
STILL SERVING

VOLUME 17

EDITION 01

September 2017



RETIREE ACTIVITIES OFFICE



92 ARW/RAO, 7 W ARNOLD ST, FAIRCHILD, WA 99011

Fairchild AFB Retiree Appreciation Day (RAD)

is scheduled for

06 OCT 2017

from 0900 - 1300 hours (9:00 am - 1:00 pm)

Red Morgan Event Center, Bldg. 2452

Fairchild Air Force Base

The RAD provides a medical Health Fair supported by 92d Medical Group, service for Wills, general, special and medical powers of attorney, and answers to legal questions provided by lawyers from the SJA. There will also be a variety of service support agencies in attendance. All registered attendees are eligible for door prizes provided by AAFES and RAD supporters (see the Registration Form at the end of this newsletter).

FROM THE DIRECTOR'S CORNER

I would like to remind all retirees to inform PPC (RAS) as soon as possible following changes of marital status (divorce, death, annulment, marriage, just to mention some), death of a designated SBP beneficiary, or any other changes which could impact retired pay. Additionally, when you make a change with DEERS it **does not** constitute a change to your Retired Pay account since DEERS is a totally different system from RAS.

Are you nearing your 65th birthday? When you turn 65, your medical benefits will change. MEDICARE will become your primary medical coverage and TRICARE FOR LIFE (TLF) pays secondary to MEDICARE. You **MUST** enroll in MEDICARE PART B to retain your TRICARE coverage. If you are within 90 days of your 65th birthday, you should log on to <http://www.ssa.gov> or <http://www.medicare.gov> to enroll in MEDICARE PART B. Additional information can be found on the TRICARE web site at http://www.tricare.mil/Welcome/Eligibility/MedicareEligible.aspx?sc_database=web or by telephone at:

1-866-773-0404. You may also call the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552.

I wish to thank all of you who sent their email addresses to the Retiree Activities Office. I would appreciate it if you would pass the word along to anyone that you know that received a hard copy of this newsletter to send us their email address. In so doing, they will still continue to receive our newsletters. It is unfortunate we can no longer send hard copies of the newsletter due to cost restraints.

Please e-mail us at rao.fairchild@us.af.mil. Remember to keep us updated when you change your preferred e-mail address.

If you don't have access to e-mail please contact the RAO office at 509-247-5359. Thank you for your support.

ARMY RESERVE COMPONENT RETIREMENTS

By Vance Crawley, Chief, Reserve Component Retirement Branch

Component Retirements (RCR) website or request that the Reserve Component Retirement (RCR) e-mail or mail an application to them. Gray area Retired Soldiers also now have the option to e-mail or fax their completed applications in addition to mailing them to Human Resources Command (HRC).

For years, Human Resources Command mailed retirement applications to gray area Retired Soldiers when they turned age 59. The RCR Branch discontinued this practice effective Oct. 1, 2014, to save money as half of all applications mailed in past years were returned due to inaccurate addresses. Gray area Retired Soldiers must keep their address and personal information updated with HRC whenever it changes by calling (888) 276-9472 or visiting <https://www.dmdc.osd.mil/milconnect/>.

Gray area Retired Soldiers should submit their retirement application to HRC no later than 90 days prior to their 60th birthday and no earlier than 12 months prior to their 60th birthday. Gray area Retired Soldiers who believe they may be eligible for a 'reduced age retirement', based on the National Defense Authorization Acts of 2008 and 2015, must apply for retirement early. For more information on reduced age retirements visit RCR's website.

Required retirement application documents:

- DD Form 108 Application for Retired Pay Benefits

- DD Form 2656 Data for Payment of Retired Personnel
- Retirement Points History Statement (NGB 23B, NGB 22) need documents for periods of service not covered on NGB 23B, NGB 22 • 20 Year Letter/ 15 Year Letter (Eligibility for Retired Pay at Age 60)
- SF 1199A Direct Deposit form (see your bank) or complete (Section II of DD Form 2656)
- Promotion or Reduction Order (for Soldiers applying at higher rank held) • Separation Order (Transfer orders to Retired Reserves)
- Age 60 Extension Waiver (if applicable)
- DD Form 2656-5 or DD Form 1883 Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate
- DD Form 2656-6 (RCSBP Election Change Certificate) with supporting documents (marriage, death, birth certificates and divorce decree) (if applicable)
- FORT KNOX – Gray area Retired Soldiers must now either download a retirement application from the Reserve Reduced Age/90 Day Drop (Write on top of DD Form 108 & 2656) with mobilization orders, Retired Reserve orders, and DD 214. Eligibility must be after 29 JAN 2008 to qualify.

The RAO at Fairchild has put together the Retirement Packet for Army Reserve and National Guard gray area Retired Soldiers. This packet is available at the office. Call 509-247-5359 for more information

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 or call (509) 247-5359

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

MEDICARE AND TRICARE: HOW TO KEEP YOUR TRICARE COVERAGE

Courtesy TriCare News Release 8/29/2016

By taking a few simple steps, retirees can make sure they have their TRICARE benefits after they turn 65. Four months before your 65th birthday, you will receive a postcard from the Defense Manpower Data Center (DMDC), the office that supports the Defense Enrollment Eligibility Reporting System (DEERS) A database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DoD and uniformed services civilians, other personnel as directed by the DoD, and their family members. You need to register in DEERS to get TRICARE, with information about keeping TRICARE coverage after age 65.

You must have Medicare Part A and Medicare Part B to be eligible for TRICARE For Life. TRICARE For Life is Medicare wrap-around coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B regardless of where you live or your age.

The Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period, Jan. 1 – March 31. Your coverage will begin July 1st, and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

Be sure to sign up for Part B no later than two months before your 65th birthday. If you do not receive a postcard from DMDC, call them at 1- 800-538-9552. For more information about TRICARE For Life, visit www.tricare.mil/tfl. You can get information about Medicare Parts A and B on www.medicare.gov. For more information about DEERS, please visit <http://www.tricare.mil/DEERS>.

MEDICARE ISSUING NEW ID CARD IN 2018

Courtesy AARP Health

Medicare is preparing to stop using Social Security numbers for identification next year and will send new cards to patients with Medicare ID numbers. The move is required by a law enacted two years ago to discourage identity theft.

The Centers for Medicare & Medicaid Services (CMS) recently updated its web page to help health care providers prepare for the change. The agency plans to begin mailing the new cards with Medicare beneficiary identifiers (MBIs) in April 2018. During a transition period through 2019, providers can use the MBIs or health insurance claim numbers (which are based on Social Security numbers) on transactions such as billing and claims.

The 2015 law, the Medicare Access and CHIP Reauthorization Act, requires CMS to remove Social Security numbers from Medicare cards by April 2019.

"We're now figuring out the best way to mail the cards," the agency advised providers. "We'll keep you posted about critical information so you can be ready to ask your Medicare patients at the time of service if they have a new card with an MBI."



CMS plans a "wide-scale outreach" to let beneficiaries know that they need to bring their new Medicare cards when they get care and how to get MBIs if they lose their cards.

AARP's Fraud Watch Network ambassador, Frank Abagnale, advises consumers not to share Social Security numbers unnecessarily. "And don't carry your Medicare card unless you are on your way to a health care appointment," he wrote last year. "Instead, make a copy and black out all but the last four digits."

MOVING WITH TRICARE PRIME

Courtesy Tricare Health Matters, Issue 3: 2016

If you're moving to a new location outside your current TRICARE region, you can ensure uninterrupted coverage with TRICARE Prime by transferring your enrollment in one of three easy ways: by phone, online or by mail.

By Phone

If you are an active duty service member (ADSM) or active duty family member (ADFM), call your current regional contractor before you move. Your current regional contractor will gather your information and send it to your new regional contractor. Once you arrive at your new location, follow up with your new regional contractor to complete your enrollment transfer and for help getting a new primary care manager (PCM). All other beneficiaries should call their new regional contractor (ADSMs and ADFMs can also do this) for guidance after their move is completed.

If you need care for an existing medical issue before your transfer is processed, contact your current PCM or the regional contractor for the region you are

leaving for a referral and prior authorization. For regional contractor contact information, visit www.tricare.mil/regions.

Online

Use the Beneficiary Web Enrollment (BWE) website at www.dmdc.osd.mil/appj/bwe to transfer enrollment to your new TRICARE region after you move. BWE is a secure portal where you can also update your contact information in the Defense Enrollment Eligibility Reporting System (DEERS), even if you are just moving within your current TRICARE region, or changing your PCM.

By Mail

You can transfer your TRICARE Prime enrollment after you move or change your PCM by completing the *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager (PCM) Change Form* (DD Form 2876) and mailing it to your new regional contractor using the address listed on the form. To download *DD Form 2876*, visit www.tricare.mil/forms.

DFAS ADDRESS CHANGES

Courtesy dfas.mil

Military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS) began using a new address May 1.

The old addresses in London, Ky., were discontinued and are replaced by addresses in Indianapolis to help speed up receipt and customer service.

The new mailing addresses are:

Retired Pay correspondence:

Defense Finance and
Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitant Pay correspondence:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

Mail received at the old mailing addresses after May 1, 2017 will be forwarded to the new address but will

incur an additional 3 to 5 days for processing. The DFAS retired military and annuitants website at <https://www.dfas.mil/retiredmilitary.html>, provides additional information and ways to contact Retired and

Annuitant Pay including self-service options or by phone (800) 321-1080.



ONLINE ID CARD SERVICES AVAILABLE FOR RETIREES

Courtesy of DEERS

Retired Serviced Members can now complete tasks online that were normally done in person at an ID card office using IDCO, or ID Card Office Online.

IDCO is a self-service application developed at the Defense Manpower Data Center that allows retirees to perform a myriad of tasks such as updating a family member's contact information and authorizing an ID card replacement.

Retired sponsors with a valid Department of Defense self-service logon credential, called a DS Logon, may now perform all family member transactions using IDCO, including electronically signing the DD Form 1172-2, Application for Identification Card/DEERS Enrollment, for their family members online. Once electronically signed, the family member may visit his or her local ID card office and be issued an ID card without their sponsor present.

The ID Card Office Online web application is accessible from milConnect at <http://milconnect.dmdc.mil>. Retired Service Members

may obtain a DS Logon account at an ID card facility during the ID card issuing process; online anytime at <https://myaccess.dmdc.osd.mil/>; or by visiting a participating Veterans Affairs regional office.



Go to <http://benefits.va.gov/benefits/> to locate the nearest VA regional office online. Locations for the nearest ID card issuing facility can be found at <https://www.dmdc.osd.mil/rsf/>.

In addition to IDCO, DS Logon provides retirees access to more than 30 partner websites such as myPay, TRICARE Online and eBenefits

AUDIT YOUR RETIREE PAY ACCOUNT

Courtesy DFAS June 2016 Newsletter

Make sure you review your account every year

You'd notice if your banking information was wrong, wouldn't you?

Probably, but there's a lot of other important information to keep updated to make sure you're getting all the retired pay you deserve. Keep your information current so that we can get in touch with you if there is a problem, change, or update with your account. Don't let anything slip through the cracks!

Here's a list of things to check at least once a year.

1. Update your address

You might be surprised to learn that we get a lot of returned mail. If you've moved and haven't told us, we won't know how to reach you. From an audit of your account to a returned payment, lots of things come up that we need to contact our members about. Make sure we have a way of reaching you that is current and correct! Log in to your **myPay** account and view your correspondence address as part of your annual account check-up.

For more ways to update your contact information, consult our website at <http://www.dfas.mil/retiredmilitary/manage/changeofaddress.html>

2. Update your email address

Make sure we have an email address on file for you and that it is current. Email is our easiest and fastest way to communicate with our members. If we have your email address on file, you will hear news faster and get more details when it arrives. So go paperless and stay in the know!

Take a minute right now and check to make sure your email addresses are current. At the bottom of your **myPay** account menu, select "Email Address" to view the email addresses you have on file with us. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

3. Check your state and federal income tax withholding

If your income changes, or if you move to another state, you should look at any federal or state income tax withholding information we have in your account.

Don't wait until April 15th to discover we've been deducting taxes for a state you no longer have to file in!

You can verify and update your tax withholding information yourself in **myPay**. Click on your **Federal Withholding** to see if your marital status and number of exemptions are correct. Then click on your **State Withholding** to make sure both the state and the amount are what you want.

4. Review your allotments

Review your allotments at least once a year. Check each allotment and your allotment amounts. Make sure each allotment is current and the amount is correct. If you need to stop, start, or change an allotment, see our instructions in this issue on how to update allotments using **myPay**. <http://www.dfas.mil/retiredmilitary/manage/allotments.html>.

A video tutorial on how to start an allotment in myPay is available online at https://www.youtube.com/watch?v=XWHzr9XSzy8&list=PLhx_8nsfXqVh2y-LOFIVcvcPQuztOXjYy&index=6

Finally, please keep in mind that not all allotments can be changed using **myPay**. Some common allotments that cannot be changed using **myPay** include Delta Dental, Tricare and NSGLI, all of which are listed in your latest eRAS. As part of your yearly audit, you should review your monthly eRAS and verify any allotments that you can't change on **myPay** by contacting that company or organization directly.

IDENTITY THEFT – WHAT TO DO IF YOU'RE A VICTIM

By Mary Benzinger, Army Legal Assistance Attorney, Joint Legal Assistance Office

"Identity theft" generally involves someone fraudulently using your name, social security number or credit cards without your permission. There are many forms including using your social security number for employment, taking out loans and credit cards in your name, renting apartments, filing a false tax return to obtain a refund and even giving your name and social security number when arrested for a crime.

5. Have there been changes in your family?

When you get married, lose a spouse or have children, the change can affect your account. From federal income tax withholding to Survivor Benefit Plan costs, the amount of retired pay you receive each month can change.

If there have been any changes in your family, please send us a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for how you want us to update your account.

Always notify DFAS as soon as possible about a major life change. You can fax your documents to 1-800-469-6559 or mail them to DFAS, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis, IN 46249-1200. Always make sure your Social Security Number is clearly visible on each document so we will know whose account to update.

6. Check your beneficiary designations

Lastly, who have you chosen as a beneficiary for any arrears of retired pay when you die? Make sure you're still satisfied with your designation and check your address book to confirm that *their* addresses are up to date. If you have any questions about what this benefit may be, please see the "Educate Your Beneficiaries" article in this newsletter.

You can check this information by clicking on the **Beneficiary for Arrears** link in **myPay**. Now you can even make changes to your designations and update their address information through **myPay**.

So pick a date! It doesn't matter if it's your retirement date, birthday or the first of the year.

Being the victim of identity theft can be a very frustrating and scary event. Someone out there is pretending to be you.

Placing an initial 90-day fraud alert on your credit report with one of the national credit reporting companies (Experian, Transunion, and Equifax) is the first thing you should do if you believe you are the victim of identity theft. You can do all three or just one. (Once you place with one, the others will be notified.) The initial fraud alert notifies potential new creditors that they must take extra steps to ensure that they are

dealing with you and not someone pretending to be you. The creditor will usually call you or contact you by mail. This alert stops thieves from committing more fraud.

You can place a 7-year extended fraud alert on your report. To do this, you must file a police report or a report with the Federal Trade Commission regarding the identity theft incident. The initial fraud alert entitles you to one additional free credit report per year, and the extended alert gets you two additional reports per year.

You can also establish a security freeze on your credit report. Unlike the fraud alert, you must contact all three credit reporting agencies individually. This freeze prevents potential creditors from accessing your credit report without your express permission. Typically, creditors check your credit report before extending credit, so the freeze effectively stops anyone pretending to be you from opening new accounts. If you are the victim of identity theft, placing the freeze is usually free. If you're not a victim, then there may be a nominal charge for placing a freeze. Forty-seven states have rules for how to place a freeze. The credit reporting company can help you navigate those rules. Once you have the report, you should closely examine all accounts listed, check addresses and names listed, review credit inquiries from companies and verify the accuracy of all other information on the report.

If you find errors on your report, you may file a dispute, free of charge, with the three major credit reporting agencies (Equifax, Transunion, Experian). You can file a dispute online at their websites or by mail at the designated address of each company. If you find an error on one report, you should check the reports from the other two companies and file a dispute with each

of them if a similar error exists. If a creditor is involved (like a credit card you do not recognize), you should contact that creditor as well. Typically, your dispute should include the details of the nature of the error (unknown name listed for you, unknown address for you, name of the creditor, account number, dollar amount disputed and any date associated). You may also submit your dispute through the Federal Consumer Financial Protection Bureau at www.cfpb.gov or the Federal Trade Commission at www.ftc.gov and they will forward your dispute to the appropriate credit reporting bureau.

Then the credit reporting bureau performs an investigation of your complaint usually within 30 days. This may include them contacting the creditor in dispute. Once the investigation is complete, the credit bureau may update the status of the disputed information if it is deemed correct or delete the disputed item from your file if incorrect. If the disputed information is found to be correct, you may request that a statement of explanation be added to your file regarding the disputed item.

If you do find an account opened in your name that wasn't opened by you, consider putting a "freeze" on your credit report account. The creditor bureaus will "lock" your credit report. That way any prospective new creditor cannot pull a credit report on you without your express permission to the credit bureau.

Active duty or retired Servicemembers and their ID card holder Family Members may be eligible for free legal assistance. To find a legal assistance office near you, call your nearest military installation or go to http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Legal_Assistance_Services.html?serv=148.

MILITARY RECORDS/DD-214 AVAILABLE ONLINE

Courtesy Vet Council - St Johns County FL | Michael Rothfeld

It's official; DD-214s are NOW Online. Please pass on to other vets. The National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their DD-214s online: <http://vetrecs.archives.gov> or try <http://www.archives.gov/veterans/military-service-records> . This may be particularly helpful when a veteran needs a copy of his DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files.

Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents. Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be

minimized. The new web-based application was designed to provide better service on these requests

by eliminating the records centers mailroom and processing time

MILITARY STAR® CARD

By Tom Shull, Director/CEO Army & Air Force Exchange Service

With a swipe of a MILITARY STAR card, Retired Soldiers can make a difference for military communities and those who wear the uniform today. The card, designed exclusively for service members, their families and retirees, offers terrific benefits and is widely accepted at more than 120 Exchange main stores, 500 Express convenience stores and gas stations, 1,700 quick-serve restaurants and 3,300 concessions. It's also accepted online at shopmyexchange.com as well as Navy, Marine and Coast Guard exchanges and mynavyexchange.com. But that's about to change.

The Army & Air Force Exchange Service is working to make MILITARY STAR card the installation-wide credit solution of choice. The Exchange Credit Program is partnering with Installation Management Command (IMCOM) G9 and the Defense Commissary Agency to allow for MILITARY STAR card acceptance at Morale, Welfare and Recreation (MWR) facilities and the commissary.

Surveys have shown that military customers want the ability to use MILITARY STAR across the installation. This expansion is a win-win for cardholders—whether retired or currently serving—and the military community—a single card with one of the lowest APR would address virtually all the payment needs on Army installations. The Exchange already serves Soldiers and Airmen and brings the MILITARY STAR card to Marines, Sailors and Coast Guard members, so this expansion further demonstrates the Exchange's commitment to increase the card's usability across the entire military community.

To start the expansion process, the Exchange and MWR began testing MILITARY STAR card acceptance at Fort Hood's Phantom Warrior Lanes last November. For Soldiers, families and retirees in the "Great Place", an easy way to pay for fun is right up their alley—literally! Our testing at Fort Hood has expanded to include almost all child & youth services programs, which generates savings that go right back to quality-of-life programs including those same youth services activities, fitness centers and more. In the last decade, the MILITARY STAR card has provided

\$727 million in financial support for these critical, and increasingly budget constrained, programs.

Additionally, MWR saves every American money with every swipe. Because the Exchange Credit Program processes MILITARY STAR card transactions in-house, MWR functions that accept the proprietary card avoid onerous fees assessed when bank-issued credit cards are used. For example, Exchange shoppers saved the military community more than \$20.7 million in bank fees last year alone by simply using a MILITARY STAR card instead of a bank-issued credit card.

MILITARY STAR acceptance is coming to your commissary too. The commissary is working diligently to ensure MILITARY STAR card acceptance as it installs a new cash register system while looking for opportunities to modify its current cash registers to allow MILITARY STAR card acceptance in 2017.

The benefits of the MILITARY STAR card are also compelling for the active-duty or Retired Soldier. Cardholders enjoy exclusive discounts such as free standard shipping when ordering through shopmyexchange.com, 5 cents off per gallon of gas at the Express and savings of 10 percent at Exchange restaurants. These value-added benefits offer tangible everyday savings for Soldiers, families and retirees who do their part to make our military installations great places to live and work by reaching for their for their MILITARY STAR card.

With MILITARY STAR, a 0 percent promotion is a 0 percent promotion. Unlike other cards, the MILITARY STAR card does not charge a customer for all deferred interest if the customer does not completely pay off their balance by the end of the promotion period. Additionally, cardholders are never subject to late, over limit, or annual fees. The MILITARY STAR card's 10.99 percent interest rate was also recently cited by CreditCards.com as the lowest flat rate interest rate of any retail card, allowing new recruits an affordable opportunity to build credit without the prohibitive interest rate other retail credit products offer—some reaching more than 25 percent.

NEW LAWS EXPAND WHEN VETERANS MAY SALUTE

By Lynn M. Peterson, Army Retirement Services Program Manager

Do you know the proper conduct when the United States Flag is posted or passes in review, the National Anthem is played or the Pledge of Allegiance is recited?

Congress has expanded veterans' rights in federal law in recent years; the most recent was the 2013 change which affected the Pledge of Allegiance.

Respect for the Flag

During the raising or lowering of the flag, when the flag is passing in a parade or in review, and also during the Pledge of Allegiance, there are different courses of action depending on your current status. In the instances mentioned above, all uniformed personnel should render the military salute, and members of the Armed Forces and veterans who are present, but not in uniform, may also salute. All other persons present should face the flag and stand at attention with their right hand over their heart, or if applicable, remove their headgear with their right hand and hold it at the

left shoulder, the hand being over their heart. Citizens of other countries present should stand at attention.

During the National Anthem

During the playing or singing of the National Anthem, individuals in uniform should give the military salute at the first note of the anthem and maintain that position until the last note. Members of the Armed Forces and veterans who are present, but not in uniform, may also render the military salute. When the flag is not displayed, all present should face toward the music and act in the same manner they would if the flag were displayed.

For additional information, you may refer to the following sections of United States Code (USC): Title 4 USC Section 4 "Pledge of Allegiance to the Flag", Title 4 USC Section 9 "Conduct During Hoisting, Lowering or Passing of the Flag", and Title 36 USC Section 301 "National Anthem".

RETIREE vs WAL-MART

UNKOWN

After retirement, a man's wife insisted that he accompany her on her trips to Wal-Mart. Unfortunately, like most men he found shopping boring and preferred to get in and get out. Equally unfortunate, his wife is like most women - loved to browse & leaves me with endless time to fulfill. Recently, his wife received the following letter, from the local Wal-Mart:

Dear Mrs. Harris: Over the past six months, your husband has caused quite a commotion, in our store. We cannot tolerate this behavior and have been forced to, ban both of you from the store. Our complaints against your husband, Mr. Harris, are listed below and are documented by our video surveillance cameras:

1. June 15: He took 24 boxes of condoms and randomly put them in other people's carts when they weren't looking.
2. July 2: Set all the alarm clocks in Housewares to go off at 5-minute intervals.
3. July 7: He made a trail of tomato juice on the floor leading to the women's restroom.

4. July 19: Walked up to an employee and told her in an official voice, 'Code 3 in House wares. Get on it right away'. This caused the employee to leave her assigned station and receive a reprimand from her Supervisor that in turn resulted with a union grievance, causing management to lose time; and costing the company money. We don't have a Code 3.
5. August 4: Went to the Service Desk and tried to put a bag of M&Ms on layaway.
6. August 14: Moved a, 'CAUTION - WET FLOOR' sign to a carpeted area.
7. August 15: Set up a tent in the camping department and told the children shoppers he'd invite them in if they would bring pillows and blankets from the bedding department to which twenty children obliged.
8. August 23: When a clerk asked if they could help him he began crying and screamed, 'Why can't you people just leave me alone?' EMTs were called.

9. September 4: Looked right into the security camera and used it as a mirror while he picked his nose.
10. September 10: While handling guns in the hunting department, he asked the clerk where the antidepressants were.
11. October 3: He walked around the store suspiciously while, loudly humming the, 'Mission Impossible' theme.
12. October 6: In the auto department, he practiced his, 'Madonna Look' using different sizes of funnels.
13. October 18: Hid in a clothing rack and when people browsed through, yelled 'PICK ME! PICK ME!'

14. October 22: When an announcement came over the loud speaker, he assumed a fetal position and screamed; 'OH NO! IT'S THOSE VOICES AGAIN!'
15. October 22: Took a box of condoms to the checkout clerk and asked where is the fitting room?

And last, but not least:

16. October 23: Went into a fitting room, shut the door, waited awhile; then yelled very loudly, 'Hey! There's no toilet paper in here.' One of the clerks passed out.

COMMISSARY STORE BRAND NAMES UNVEILED

Courtesy ARMY ECHOES Jun-Sept 2017

The Defense Commissary Agency has chosen the names "Freedom's Choice™" and "HomeBase™" for its private label product assortment. That announcement came from DeCA Director and CEO Joseph H. Jeu.

Private label, also known as store brands, started appearing on commissary shelves in May.

"Commissary patrons have been telling us for quite some time that they want to take advantage of the value offered by store brands, but commissaries have not had their own brand until now," Jeu said. "We are proud of our new brands, and I believe our customers are going to be very pleased with the quality and low prices that Freedom's Choice and HomeBase bring to our shelves."

Freedom's Choice will be the commissary brand name for food items and HomeBase for nonfood items such as

paper products and other household items. With the initial rollout targeted for May, patrons in commissaries worldwide can expect to see a number of DeCA's Freedom's Choice and HomeBase products.

It takes time to develop and allow for a store brand to reach maturity, so the number of Freedom's Choice and HomeBase products will continue to grow much larger over the next four to five years.



"Freedom's Choice and HomeBase will give our patrons another chance to save money without

sacrificing quality on brands priced significantly lower than national brands,” Jeu said. “Our private label products will also be equal or lower in price to commercial grocery store brands. These products will give our patrons the quality they expect and the savings they deserve.”

Private label products are offered by retailers under their own, in-house brand or under a brand developed by their suppliers. DeCA conducted extensive research into developing the commissary brands, surveying hundreds of military members and their families to obtain their input for names and logos.

“We talked to our customers about a number of package titles and showed them potential artwork for our commissary brands,” said Chris Burns, DeCA’s executive director for business transformation. “The Freedom’s Choice and HomeBase names and logos proved to be overwhelmingly popular.”

Plans to start promoting Freedom’s Choice and HomeBase have already begun and commissary customers will be noticing these names and logos very soon. In December, DeCA announced its

partnership with SpartanNash to begin developing the commissary brands. SpartanNash, through its military division MDV, is the leading distributor of grocery products to military commissaries in the United States.

About DeCA: The Defense Commissary Agency operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Commissaries provide a military benefit and make no profit on the sale of merchandise. Authorized patrons save thousands of dollars annually on their purchases compared to commercial prices when shopping regularly at a commissary. The discounted prices include a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America’s military and their families, and help recruit and retain the best and brightest men and women to serve their country.

HOMEOWNERS INSURANCE

Courtesy MoneyTalksNews | Kentin Waits | June 9, 2017

Homeowners insurance is one of those things most of us rarely think about. It’s easy to put a policy in place and then forget about it — until it’s too late. But for most of us, our home is the most valuable thing we will ever own — and it is typically filled with valuable possessions. Insurance coverage must address the value of the building — including upgrades — and the value of our belongings, especially high-value items like jewelry, antiques and other collectibles. So taking the time to review your homeowners insurance — what it covers and how much you’re paying for it — is time well spent. Sure, it sounds mundane compared with planning a barbecue, but it can save you a substantial amount of money — and go a long way toward making you whole again if that barbecue turns into a blaze. Check out these top tips for getting the best deal:

1. Shop around -- Most of us spend more time shopping around for milk or gas than we do for insurance. But the internet makes it easy to shop around for insurance. As with anything else, though, you should not necessarily jump at the lowest rate. Do your homework on an insurance company before buying a policy. Start by visiting the website of the National Association of Insurance Commissioners.

On its Consumer Information Source webpage, you can access key information about insurers, including closed insurance complaints, licensing information and financial data.

2. Raise your deductible -- Sure, raising your deductible can be scary. But the larger the loss you are willing to absorb before the insurance kicks in — in the event of damage — the less your insurance will cost month-to-month. For example, raising your deductible from \$250 to \$1,000 could slash your premium by 10 to 30 percent. That’s a lot of savings, without taking on a lot of extra risk. Afraid that you may not be able to afford the higher amount you’d pay out of pocket in the event of an emergency? Beef up your emergency fund. That way, the money will be there when you need it, and in the meantime you’ll save a substantial amount of money on premiums.

3. Look into discounts on multiple policies -- If you insure anything besides your home, such as a car, look into a multi-line discount. That’s a break that some insurance companies will give you if you buy multiple policies, such as homeowners and auto insurance, from the same company.

4. Know what you'll cover -- This is often confusing to people: You don't necessarily need to insure a house for as much money as you paid for the property. So if you paid \$200,000 for your property, you don't necessarily need to insure it for that much. That's because the price you paid for your property includes the price of the land, not just your home. In other words, you want sufficient insurance to cover the cost of rebuilding your home from scratch if, say, it burns down or is blown off its foundation. But your land can't be incinerated into ashes or blown away, so you need not factor the cost of your land into the cost of your homeowners insurance. Just be careful: It is not unusual for homeowners to under-insure, and this isn't a place to cut corners.

5. Inquire about discounts -- Although discounts vary by insurance company, you may qualify for discounts if:

- Your home is equipped with a smoke detector or sprinkler system.
- Your home is protected by a burglar alarm system or dead-bolt locks.
- You have not filed a claim in a certain number of years.
- You don't allow smoking inside your home.
- You are over a certain age.
- Call your insurer to see what discounts may be available to you.

6. Get to know your agent -- You know how local mechanics give you extra tips and service because

they've gotten to know you through the years? Insurance agents are similar. Plus, according to the Insurance Information Institute, your insurer may provide a 5 percent discount on premiums if you have been with the same company for three to five years, and 10 percent for six or more years. Although this incentive is enticing, it is still important to shop around annually to ensure you are getting the best price.

7. Value your possessions -- Be sure that your insurance is sufficient to cover the replacement cost of everything in your house, including items that increase in value over time. On the other hand, if you no longer own valuable diamond jewelry or an extensive collection of art or antiques, you no longer want to be paying for the extra coverage. An annual review of your policy is a good time to make sure your home inventory, including photos or a video of your possessions, is up to date and saved somewhere outside your home — in the cloud, for instance. Don't have an inventory of your possessions? Check out "6 Tips for Making a Home Inventory Right Now" at <https://www.moneytalksnews.com/why-you-need-make-home-inventory-right-now>.

8. Keep your credit score solid -- If you have a poor credit score, you could be charged higher premiums or have a tougher time getting insurance coverage. So if your credit has any room for improvement, check out "Boost Your Credit Score Fast With These 7 Moves" at <https://www.moneytalksnews.com/7-fast-ways-raise-your-credit-score>.

OFFICIAL URGES FAMILIES TO LEARN ABOUT ELIGIBILITY

*by Terri Moon Cronk
DOD News, Defense Media Activity*

WASHINGTON -- Planning funerals for military veterans and retirees can be overwhelming for their families, and the Defense Department's director of casualty and mortuary affairs wants family members to familiarize themselves in advance, when possible, to know what to expect with military funeral honors.

Deborah S. Skillman said families should learn about military funeral honors eligibility ahead of time to know what choices are available. She also recommended that family members should ensure they have access to the veteran's discharge papers, also called a DD Form 214, to prove eligibility.

It's also critical for family members who want military funeral honors to tell the funeral director, who can make the request for them, Skillman said. The honors

are not automatic, and must be requested through the veteran's branch of service, she noted.

"Families (also) need to know DOD is going to be there when the honors are requested," Skillman added.

DOD policy is mandated by law to provide a minimum of a two-person uniformed detail to present the core elements of the funeral honors ceremony, and one service member must



represent the veteran's branch of service, she said. The core elements include playing taps, folding the American flag and presenting the flag to the family.

Burials with military funeral honors can be conducted at national, veterans' or private cemeteries, she said.

"While DOD is required to provide a (two-service-member) detail, policy encourages each service secretary to provide additional elements, such as the firing team and pallbearers, if resources permit. However, full honors are always provided for active-duty deaths," Skillman said.

"Military honors may consist of three-rifle volleys by a firing team," she said, and added that veteran service organizations often participate in burials with military honors to serve as pallbearers and to provide a firing team.

The Veterans Affairs Department also offers other benefits, such as headstones, Skillman said.

"We want to honor every eligible service member and make sure (the services) are there to render honors," Skillman said. (Courtesy of Air Force News Service)

U.S. PASSPORT RULES ARE CHANGING

Courtesy Guidestar.com

Many people are also unaware of the 6-month validity rule that many countries have adopted, including almost all countries in Europe. If you arrive in one of these countries and your passport is set to expire in the next 6 months, you may be denied entry.

Passport changes are coming, and if you plan on traveling in the future you need to know what passport changes are in store. While it is normally easy to acquire or renew a passport if and when you plan a trip, the State Department says there's about to be a massive backlog of passport applications. Plus, passports themselves are going to change. Here's what you should know about both the expected passport application delays and the passport changes coming in the years ahead.

Renew your passport now | You can expect a longer wait for passport applications and renewals starting this year. There were 14.5 million passport renewal requests last year and 20 million requests are expected in 2017 and 2018. You can find detailed instructions on how to renew or apply for your passport online through the State Department. Many people are also unaware of the 6-month validity rule that many countries have adopted, including almost all countries in Europe. If you arrive in one of these countries and your passport is set to expire in the next 6 months, you may be denied entry. All the more reason to work on getting your passport renewed as soon as possible.

The Real I.D. Act | The REAL ID Act, passed in 2005 and coming into effect January of 2018, established a set of federal security standards for state driver's

licenses that require specific information and machine-readable technology. Travelers using IDs issued by certain states could be turned away at the gate beginning in 2017, if their state does not adjust to the new standards or have an extension. According to the Department of Homeland Security, after 2020, absolutely all travelers on U.S. domestic flights must comply with the REAL ID Act.

Stricter rules for application | As of November, 2016 glasses are no longer allowed in passport photos. The State Department sent away thousands of applications due to poor passport photos, so make sure that you adhere to rules and guidelines for passport photos.

Passports are getting a makeover, inside and out | A new passport makeover was introduced in July of 2016, and perhaps the biggest change is a new chip being installed inside passports. The chip is featured on the information page, will be machine-readable, and contains key biometric data on each traveler. There are other changes as well, such as fewer passport pages. The new passport will also be sealed with a special coating which will protect the book from getting wet and keep it from bending.

New security features | Passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passport changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. According to the State Department there will be even more advanced technological features and forensic devices coming in the future.

RAINY DAY FISHING

The rain was pouring and there was a big puddle in front of the bar near an American Legion Post. A ragged old sea going sailor was standing near the edge with a fishing line in the puddle.

A curious young USAF fighter pilot came over to him and asked what he was doing.

"Fishing," the old salt simply said.

"Poor old fool," the officer thought to himself, and he invited the old sailor into the bar for a drink.

As he felt he should start some conversation while they were sipping their whiskey, the haughty fighter pilot asked, "And how many have you caught today?"

"You're number ten" the old chief answered. 3 Army, 2 Air Force, 3 Navy, and 2 Marines.

SURVIVOR BENEFIT PLAN ANNUITIES NOW PAYABLE TO SPECIAL-NEEDS TRUSTS

*by Tammy Cournoyer
Air Force Retiree Services*

2/12/2016 - **JOINT BASE SAN ANTONIO-RANDOLPH (AFRNS)** -- The National Defense Authorization Act for fiscal 2015 now gives retirees the option of having Survivor Benefit Plan annuity payments go directly into a special-needs trust for a disabled child. This special-needs trust statute does not apply to disabled spouses.

"This new option is the result of an amendment to the public law covering SBP and is a welcome change for parents of disabled dependent children," said Tammy Hern, the Air Force's SBP program manager.

Basically, a special-needs trust is a legal tool specifically designed for managing money set aside for the benefit of a disabled person, according to Department of Defense officials. Unlike many other trusts, a special-needs trust is governed by state law.

Retirees who have SBP coverage for a disabled dependent child may now - or at any time -- have a special-needs trust created and elect to direct SBP annuity payments to the trust. This irrevocable decision may be made during the life of the retiree through a written statement that designates future SBP payments go into the special-needs trust. In situations where SBP payments are made to more than one dependent child, the special-needs trust will be treated as a dependent child for the purposes of determining the shares payable to each child.

To irrevocably add a special-needs trust to existing child SBP coverage, retirees must submit a written statement requesting the annuity be paid to a trust. The statement must include the name and tax identification number of the trust. An attorney

certification letter from an actively licensed attorney verifying that the trust is a special-needs trust created for the benefit of the disabled dependent child must also be submitted. Examples of both statements can be found at <http://www.retirees.af.mil/sbp/>.

"It is vital that people wanting to create a special-needs trust exercise due diligence and consult with an attorney well-versed in this specialized and complex area of law," said Hern.

In accordance with the SBP statute, a special-needs trust for a dependent disabled child must also meet federal statute, and once it is created, it is irrevocable.

If officials determine the special-needs trust is invalid or otherwise faulty, then SBP annuity payments will revert back to being made directly to the dependent child. If this occurs, the dependent child's entitlement to other benefits such as Supplemental Security Income and Medicaid may be affected.

A special needs trust election can be added to child SBP coverage even after the retiree dies.

"When the retiree dies, if SBP child coverage has been elected and the child is disabled, the dependent child's legal parent, grandparent or court-appointed legal guardian may irrevocably elect to have the SBP annuity payments made to a special-needs trust," said Hern.

For more information or help with completing special needs trust election statements, call 509-247-4488 to contact the SBP or casualty assistance representative at Fairchild AFB.

OLD AGE

Old age is having a choice of two temptations and choosing the one that will get you home earlier.

A man has reached old age when he is cautioned to slow down by his Doctor instead of by the police.

Don't worry about avoiding temptation. As you grow older, it will avoid you.

You're getting old when you don't care where your spouse goes, just as long as you don't have to go along.

Old age is when you have stopped growing at both ends, and have begun to grow in the middle.

By the time a man is wise enough to watch his step, he's too old to go anywhere.

An elderly lady was standing at the railing of the cruise ship holding her hat tight so that it would not blow

away in the wind. A gentleman approached her and said, "Pardon me, madam.. I do not intend to be forward but did you know that your dress is blowing up in this high wind?"

"Yes, I know," said the lady. "I need both my hands to hold onto this hat."

"But madam, you must know that you are not wearing any panties and your privates are exposed!" said the gentleman in earnest.

The woman looked down, then back up at the man and replied, "Sir, anything you see down there is 75 years old.

I just bought this hat yesterday!"

Gotta love older people!

TRICARE CATARACT COVERAGE EXPLAINED

Courtesy Army Echoes

FALLS CHURCH, VA. — Cataract removal is one of the most common operations performed in the United States.

According to the National Eye Institute, it also is one of the safest and most effective types of surgery. In about 90 percent of cases, people who have cataract surgery have better vision afterward. TRICARE covers cataract surgery and related supplies and services.

More specifically, TRICARE covers the standard intraocular lens (IOL), a fixed lens designed to target vision at a single focal point. During cataract surgery, the natural clouded lens is removed and then replaced

by an IOL to become a permanent part of your eye. This provides good distance vision but patients typically need glasses for near and intermediate tasks such as reading and computer use. TRICARE also covers one pair of eyeglasses or contact lenses as a prosthetic device after each medically necessary cataract surgery where an IOL is inserted.

If you would like a non-standard IOL instead of a standard monofocal IOL, you will be responsible for the difference in the charges. For more information about your covered vision services, contact your regional contractor or visit the Eye Surgery and Treatment page on the TRICARE website.

TRICARE REFORM UPDATE ► HISTORIC REDESIGN OF OUR SYSTEM

Courtesy MOAA Leg Up | Tom Philpott | April 28, 2017

Military health care is eight months from rolling out "historic" reforms to improve patient access and quality of care; to streamline health operations across Army, Navy and Air Force; and to better integrate that direct care system with networks of private-sector providers supporting TRICARE insurance beneficiaries, said Vice Adm. Raquel Bono, director of the Defense Health Agency (DHA). DHA is responsible for implementing the changes while following through on many previous reforms the last

two defense secretaries set in motion for modernizing the military health care system.

"This is historic because we have the opportunity here to redesign our system of health," says Bono. "At the heart of it, I believe, is a growing recognition, both in the military health system and the commercial and private health care system that our patients truly need to be co-designers." Many elements of military health care are in flux due to three factors:

- A hefty package of reforms voted by Congress last December;
- A new generation of TRICARE support contracts taking effect soon; and
- The introduction of MHS Genesis, the military's new electronic records and scheduling system, which began at few medical facilities earlier this year and will be running department-wide by 2022.

Bono sees all three as opportunities to more tightly integrate the goal of improving health care delivery with enhancing medical readiness, and doing so “around our patients” by incorporating their feedback in all system-wide reforms. “They need to help us understand what the best ways are to integrate. And that's part of the historic nature that I see here,” Bono said.

The FY 2017 National Defense Authorization Act (NDAA) directs scores of changes not only to the TRICARE benefit but also to how on-base hospitals, clinics, and staffs are organized and operate so military providers care for more patients. Additionally, last July, DHA announced new TRICARE support contracts so three regions (North, South, and West) are reorganized into two (East and West). Health Net Federal Services of Rancho Cordova, Calif., will replace United Healthcare in managing the West, a contract valued at \$17.7 billion. Humana Government Business of Louisville, Ky., will consolidate northeastern and southeastern states into the East Region under a contract worth \$40.5 billion.

To make a complex situation more clear to patients and providers, DHA got authorization from Congress to time the start of key TRICARE reforms to coincide with the new contracts, moving the contracts' effective date for delivering health care from Oct. 1, 2017, to Jan. 1, 2018, Bono said. One key TRICARE change is to replace two legs of the current benefit -- TRICARE Standard, the fee-for-service insurance option, and Extra, the preferred provider option -- with TRICARE Select. Select will combine features of both. Meanwhile, the managed care option, TRICARE Prime, will not change. Health Net and Humana will establish networks of providers to serve both Prime and Select.

Under Prime, enrolled beneficiaries will continue to be assigned to primary care managers in designated Prime Service Areas, which aren't changing. Those provider networks must meet certain access standards. Under TRICARE Select, patients can

choose their own providers but if they use a non-network provider, they will incur higher out-of-pocket costs. Cost-sharing will revert to a percentage of TRICARE's allowable charge. TRICARE Select patients using non-network providers also will have a higher deductible to pay. Select also will differ from TRICARE Standard by introducing a “fixed fee” for care received from a network provider. For example, if an active duty family member seeks primary care from a network provider, they will pay \$15 as a fixed fee, versus 15 percent of the allowed TRICARE charge. This is expected to simplify cost sharing for both beneficiary and provider. Retirees will have different fees.

TRICARE Select, unlike Standard, also will require an enrollment fee, but only for servicemembers and families who enter active duty on or after Jan. 1, 2018. Beneficiaries who currently use Standard or Extra will be grandfathered from TRICARE Select enrollment fees at least through 2019. In areas where Prime is not offered, TRICARE will expand networks to reach at least 85 percent of the U.S.-based beneficiary population, up from an estimated 82 percent of the population having network access today.

TRICARE also will test the concept of value-based health care by customizing networks to include high-performing providers who use high-value reimbursement incentives to deliver quality care, facilitate greater access, and encourage their patients to more actively participate in health care decisions. Bono said DHA is consulting Congress to prioritize adoption of many reforms ordered, focusing first on those that better serve patients. For example, a mandate that by Oct. 1, 2018, urgent care clinics on base be kept open until 11 p.m. might be impractical at the sprawling Quantico Marine Corps Base in Northern Virginia, given that most family members live off-base and many miles away from the clinic. “In that situation, we're having conversations like, 'Should we put something right outside the base?' Or, 'Maybe we partner down in Fredericksburg' [with civilian providers] because that's where the patients are.”

DHA by 1 January will adopt other changes, such as ending a requirement that Prime users must get referrals from primary care doctors before using a neighborhood urgent care facility. On some reforms, like standardizing appointment scheduling across the military, DHA will build on progress already made in its Enhanced Multi-Service Markets, areas where two or more services operate medical facilities and have adopted new scheduling systems DHA will be choosing the best of those as a temporary solution,

but also eyeing the enhanced appointment scheduling system to be delivered through MHS Genesis, Bono said. DHA also will be implementing provisions passed to better measure military physician productivity, to shorten hold time for patients trying to set appointments in single phone calls, and to incentivize TRICARE contractors to improve beneficiary access and care outcomes.

Congress considered but rejected the idea of dismantling medical headquarters of the Army, Navy, and Air Force. But it diminished their authority and expanded the power of DHA to standardize and streamline health operations. "It's had oversight of the managed care support contract and the network. Now, with [passage of] NDAA, there's authority for a single budget authority for the direct care system.

YOUR MILITARY IDENTIFICATION CARD

Courtesy of the Semper Fidelis Newsletter, Volume 60 Number 2

Two Forms of Identification Are Now Required:

To replace or renew your military ID card, two forms of identification are required:

A VALID PHOTO ID. Acceptable photo identification includes a driver's license (enhanced for Washington), military ID card, passport or permanent resident alien card. All photo IDs must be current; expired photo IDs are not accepted.

A SECONDARY ID. A secondary ID may include one of the photo IDs listed above or a Social Security card (not a Medicare card), a voter registration card, birth certificate, or student ID if you are a college student. To avoid delays, call your nearest ID card center for hours of operation and availability.

Military ID Cards for Family Members:

Indefinite military ID cards are now issued to eligible family members who are 75 or older. The 2007 National Defense Authorization Act authorized the issuance of indefinite military ID cards for incapacitated dependent children over 21. To qualify for an indefinite ID card, a determination of permanent incapacitation must be made by the Bureau of Medicine and Surgery and a current financial dependency determination (over 50%) is required. A financial redetermination will also be required every four years.

Now we actually have the ability to fully integrate direct and purchased care health services as well as integrate and interoperate the capabilities and functions each of the services bring into the MHS," Bono said.

Beneficiaries will see these and many more changes, Bono said. She wants to hear from them on the changes and also fresh ideas to enhance their care. "We are totally in receive mode [for] their suggestions, ideas, feedback on what we can do to make their military health system better," she said. Beneficiaries can engage with Vice Admiral Bono on Twitter at @DHADirector (www.twitter.com/dhadirector) and on Facebook through the Defense Health Agency (www.facebook.com/defensehealthagenc).

Dependent parents and/or parents-in-law over 75, with permanent military ID cards will also require a financial redetermination every four years.

Full-time students over 21, may be eligible for military ID card benefits until 23 provided they are enrolled full-time in a college or university and are dependent on the member for over 50% of their financial support. It is the service member's responsibility to ensure eligible family members are updated in DEERS and to notify DEERS of any changes in eligibility. For more information, call DMDC/DEERS Support Office at 800-538-9552.

The Retiree's Military ID Card:

When a military service member retires, the ID card issued will have an expiration date on the front and back, coinciding with his/her 65th birthday, which is one day before the Medicare eligibility begin date. ID cards will be replaced if they are lost, stolen, or damaged; they will also be replaced for a name change due to marriage, divorce, or to replace an older version of the ID card. If applicable, divorce decrees and/or marriage licenses may be required. A retired member's ID card may also be replaced when turning 65 and enrolling in Medicare Part B. With Medicare Part B enrollment, a retiree is automatically enrolled in TRICARE for Life, which will require updating the medical eligibility dates on the back of the ID card. If the dates on the back of your ID card have expired, replace the ID card (and have the

Medicare Part B card with you when updating the military ID card).

Eligibility for a Military ID Card By Mail

If you are requesting to have a military identification card by mail, you must have a notary's signature on the back of the photograph. According to Air Force Instruction 36-3026 (17 June 2009):

PORTRAIT-STYLE PHOTOGRAPHS, 8X10 OR 5X7, REQUIRE SIGNATURE NOTARIZATION ON THE BACK

AND INCLUDE WEIGHT, HEIGHT, EYE COLOR, AND HAIR COLOR.

You must live more than 300 miles from a military ID card center. Include a statement why you are unable to travel. Submit a copy of your current military ID card (front and back), a photocopy of a second form of ID (i.e., driver's license, birth certificate, or Social Security card), and a statement addressing why you are unable to travel to an ID card center to **Fairchild AFB**. Include your contact information!

SODIUM ► TO SALT OR NOT TO SALT

Courtesy Health.mil (April 21, 2017)

Sodium – found in table salt, kosher salt, and most sea salts – is an essential mineral your body uses to control blood pressure, help your muscles and nerves work properly, and balance fluids. However, it's important to watch your sodium intake because it can increase your risk of high blood pressure, heart disease, stroke, and some cancers. On average, Americans (ages 1 and older) consume more than 3,400 mg of sodium every day, mostly in the form of salt. But the 2015–2020 Dietary Guidelines for Americans recommends that adults limit their sodium intake to less than 2,300 mg per day, or roughly the amount in one teaspoon of table salt. The Guidelines also recommend that those who are “salt-sensitive” – older adults, African Americans, and people with obesity, high blood pressure, diabetes, or kidney disease – limit their sodium intake to about 1,500 mg per day.

Most Americans get more than 75% of their sodium from prepared and processed foods, including tomato sauce, soups, gravies, canned foods, bread, frozen pizzas, snack foods, and salad dressings. Sodium adds flavor and helps preserve prepared foods. It enhances food color and gives it a firmer texture too. Many restaurant foods also are high in sodium, but you can choose low-sodium items when they're available. What's the best way to reduce your sodium intake?

- Eat whole foods such as fresh or frozen fruits and vegetables, lean meats, poultry, fish, unsalted nuts and seeds, whole grains, and low-fat dairy products.
- Check the Nutrition Facts panel on all packaged-food labels to compare sodium amounts in foods and drinks.

- Choose low-sodium, reduced-sodium, or no-salt-added products whenever possible. When buying prepared meals, look for those with less than 600 mg of sodium per meal.
- Ask your grocer if they have a low sodium shopping list available

At home help your family consume less sodium with the following tips:

- When cooking, use alternatives to replace or reduce the amount of salt you use such as garlic, onion powder, citrus juice, or salt-free seasonings.
- Prepare rice, pasta, beans, and meats from their most basic forms (dry and fresh) when possible.
- If you don't have a lot of time, allow dry beans to soak overnight then drain and store them in the refrigerator so they are ready to cook for dinner the next day.
- Prepare healthful meals and snacks in advance so they are ready to eat during the week. Chop and pre-portion fruits and vegetables, prepare a salad for the week, and make dressings and sauces from scratch.
- Encourage your children to eat more healthful, lower sodium foods by making it fun. Have your kids help you freeze fresh fruit for popsicles. Create a low-fat or nonfat yogurt and herb dip for vegetables. Make trail mix using unsalted nuts, dried fruit, and whole grain cereal.

Check with your healthcare provider or registered dietitian about whether you need to reduce your salt intake. To learn more about how to reduce sodium in

your diet, visit the Centers for Disease Control and Prevention web page <https://www.cdc.gov/salt>.

MANAGE YOUR SBP ANNUITY

Courtesy DFAS.MIL

As the beneficiary of a deceased military retiree's Survivor Benefit Plan, you can expect a payment every month. The benefit, also known as an annuity, is usually paid for the rest of your life or until you become ineligible.

Annual Certification of Eligibility

Effective Aug. 1, 2013, **most Survivor Benefit Plan annuitants over the age of 55** are no longer required to complete and submit an annual Certificate of Eligibility (COE) to the Defense Finance and Accounting Service. Annuitants should no longer expect to receive the annual COE once they reach age 55. Their eligibility to receive annuity payments will continue without submitting the COE.

The following annuitants will continue to receive annual COEs and must submit their completed forms to DFAS to continue annuity payment eligibility:

- Annuitants under 55 years of age
- Annuitants who are receiving hard copy checks in a foreign country (regardless of age)
- Annuitants who have a permanent disability (regardless of age)

If you are in any of these categories, send your annual COE to:

Defense Finance and Accounting Service U.S.
Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

or

Defense Finance and Accounting Service U.S.
Military Retired Pa
8899 E 56th Street
Indianapolis IN 46249-1300

We will send you an annual reminder when your COE is due. **Please be sure to notify DFAS if you move**, so that we can continue to send you important notices and reminders.

Terms and Conditions of Your SBP Annuity

As a new annuitant, you should educate yourself about the terms and conditions of your annuity.

There are a number of reasons you could **lose your eligibility** to receive your annuity. Your payment could be temporarily or even permanently **suspended**.

You also should be familiar with regulations that prevent you from collecting full SBP payments from DFAS while you are receiving Dependency and Indemnity Compensation from the Veterans Administration (VA).

Please **review the terms and conditions** of your SBP annuity on the following page:

<https://www.dfas.mil/retiredmilitary/provide/sbp/educate.ht>

WASHINGTON STATE'S NEW DISTRACTED DRIVING LAW

By ELIZABETH C CONANT MSgt USAF AMC 92 FSS/CCF

Effective 23 July 2017, drivers in Washington State will be subjected to more stringent laws regarding hand held devices. This includes composing or reading any kind of message, picture, or data while driving. Drivers are also forbidden to use handheld devices while at a stop sign or red-light signal. Photography while driving is also illegal.

The new law permits "minimal use of a finger" to activate an app or device. The DUIE is a primary offense. A police officer can pull someone over just for

using a handheld device. The standard traffic fine of \$136 which would nearly double to \$235 on the second distracted-driving citation. Distracted-driving citations will be reported on a motorist's record for use by the insurance industry. Miscellaneous distractions such as grooming or eating will be a secondary offense, meaning a ticket may be issued if a law-enforcement officer pulls you over for some other offense, such as speeding or a dangerous lane change. The penalty will be an extra \$30.

Drivers may still use a smartphone mounted in a dashboard cradle, for instance to use a navigation app, but not to watch video.

Built-in electronic systems, such as hands-free calling and maps, remains legal under this new legislation.

Calls to 911 or other emergency services are legal, as are urgent calls between transit employees and dispatchers.

Amateur radio equipment and citizens-band radio, remain legal.

OFFICER vs. NCO DIFFERENCE

A young Naval officer was severely wounded in the head by a flight deck accident, but the only visible, permanent injury was that both of his ears were amputated.

Since his remaining hearing was sufficient, he remained in the Navy

Many years later he eventually rose to the rank of Rear Admiral.

He was, however, very sensitive about his appearance.

One day the Admiral was interviewing three servicemen who were candidates for his headquarters staff.

The first was a Marine Major, a helicopter pilot, and it was a great interview.

At the end of the interview the Admiral asked him, 'Do you notice anything different about me?'

The young officer answered, 'Why, yes, Sir, I couldn't help but notice that you have no ears.'

The Admiral was displeased with his lack of tact and threw him out. The second was with a Navy Lieutenant, and he was even better.

Handheld devices may be used if the driver has pulled off the roadway or traffic lanes, where the vehicle "can safely remain stationary." – We suggest the vehicle be placed in the 'Park' position.

Please share this information with people who might not otherwise receive this information. Also remember the reason for not driving distracted is not to avoid a fine, it is because more serious accidents and vehicle accident fatalities increase when a driver is driving distracted. Your life is too precious to risk the distraction, put it away until your vehicle is parked.

The Admiral then asked him the same question to which he replied sheepishly, 'Well, sir, you have no ears.' The Admiral also threw him out.

The third interview was with an old Master Chief, an Airdale and staff-trained NCO.

He was smart, articulate, fit, looked sharp, and seemed to know more than the two officers combined.

The Admiral liked this guy, and went ahead with the same question,

To his surprise the Master Chief said, 'Yes, sir, you wear contact lenses.'

The Admiral was very impressed and thought, 'What an incredibly observant NCO, and he didn't mention my ears.'

' He asked, Master Chief, how do you know I wear contacts?'

"Well, sir,' the salty old Master Chief replied, "it's pretty hard to wear

glasses with no frickin' ears!"



Retiree Appreciation Day Program

Friday 6 October 2017

0900 - 0930 Registration

0930 - 0940 Opening Ceremony

 Welcome

 Post Colors

 Invocation – Maj Bishop

0940 - 1000 Commander Remarks – Col Samuelson

1000 - 1200 Health and Information Fair

1000 - 1200 Individual Presentations

 1000 – 1030 Tricare – Charity Hines

 1030 – 1100 Casualty Assistance/SBP – Claudette Becker

 1100 – 1130 Legal – AiC Tanner Cain

 1130 – 1200 Customer Services/ ID Cards – SrA Joshua Garcia

1200 - 1300 Sack Lunch, Q&A, Drawings

FAIRCHILD AIR FORCE BASE RETIREE APPRECIATION DAY

6 OCT 2017

Red Morgan Event Center

REGISTRATION DATA

Name _____ Telephone (____) _____

Street Address/PO Box _____ City _____

State _____ ZIP _____ E-mail _____

Army _____ Air Force _____ Navy _____ Marines _____ Coast Guard _____

Comments _____

LUNCH (1200 – 1300) MENU

Yes, I will attend the luncheon at RMC, FAFB on Friday, 6 October 2017. Please make reservations in my name for the luncheon _____ (number in party).

Turkey with Swiss Cheese _____

Ham with Provolone Cheese _____

served with

Chips and Drink

(indicate number of sandwich(s) desired)

Cost: \$6.00 per person

DO NOT SEND PAYMENT – PAY AT THE DOOR

Return to:

OR

Email to:

92 ARW/RAO

rao.fairchild@us.af.mil

7 W Arnold St, Bldg. 2040, Room 109A

Fairchild AFB, WA 99011