admission to the hospital or an “observation bed” so you will know your status and what bills you will be responsible for.

MEDICARE AND TRICARE – It is hard to believe but there are still folks who do not understand that all TRICARE eligibility is lost when one becomes entitled to Medicare Part A (regardless of age) unless one signs up for Part B. This includes TRICARE Prime, Standard, Extra and pharmacy (except members of active duty families). **Members of the Uniformed Services Family Health Plan (USFHP) retain eligibility for the USFHP but not for any other TRICARE.** While Medicare rules allow any beneficiary who is still employed and covered by his/her employers insurance plan, (or that of a working spouse) to delay signing up for Part B until no longer working, **TRICARE legislation requires a beneficiary have Medicare Part B in order to have TRICARE as second payer to Medicare regardless of Medicare rules.** Eligibility is on an individual basis. The spouse of a retiree who is not yet age 65 remains eligible for TRICARE as first payer (Standard, Extra, Prime) until he/she reaches age 65. While notification of eligibility for Medicare is usually automatic, this is not always the case particularly if the individual is still working. If you are nearing age 65 and have not heard from social security three months before your birthday, contact them at 1-800-772-1213.

MEDICARE SUPPLEMENTAL INSURANCE: Some Medicare eligible beneficiaries continue to purchase insurance to supplement their Medicare in spite of the fact automatic enrollment in TRICARE For Life occurs when you purchase Medicare Part B. TFL as a complete supplement to Medicare pays all deductibles and coinsurance so no other insurance is needed. With a 12 year track record, those skeptics who indicated it would not work should feel secure in using this valuable benefit.

TRICARE PHARMACY INCREASED CO-PAYS: Increases in copayments under the pharmacy program are the subject of much discussion as the Department of Defense has included dramatic increases in their budget request. As of now Congress has declined to approve their request but agreed to marginal increases. Congress has also approved future annual increases for 2014 and beyond by the same percentage as the cost-of-living adjustment. The most economical and easiest way to obtain maintenance drugs is through Home Delivery where generics have a \$0 co-pay. For more information go to www.tricare.mil/prescriptions.

5. ID CARDS AND DEERS: Two recent developments have impacted Retiree ID cards that must be noted to avoid confusion and delay if accessing a military installation.

- a. The Defense Biometric Identification System (DBIDS) is now in use which uses both biometric and bar code identification to verify access to military installations obtained by scanning the card at the gate. **Retiree ID card holders who were issued their card before 2000 will need to get a new card which contains the necessary information.**
- b. Retiree ID cards issued after December 2012 will reflect the date of the holder’s 65th birthday in the expiration date box. Prior to this retiree ID cards did not have an expiration date but were “indefinite”. The reason for the change is to remind the holder that their TRICARE coverage expires when eligible for Medicare A and purchase of Part B is essential to restore TRICARE. Previously, this date was on the back of the card and did not require a new card but that is no longer the case. While the retiree will still have access to benefits (except TRICARE) and remain enrolled in DEERS (Defense Enrollment Eligibility Reporting System) it is essential to obtain a new card.
- c. Retirees who retired before the December 2012 change took place do not need to get a new ID card just because of the expiration date change. However, if your ID card is worn out, unserviceable, or your appearance has changed significantly so it no longer looks like you, you should get a new card but there is no mandate to replace your card with the new expiration date card.
- d. Those retirees who have the new card with the expiration date will receive a replacement card showing the indefinite status once they turn 65. Spouses’ cards will show “indef” once they turn 75.

To find ID card issuing facilities go to: <http://www.dmdc.osd.mil/rsl/appj/site?execution=1s1>

To schedule an appointment at Hanscom go to <https://rapids-appointments.dmdc.osd.mil>

6. DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS):

MyPay- The most convenient and quickest way to access your pay record to make changes, obtain a 1099R, Retiree Account Statement and keep track of your pay is through MyPay on line. If you do not yet have an account, go to www.dfas.mil/retiredmilitary for instructions on starting a MyPay account using a log-in ID and password.

DFAS RETIREE NEWSLETTER: Go to <http://www.dfas.mil/retiredmilitary/newsevents/newsletter.html> to view this helpful newsletter which provides information, links and forms.

CHANGING BANK ACCOUNTS FOR DEPOSIT – When changing bank accounts either within the same bank or to another, it is necessary to notify DFAS and other depositors. This can be done directly on line for those with a myPay account or if not there are several important things to remember: (1) do not close the old account until at least one check has arrived in the new one. (2) the Direct Deposit form can be obtained from **the new** bank and completed by them. (3) the completed form must be sent to DFAS, Military Retired Pay, PO Box 7130, London KY 40742-7130, or fax to 1-800-469-6559.

MOST IMPORTANT – Remember to keep your address current. Your Retiree Account Statement and 1099R tax statement are mailed to your address on record with DFAS. These will be mailed out soon so if you have moved in the last year, you will not receive them if DFAS does not have your current address.

7. FORMER SPOUSE PROTECTION ACT (FSPA): It is essential retirees explore the provisions of this act if divorce is a possibility **before** participating in negotiations between the parties. By the time the court date arrives, it is too late to try and deal with the possible effects on retired pay and the Survivor Benefit Plan if subscribed to it.

DIVISION OF RETIRED PAY – The FSPA **does not mandate** the division of military retired pay but is **does allow** state courts to consider the retired pay as “jointly earned” and therefore eligible for division. The division cannot exceed 50% and is generally calculated on the length of the marriage while on active duty. A retiree should know how many, if any, of those active duty years occurred while married to be sure of a fair and equitable division.

ID CARD – The spouse’s ID card is not a matter for the court to decide. In order to be entitled to an ID card, the spouse must meet the 20/20/20 requirement of the law. 20 years married, 20 years active service by the member and the overlap between the marriage and the active service must be a minimum of 20 years.

8. DEPARTMENT OF VETERANS AFFAIRS (VA): Two developments of interest.

VA HEALTHCARE AND TRICARE FOR LIFE – Many TRICARE For Life (TFL) beneficiaries use VA facilities for care related to their service connected disabilities. However, using the VA for treatment of non-service connected conditions can be expensive. TFL as a wraparound to Medicare (which by law cannot reimburse VA facilities), can only pay up to 20% of the TRICARE allowable charge and the beneficiary must pay the remainder.

It is customary for the VA to bill any other insurance (OHI) the veteran may have for care unrelated to service connected disabilities. It has been found this has mistakenly included TFL. Effective 1 October 2013, as part of the intake process, veterans will be asked if they are using their VA benefit, TFL or OHI. When electing to use TFL, they will be informed they must pay any remaining bill after TRICARE pays its portion of the allowable charge. Retirees are reminded that using Medicare providers and TFL, rather than the VA for non- service connected care typically results in no out-of-pocket costs for covered services.

PATIENT CENTERED COMMUNITY CARE (PCCC) – Under the PCCC, VA Medical Centers will be able to purchase non-VA care to veterans through contracted medical providers when they cannot readily provide the needed care due to geographic inaccessibility or limited capacity. Eligible veterans will have access to inpatient and outpatient specialty care, mental health care and limited emergency care. Regional contract networks are expected to be available in the spring of 2014. To be eligible a veteran must be enrolled in the VA Health Care System.

9. SCAMS: There are scams all around us in the age of technological development, the most serious of which is Identity Theft. It is difficult to decide which one to call attention to. It is advisable for individuals to take precautions and while it may be against your nature, be suspicious of mail or emails received or even phone calls requesting any personal information unless you initiated the contact and know who you are dealing with. A survivor recently came to the RAO with a letter she received from Social Security thanking her for changing her Direct Deposit account information on line. Problem was she never uses a computer to go on line. As we checked it out with SSA it was found someone went on line using her social security number and directed her check into his/her account. One's social security number is the key to Identity Theft. **Keep your social security number secret to be shared only when required legally for certain transactions.**

10. AN AFTERTHOUGHT: A senior moment. We all have them.

Upon leaving a meeting, a woman searched for her car keys but could not find them. Thinking she had left them in the car she headed for the parking lot only to find it empty. In panic she remembered her husband's warning that leaving them in the ignition could result in the car being stolen. She immediately called the police informing them that she had left the keys in the car and it had been stolen. After describing the car for police, she called her husband, confessed what had happened and asked him to come pick her up. He then reminded her she didn't take the car as he had dropped her off. Embarrassed, she asked him to come pick her up. His response then was "I will as soon as I convince this cop I did not steal your car".

Retiree Activities Office