



**RETIREE ACTIVITIES OFFICE  
92 FSS/RAO  
7 W ARNOLD ST  
FAIRCHILD, WA 99011**



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# STILL SERVING

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## **RAO MISSION**

The Retiree Activities Office (RAO) acts as an interface between the active duty and retired communities. It keeps retirees and their loved ones informed on matters related to their military status. It provides important information and vital services on issues regarding TRICARE, military ID cards, survivor benefits, death reporting and much more. The RAO also maintains a list of phone numbers, Web sites and e-mail addresses to assist retirees in their military affiliated endeavors.

The office is located at 7 W Arnold, Bldg 2040, Suite 109 at Fairchild AFB. The office is open from 1000 hrs to 1400 hrs Tuesday through Friday except Holidays and when Base personnel are otherwise occupied. The office can be reached via telephone at (509) 247-5359 or by email, 92mss.rao@us.af.mil.

A satellite RAO office is located at 825 Jadwin, Room 138 in Richland, WA. Office hours are from 1000 to 1400 Wednesday through Friday except Holidays. The office can be reached via telephone at (509) 376-6348 or by e-mail, military\_rao@rl.gov.

## **RETIREE APPRECIATION DAY 2012**

Fairchild Air Force Base will be hosting a Retiree Appreciation Day (RAD) on May 18, 2012. The RAD will be held at the DEEL Community Center which is located at W 5 Bong from 0800 hrs to 1300 hrs. All retirees and their families are encouraged to attend. There will be a briefing by the Base Commander. Representatives from the Medical Section, Personnel (ID Card) Section, Base Exchange, Commissary and Veterans Administration will be there to assist with any questions or problems you may have.

To get to the DEEL Community Center from the Main gate, continue straight on Mitchell Ave to Bong St. Turn right onto Bong St. The first building on the left (1 block) will be the Deel Community Center.

Cookies and coffee will be available. Attendees will on their own for lunch. Club Fairchild has been closed so the BX, The Fun Spot or Burger King along with the Warrior Dining Hall are available for meals.

## **FAIRCHILD RAO WEB PAGE**

The RAO has a web page on the Fairchild AFB web site. This page has been designed to provide information and links to services that are available to retirees of all services. Information that would be of interest to retirees is kept updated. There are links to the National Personnel Records Center, Defense Finance and Accounting, Retiree Newsletters from all the services along with the latest newsletter from the Fairchild RAO, an ID Card Renewal Center locator and many other web sites for retirees. This web page can be viewed by using the following URL.

<http://www.fairchild.af.mil/library/retireeactivitiesoffice/>

## **CURRENT BENEFICIARY INFORMATION VITAL FOR RETIRED PAY**

Defense Finance and Accounting Service asks military retirees to designate an arrears-of-pay beneficiary and update their designation as often as necessary.

The money earned but not paid in the final month of a retiree's life goes to whoever is listed as his or her AOP beneficiary. DFAS will also contact this person for help with closing the retiree's account. A lot of retirees procrastinate on planning for the day they die, according to DFAS officials, but neglecting to prepare for the future can cause financial hardship for the people retirees care about most.

All military retirees should check the back page of their most recent Retiree Account Statements to make sure the AOP beneficiaries listed for their accounts are indeed the people they want to receive their final prorated paychecks.

Retirees can choose anyone, from family members to friends to associates, to be their AOP beneficiary; however, if they do not designate someone, the payment of any money that remains in their retirement account at the time of death could be greatly delayed. It can take many months to locate a retiree's survivors, identify who is legally entitled to their pay, and then make the payment. Fortunately, this situation is easy to prevent, said officials.

To designate or change an AOP beneficiary, retirees should:

1. Complete a Designation of Beneficiary Information Form (DD Form 2894) available at [www.dfas.mil/dfas/retiredmilitary](http://www.dfas.mil/dfas/retiredmilitary).
2. Sign and date the form. (Unsigned and undated forms will not be processed.)
3. Mail the form to DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130, or fax it to 800-469-6559.

It is vital to notify DFAS of any changes in an AOP beneficiary's contact information, said DFAS officials. Otherwise, all correspondence will be sent to the wrong address, further delaying closure of the account.

Retirees can use the steps above to notify DFAS if a beneficiary's name or contact information changes.

(Courtesy of DFAS)

## **ID CARD CAMPAIGN CONTINUES**

As part of a campaign to protect military-issued identification cardholders from identity theft, officials are continuing to issue cards with new, unique ID numbers.

Officials say that when current cards expire, they will be replaced with new cards having a Department of Defense ID number printed in the Social Security number field. Besides the DOD ID number, beneficiaries will have a DOD benefits number printed on their card.

Although retiree ID cards do not have an actual expiration date, there is a Medicare eligibility date printed on the card's back side. If that date is too long to wait, or it has already passed, retirees can get a new card when their dependent's card expires. If they have no dependents, or it is too long to wait, they can contact an ID card issuing facility to arrange for a new card at anytime.

(Continued on page 3)

**DISCLAIMER:** The *Still Serving Newsletter* is an unofficial publication written, edited and published by the Fairchild AFB Retiree Activities Office. The publication is for the convenience of the retiree population to include **retirees, their spouses and dependent family members**. While every effort is made to verify the information in this newsletter, neither the editor nor the RAO staff can guarantee the accuracy of information received from outside sources. The editor reserves the right to reduce the length of material to fit the space available. Comments may be directed to the Retiree Activities Office, 92 FSS/RAO, 7 W Arnold St, Suite 109, Fairchild AFB, WA 99011. (509) 247-5359

Jim R. Smith - Editor  
SGM, USA (RET)

## **ID CARD CAMPAIGN CONTINUES** (Continued from Page 2)

Every DOD ID card will have a DOD ID number printed on it. Dependent ID cards will not have the DOD ID number of their sponsor, but have their own number.

The Social Security number will continue to be in the bar codes for now; however, the SSN Reduction Plan calls for number removal from bar codes beginning in 2012.

To determine the nearest facility, visit <http://www.fairchild.af.mil/library/retireeactivitiesoffice/index.asp>. The nearest facility will service all retirees and their families regardless of their service affiliation. People call in advance to verify hours and current documentation requirements.

### **FAIRCHILD STREET NAMED AFTER “ACE OF ACES”**

FAIRCHILD AIR FORCE BASE, Wash. -- On Fairchild, there is a street with an unusual name -- Bong Street. It is named after Richard I. Bong, America's "Ace of Aces." While flying the P-38 fighter in the Pacific during World War II, Bong achieved 40 aerial victories, the most by any pilot in U.S. history.

Bong grew up on a farm in Poplar, Wis. and began flight training in California in June 1941. He later went to advanced fighter training in Arizona where his gunnery instructor, Capt (later Senator) Barry Goldwater called him a "very bright student."

After he transferred to P-38 training near San Francisco, Bong allegedly was involved in some wild flying episodes--flying under bridges, buzzing Market Street, and blowing washed clothing off of clothes lines. One housewife complained, which caught the attention of General George Kenney, Bong's future mentor and head of Fifth Air Force.



According to an account, General Kenney called Bong into his office regarding the housewife's complaint and told him: "Monday morning you check this address out in Oakland and if the woman has any washing to be hung out on the line, you do it for her. Then you hang around being useful--mowing the lawn or something--and when the clothes are dry, take them off the line and bring them into the house. And don't drop any of them on the ground or you will have to wash them all over again. I want this woman to think we are good for something else besides annoying people. Now get out of here before I get mad and change my mind. That's all!"

Lt. Bong arrived in the Pacific in September 1942 and achieved his first kill on Dec. 27. After that, his aerial victories came quickly. His greatest single day of action was on July 26, 1943 when he shot down four enemy fighters. In December of 1944, then-Major Bong received the Medal of Honor from Gen. Douglas MacArthur, with MacArthur saying, "Major Richard Ira Bong, who has ruled the air from New Guinea to the Philippines, I now induct you into the society of the bravest of the brave..." After Bong achieved his 40th and final aerial victory on Dec. 16, 1944, Lt. Gen. Kenney relieved him of duty in the Pacific and sent him home to begin public relations trips around the country.

On Aug. 6, 1945, the same day the Enola Gay dropped the first atomic bomb to end the war in the Pacific, Maj. Bong climbed into an airplane for the last time. His P-80 Shooting Star jet malfunctioned after takeoff, close to the ground, and Bong's bailout was unsuccessful. Bong, America's "Ace of Aces," was gone.

At Fairchild Air Force Base, we can be proud to have a street named after this great Airman.

Note: For a brief period after World War II, Fairchild AFB (then Spokane Air Force Base) was unofficially known as Bong Air Force Base. The new Air Force was implementing a policy of naming installations after fallen military aviators, and Bong was the front runner until General Muir S. Fairchild, from Bellingham, Wash, died on active duty in 1950.

## **DIRECT DEPOSIT:**

### **Quicker, safer, more cost effective**

Having a paycheck electronically deposited into a bank account is the quickest and safest way to be paid. Nevertheless, every month more than 20,000 military retirees paid by the Defense Finance and Accounting Service receive a paper check in the mail. Those same retirees would receive their pay up to a week sooner if they enrolled in direct deposit.

“Direct deposit is the best possible solution for most retirees because it puts their money in their hands almost immediately after their pay is processed,” said Tom McKenna, DFAS Retired and Annuitant Pay director. “It also eliminates the risk of a check being stolen or lost in the mail.”

McKenna added that it can take up to six weeks to replace a lost or stolen check. DFAS spends approximately \$2.2 million a year printing and mailing checks to military retirees and Survivor Benefit Plan annuitants. This money could be used elsewhere to support America’s service men and women.

“Enrolling in direct deposit frees up money to use in direct support of the uniformed war fighters,” said McKenna. “Whether it’s for patriotic reasons or practical ones, I encourage all of our members who are receiving paper checks to sign up for direct deposit.”

### **Use myPay to Start Direct Deposit**

Starting direct deposit is easy using myPay, the official online account management system for military retirees and annuitants. myPay is available 24 hours a day, seven days a week from anywhere in the world.

1. Have the following information on hand: bank routing number, account number and type of account (checking or savings).
2. Go to <https://mypay.dfas.mil> and log into your account.
3. Agree to the terms of the User Agreement.
4. On the Main Menu page, click the “Direct Deposit” link.
5. Enter your bank routing number, account number and the account type (checking or savings).
6. Click “Accept/Submit.”
7. Confirm that the information you entered is correct before exiting or returning to the Main Menu.

Members who have never used myPay or don’t remember their passwords should click “Forgot or Need a Password” to get started.

Direct deposit enrollment and account changes take three to five business days to appear in myPay.

### **Mail or Fax Direct Deposit Form**

Members who are unable to use myPay can submit their requests by mail or fax; however, these changes take approximately 30 days to process. Members should complete an SF 1199A Direct Deposit Enrollment Form (available at [www.dfas.mil/dfas/retiredmilitary/forms.html](http://www.dfas.mil/dfas/retiredmilitary/forms.html)) and mail or fax it to:

DFAS U.S. Military Retired Pay  
P.O. Box 7130  
London, KY 40742-7130  
Fax: 800-469-6559

## **HOME DELIVERY FROM TRICARE PHARMACY**

### **The Prescription for Convenience, Safety, and Savings**

TRICARE Pharmacy Home Delivery is administered by Express Scripts, a leader in prescription safety, technology, and delivery. The pharmacy benefit program is available to approximately 9.7 million active and retired military beneficiaries and their families through three points of service: military treatment facilities (MTFs), retail pharmacies, and Home Delivery.

Home Delivery is designed for beneficiaries using long term maintenance medications that treat chronic health conditions such as arthritis, high blood pressure, asthma, and diabetes, or for routinely-used prescriptions such as allergy medications and oral contraceptives. Prescriptions for acute or emergent medication should be filled at an MTF or local retail pharmacy.

With Home Delivery, maintenance medications ordered through the TRICARE Pharmacy are delivered directly to your home, so picking up prescriptions is as easy as picking up the mail. Medications are delivered in a plain, secure, weather-resistant pouch for privacy and protection. Prescriptions are filled at the highly automated, state-of-the-art Express Scripts facility in Tempe, Arizona. All TRICARE prescription claims are reviewed against dispensing history across all three points of service to guard against any potentially harmful drug combinations.

Home Delivery is the most cost-effective option when not using a military pharmacy. And with the new copayment structure, you can receive a 90-day supply of your formulary generic medications for free through TRICARE Pharmacy Home Delivery. Every order is checked for accuracy by pharmacists who are available 24 hours a day, seven days a week.

There are several convenient options for moving your maintenance medications to Home Delivery. At an MTF, the pharmacy staff can provide more details or there may be a TRICARE Pharmacy Enrollment Coordinator available who can assist you with switching their medications to Home Delivery. Maintenance medications may also be converted online by visiting <http://www.express-scripts.com/TRICARE>. You simply fill out the electronic enrollment form and select the existing medications to be converted to Home Delivery. If you prefer to convert by phone, you can call the Member Choice Center (MCC) toll free at 877.363.1433, Monday through Friday, 7 A.M. to 12 P.M. Eastern; and 7 A.M. to 9 P.M. weekends and holidays.

To ensure you never risk running out of maintenance medication, you can enroll in Auto Refills. Express Scripts will automatically refill and mail maintenance prescriptions, so you can have peace of mind knowing your medication will always be there when you need it. You may also choose your preference of flexible payment options, including debit card, credit card, or Bill Me Later®. Detailed information about all Home Delivery services is available on the website.

Another convenience is electronic Explanation of Benefits (EOBs). Your information will remain secure and you'll be able to quickly access your pharmacy history whenever you want, wherever you want. You'll receive an email when your EOB is ready to view securely online. (You may receive one more monthly paper EOB before this change takes effect.) It takes 49,500 pounds of paper to send EOBs to all our beneficiaries through the mail every month. Just think of how many trees we could save by going paperless ... and how much waste we could keep out of landfills. Simply switch to electronic EOBs to help protect the planet and enjoy the benefits of paperless statements

## **SPACE-AVAILABLE FLIGHT INFO NOW ON FACEBOOK**

Select terminals across Air Mobility Command (AMC) are establishing pages on Facebook to provide more information for space-available and space-required passengers. In order to help travelers plan accordingly, passenger terminals will post flight information on individual's Facebook pages.

Travelers can expect to see the number of flights, destinations, number of seats available, number of seats filled and lowest Space-A category reached posted to the passenger terminal pages scheduled for the next 72 hour.

Interested travelers can find their local passenger terminal page on Facebook by entering the name of the air base followed by "passenger terminal." For example, "Andrews passenger terminal." Each page will have a picture of the installation's passenger terminal as their profile picture to help followers "like" the correct page

## **FIRST-EVER TRAFFIC LIGHT INSTALLED ON FAIRCHILD**

by Staff Sgt. Jonathon McFadden  
92nd Operations Support Squadron

FAIRCHILD AIR FORCE BASE, Wash. -- In conjunction with the newly constructed Fairchild runway, there is a new addition on Rambo Road. Fairchild's first ever traffic light. This is no ordinary traffic light as it will not have a green light. It will be a new adjustment for vehicular traffic going to and from the south Survival, Evasion, Resistance, Escape side of the base.

The purpose for this traffic light is to control vehicular traffic during periods of low visibility (Instrument Flight Rules) conditions when aircraft are on approach to Runway 23 (from the east) and ensure aircraft and vehicle safety during times of inclement weather. All vehicles driving across Rambo Road at the east end of the runway are considered an airfield obstruction, which poses an increased hazard for inbound aircraft during final approach.

During times of reduced visibility and inclement weather, the light will help stop vehicles from proceeding across this critical area by ensuring a safe distance is maintained and that all non essential obstructions are kept clear of this area. It will also protect this area during landing operations at night when weather reduces visibility.

Vehicles traveling on Rambo Road with lights on can obscure the pilot's visual cues for identifying the safe operational limits of the approach area. This light will be operational only during times of reduced visibility, inclement weather and for training purposes. It is positioned on Rambo Road approximately 100ft on each side of the runway approach centerline lighting system. A fixed sign stating all vehicles must stop when lit will accompany the light.

It is fitted with a flashing yellow light which will flash for approximately 10-15 seconds then become a steady red light as the aircraft comes closer to the runway.

The light is operated by the Air Traffic Control Tower. If for any reason you observe an issue or malfunction of these lights (i.e. extended periods of time showing red, over 10 minutes, with no aircraft on approach or a constant flashing yellow light, etc), call Airfield Management at (509) 247-5439.

## **TRICARE, MEDICARE JOIN FORCES AT AGE 65**

FALLS CHURCH, Va. -- A 64-year-old beneficiary is currently receiving TRICARE benefits. When he turns 65, does he need Medicare if he already has TRICARE? Will he personally have to sign-up for Medicare or will TRICARE do this for him? Questions like these are normal for some beneficiaries not sure of their options when turning 65.

TRICARE and Medicare are separate programs. Medicare is health insurance for people age 65 or older, as well as for people under age 65 who have qualified for Social Security disability insurance.

TRICARE For Life is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. There is no paperwork associated with TFL. Beneficiaries automatically gain coverage when they meet the requirements.

Beneficiaries must sign up for Medicare as soon as they become eligible to ensure that they continue to get benefits under TRICARE. Beneficiaries turning 65 receive reminder letters from the Defense Manpower Data Center. For more information regarding Medicare sign-up, beneficiaries can call at 800-633-4227 or go to [www.medicare.gov](http://www.medicare.gov).

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## **TRICARE, MEDICARE JOIN FORCES AT AGE 65** (Continued from Page 7)

Beneficiaries are ineligible for TRICARE benefits for any period of time that they have Medicare Part A but not Part B, with several exceptions. For more information, beneficiaries can go to <http://www.tricare.mil/factsheets/Medicare> or talk with their regional health care contractor.

While Medicare is the primary insurance when a beneficiary turns 65, TRICARE acts as the secondary insurance, minimizing out-of-pocket expenses. TRICARE covers Medicare's co-insurance and deductible. After Medicare pays its part of the claim, TRICARE pays the remaining amount for any TRICARE covered services and the beneficiary pays nothing. As the primary payer, Medicare approves health care services for payment.

If a beneficiary has other health insurance, Medicare forwards their claim to that company. The beneficiary must then file a paper claim with their TRICARE contractor. If the beneficiary has employer group health plan coverage based on current employment, the employer group pays first, Medicare pays second and TRICARE pays last.

Medicare does not provide coverage outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). TRICARE is the primary payer for health care received overseas (except U.S. territories), unless the beneficiary has other health insurance. Overseas, TFL provides the same coverage as TRICARE Standard and has the same cost-shares and deductibles. When seeking care from a host-nation provider, beneficiaries should be prepared to pay up front for services and submit a claim to the overseas claims processor.

Beneficiaries who have questions about TRICARE and Medicare coverage can go to <http://www.tricare.mil>, or call Wisconsin Physicians Service at 866-773-0404.

## **TRICARE YOUNG ADULT PRIME OPTION BECAME AVAILABLE ON JANUARY 1**

FALLS CHURCH, Va. – The TRICARE Young Adult (TYA) Prime option became available for purchase on December 1, 2011, with coverage beginning January 1, 2012. TYA Prime will offer young adult beneficiaries TRICARE Prime coverage for monthly premiums of \$201.

To purchase TYA Prime, dependents must be under age 26, unmarried and not eligible for their own employer sponsored health care coverage. TYA Prime is a managed health care option with low out-of-pocket costs. Care is delivered through military clinics and hospitals and the TRICARE network of civilian providers. Uniformed services dependents may qualify to purchase TYA Prime if they live in a designated Prime Service Area and their sponsor's status makes them eligible for Prime coverage.

In addition to TYA Prime, young adult dependents may also be eligible for TYA Standard, which has been available since May 2011. With monthly premiums of \$176, Standard offers eligible dependents the flexibility to see TRICARE authorized network and non-network providers of their choice, wherever they live or travel.

Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya). Sponsors and their adult dependents are encouraged to explore both commercial and military health care plan options and costs when choosing a plan that best meets their needs.

Young adults considering TYA should determine if they are eligible before completing and sending in an application. Eligible dependents may drop off their applications and payments of three months of premiums at TRICARE Service Centers or send them by mail or fax to their regional health care contractor.

Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

TYA Prime enrollment will follow the TRICARE Prime "20th of the month rule." As long as the TYA enrollment application is received by the 20th of the month, coverage can begin on the first day of the next month.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time students. Similar to provisions in the 2010 Patient Protection and Affordable Care Act, TYA offers eligible young adults up to age 26 the option to continue TRICARE Standard or Prime coverage, as long as their sponsor is still eligible for TRICARE. Unlike employer sponsored health plans, TYA is available only to unmarried young adult dependents.

## **RETIREE HEALTH FEES, RX CO-PAYS IN BULLEYE OF DEFENSE CUTS**

By TOM PHILPOTT – Stars and Stripes

Out-of-pocket health care costs for military retirees and for users of the TRICARE retail pharmacy network would jump next October if Congress approves President Obama's fiscal 2013 budget request delivered Monday.

Annual active duty pay raises also would be impacted but not until January 2015 when raise caps would begin and last three years. The 2015 raise would be half of a percentage point, to be followed by a one percent across-the-board raise in 2016 and a 1.5 percent raise in 2017, if Congress accepts the administration's plan to dampen compensation growth.

In defending these changes, Army Gen. Martin Dempsey, chairman of the Joint Chiefs, called current TRICARE fees for retirees, nearly frozen since 1996, "an anachronism" the military no longer can afford.

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"To build the force needed to defend the country under existing budget constraints," added Defense Secretary Leon Panetta, "the growth in costs of military pay and benefits must be put on a sustainable course. This is an area of the budget that has grown by nearly 90 percent since 2001, and 30 percent above inflation, while [force] strength has only grown by 3 percent."

Rep. Joe Wilson (R-S.C.), chairman of the House subcommittee on military personnel, vowed to oppose every initiative to curb compensation growth or to raise retiree health fees. But criticism of these proposals from colleagues on the armed services committees was muted.

Lawmaker after lawmaker did lament the possibility of base closings and other various planned cuts even as they acknowledged that Panetta and Dempsey had to propose lean budgets to implement \$487 billion in defense cuts over 10 years ordered by Congress under last year's Budget Control Act.

The TRICARE increases target retirees of every age. Here are details:

**TRICARE PRIME:** Annual enrollment fees for the managed care program would be raised and fees tiered based on retired pay.

Family coverage for Tier 1 retirees, those with retired pay below \$22,590, would see the enrollment fee of \$520 climb by \$80 a year for the next three years. It would be raised by \$70 more in 2016 and by \$43 in 2017 to reach \$893, a 71 percent hike over five years. Dollar increases for individual coverage would be half that of family coverage. The percentage hike would be identical so the current fee of \$260 would hit \$446.50 in 2017.

Tier 2 fees, for retirees drawing \$22,590 to \$45,178, would climb for family coverage by \$200 a year for a few years and then by \$265 or more to reach \$1523 by 2017, to nearly triple the cost of family coverage.

Tier 3 would apply to retirees with annuities above \$45,178. Their enrollment fee would jump by \$300 a year the first two years, then by a little more and would reach \$2048 by 2017, nearly four times the current fee. Individual coverage in Tiers 2 and 3 also would cost half of family coverage.

TRICARE Prime fee increases after 2016 would be based on medical inflation, projected to be 5 percent annually. That accounts for the odd amount of fee hikes across the three tiers in 2017.

**TRICARE STANDARD/EXTRA:** A first-ever annual enrollment fee would be set for the military's fee-for-service insurance plan option and its preferred provider network option. It would be \$140 for family coverage in 2013, climbing to \$250 by 2017. The fee for individual coverage would be half that for families. The annual deductible of \$300 (family) and \$150 (individual) also would increase steadily to reach \$580 (family) and \$290 (individual) by 2017.

These TRICARE changes for retirees under 65 and their families are projected to save \$12.1 billion over the next 10 years, which means beneficiaries will pay that much more out of pocket.

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## **RETIREE HEALTH FEES, RX CO-PAYS IN BULLEYE OF DEFENSE CUTS**

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**TRICARE FOR LIFE:** A first-ever enrollment fee would be imposed on this prized insurance supplement to Medicare. Like the Prime enrollment fee, the TFL fee would be tiered based on retired pay.

Tier 1 (less than \$22,589 in retired pay) would see an annual fee of \$35 next year, rising to \$150 by 2016 when fee would be indexed to medical inflation. The fee for Tier 2 retirees (\$22,590 to \$45,178) would be \$75 next year and climb to \$300 by 2016. It would be adjusted for inflation thereafter. Tier 3 retirees pay \$115 next year and \$450 by 2016.

This proposal would save \$5 billion over 10 years in discretionary spending plus another \$5.9 billion in mandatory spending.

**PHARMACY CO-PAYMENTS:** To encourage beneficiaries to use the cheapest points of pharmacy service – bases and mail order – and also to choose generic drugs over brand names when filling prescriptions, co-payments for brand name drugs would rise sharply starting next year.

Co-pays for 30-days of brand name drugs in the retail network would climb next October from \$12 to \$26, and increase by \$2 a year thereafter until reaching \$34 in fiscal 2017. Co-pays for brand name at mail order, now \$9 for a 90-day supply, also would climb to \$26 in the fall and rise steadily to \$34 by 2017.

The intent, said Rear Adm. Thomas J. McGinnis, chief of pharmaceutical operations, is to return cost shares for beneficiaries filling brand names prescriptions off base to what they would have paid if co-pays had been adjusted for medical inflation since TRICARE began in 1996.

McGinnis said just a modest adjustment in co-pays last fall, when Congress allowed generics at mail order to be dispensed for free, and co-pays to rise by a few dollars at retail and mail order, triggered a “significant shift” away from retail and away from brand names.

“We spend 80 percent of our pharmacy dollars on only 29 percent of total prescriptions -- brand name drugs,” McGinnis said. “So if we can move more beneficiaries toward generic and home delivery, which alone is a 27 percent savings over retail, that’s where the big savings comes in.”

Officials also plan to block retail outlets from dispensing “third tier” drugs, those deemed too expensive to be on the military formulary of more than 5000 drugs. There are 179 such drugs now, plus more than 100 types of glucose test stripes, McGinnis said. Retailers no longer could dispense these for TRICARE unless physicians wrote they were medically necessary.

## **WHY DO I HAVE TO “MAINTAIN” MY SURVIVOR BENEFIT PLAN ELECTION?**

Retirees are reminded to update their Survivor Benefit Plan (SBP) elections within one year of dependent changes such as marriage or remarriage. Ignoring this reminder can result in a retiree or surviving spouse accumulating a substantial debt or, in some cases, losing spouse SBP coverage.

For marriage or remarriage after retirement, there are two spouse SBP scenarios. The first scenario involves a retiree who had spouse SBP coverage, lost that spouse, and remarried. Spouse SBP premiums are suspended when there is no spouse SBP beneficiary. This retiree should contact the Defense Finance and Accounting Service – Cleveland (DFAS-CL) and provide either a divorce decree or death certificate. A retiree who wants to convert spouse SBP to former spouse SBP needs to notify DFAS-CL within one year of the divorce to change the SBP election to former spouse SBP. If the retiree remarries without changing the spouse SBP election to former spouse, the new spouse becomes an eligible SBP beneficiary on the first anniversary of the remarriage.

A remarried retiree has three options concerning spouse SBP coverage: (1) decline SBP coverage for the new spouse and any future spouse; (2) increase SBP coverage if the previous SBP election was for reduced spouse coverage; or (3) resume previous spouse SBP coverage. The retiree must inform DFAS-CL of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. Since the new spouse is the SBP beneficiary on the first anniversary of the marriage, the retiree owes SBP premiums from that date. If the retiree did not notify DFAS-CL of the remarriage, a debt will accumulate for spouse SBP premiums retroactive to the first anniversary of the remarriage. This can result in an unexpected debt to the retiree or surviving spouse of several hundred to tens of thousands of dollars depending on the length of time since remarriage.

## **WHY DO I HAVE TO “MAINTAIN” MY SURVIVOR BENEFIT PLAN ELECTION?**

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The second scenario involves a retiree who did not have a spouse at retirement and married after retirement. The spouse SBP category is still open to this retiree. However, the retiree must provide DFAS-CL an SBP election for the new spouse within one year of the marriage or the category of spouse SBP is closed for that spouse and any future spouse. If the retiree elects SBP for the new spouse, DFAS-CL will start collecting the premiums from the date of the first anniversary of the marriage.

Retirees can update their SBP elections after marriage or remarriage by completing and submitting a Survivor Benefit Plan Election Change Certificate (DD Form 2656-6) to DFAS-CL within the first year of marriage. Send the completed form and marriage certificate to: Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130. For answers to questions about the SBP or for assistance in completing SBP forms, please contact the Casualty Assistance and Survivor Benefits Officer at Fairchild AFB at (509) 247-4488

## **A LITTLE HISTORY OF THE USS CONSTITUTION**

The U.S.S. Constitution (Old Ironsides), as a combat vessel, carried 48,600 gallons of fresh water for her crew of 475 officers and men. This was sufficient to last six months of sustained operations at sea. She carried no evaporators (i.e. fresh water distillers).

However, let it be noted that according to her ship's log, "On July 27, 1798, the U.S. S. Constitution sailed from Boston with a full complement of 475 officers and men, 48,600 gallons of fresh water, 7,400 cannon shot, 11,600 pounds of black powder and 79,400 gallons of rum."

Her mission: "To destroy and harass English shipping."

Making Jamaica on 6 October, she took on 826 pounds of flour and 68,300 gallons of rum.

Then she headed for the Azores, arriving there 12 November. She was provisioned with 550 pounds of beef and 64,300 gallons of Portuguese wine.

On 18 November, she set sail for England. In the ensuing days she defeated five British men-of-war and captured and scuttled 12 English merchant ships, salvaging only the rum aboard each.

By 26 January, her powder and shot were exhausted. Nevertheless, although unarmed she made a night raid up the Firth of Clyde in Scotland. Her landing party captured a whisky distillery and transferred 40,000 gallons of single malt Scotch aboard by dawn. Then she headed home.

The U.S.S. Constitution arrived in Boston on 20 February 1799, with no cannon shot, no food, no powder, no rum, no wine, no whisky, and 38,600 gallons of water.

## **WHY I LIKE RETIREMENT**

- \* Number of days in a week: 6 Saturdays, 1 Sunday.
- \* Bedtime: Three hours after falling asleep on the couch.
- \* Biggest gripe: There is not enough time to get everything done.
- \* Benefit of being called a senior: The term comes with a 10% discount.
- \* What is considered formal attire: Tied shoes.
- \* Why do retirees count pennies: They are the only ones who have the time.
- \* Common term for someone who enjoys work and refuses to retire: NUTS!
- \* Reason retirees are so slow to clean out the basement, attic or garage: They know that as soon as they do, one of their adult kids will want to store stuff there.
- \* What retirees call a long lunch: Normal.
- \* Best way to describe retirement: The never ending Coffee Break.
- \* Biggest advantage of going back to school: If you cut classes, no one calls your parents.
- \* What do retirees do all week: Monday through Friday, NOTHING. Saturday & Sunday they rest.
- \* Why doing nothing is hard work: You never know when you're done

## **THE GREEN THING**

Checking out at the store, the young cashier suggested to the older woman, that she should bring her own grocery bags because plastic bags weren't good for the environment.

The woman apologized and explained, "We didn't have this green thing back in my earlier days." The clerk responded, "That's our problem today. Your generation did not care enough to save our environment for future generations." She was right — our generation didn't have the green thing in its day.

Back then, we returned milk bottles, soda bottles and beer bottles to the store. The store sent them back to the plant to be washed and sterilized and refilled, so it could use the same bottles over and over. So they really were recycled. But we didn't have the green thing back in our day.

Grocery stores bagged our groceries in brown paper bags, that we reused for numerous things, most memorable besides household garbage bags, was the use of brown paper bags as book covers for our school books. This was to ensure that public property, (the books provided for our use by the school) was not defaced by our scribbling. Then we were able to personalize our books. But too bad we didn't do the green thing back then.

We walked up stairs, because we didn't have an escalator in every store and office building. We walked to the grocery store and didn't climb into a 300-horsepower machine every time we had to go two blocks. But she was right. We didn't have the green thing in our day.

Back then, we washed the baby's diapers because we didn't have the throw-away kind. We dried clothes on a line, not in an energy gobbling machine burning up 220 volts — wind and solar power really did dry our clothes back in our early days. Kids got hand-me-down clothes from their brothers or sisters, not always brand-new clothing. But that young lady is right; we didn't have the green thing back in our day.

Back then, we had one TV, or radio, in the house — not a TV in every room. And the TV had a small screen the size of a handkerchief (remember them?), not a screen the size of the state of Montana. In the kitchen, we blended and stirred by hand because we didn't have electric machines to do everything for us. When we packaged a fragile item to send in the mail, we used wadded up old newspapers to cushion it, not Styrofoam or plastic bubble wrap. Back then, we didn't fire up an engine and burn gasoline just to cut the lawn. We used a push mower that ran on human power. We exercised by working so we didn't need to go to a health club to run on treadmills that operate on electricity. But she's right; we didn't have the green thing back then.

We drank from a fountain when we were thirsty instead of using a cup or a plastic bottle every time we had a drink of water. We refilled writing pens with ink instead of buying a new pen, and we replaced the razor blades in a razor instead of throwing away the whole razor just because the blade got dull. But we didn't have the green thing back then.

Back then, people took the streetcar or a bus and kids rode their bikes to school or walked instead of turning their moms into a 24-hour taxi service. We had one electrical outlet in a room, not an entire bank of sockets to power a dozen appliances. And we didn't need a computerized gadget to receive a signal beamed from satellites 2,000 miles out in space in order to find the nearest burger joint.

But isn't it sad that the current generation laments how wasteful we old folks were just because we didn't have the green thing back then?