



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE January 2010

The staff of the Jefferson Barracks Satellite Retiree Activities Office publishes this NEWSWIRE. This publication is designed to directly inform all military retirees, spouses, widows, widowers and their families of changes to their benefits, the status of current legislation impacting their retirement, health related information and of activities at Scott AFB and Jefferson Barracks AFS.

SCHEDULE OF EVENTS FOR JANUARY

14 January Thursday—1300 Hours, Scott RAO monthly council meeting: Located at 215 Heritage Drive, Building P-10, Room A-209. The meeting includes reports from committee chairmen and other directors generally related to Scott AFB activities and services. Updated reports from the Lambert/ St. Louis RAO and the Jefferson Barracks Satellite Retiree Activities Office (JBSRAO) are part of the meeting agenda.

21 January --- Monthly luncheon 1100 Hrs. **O'Charley's 4130 Rusty Rd. St Louis, MO 63128** (314) 845-8200. The restaurant is located just north of South County Costco Store, Lindbergh Blvd and Rusty Rd.

Three vaccines now available at Tricare network pharmacies

Source: Air Force News Service

Tricare beneficiaries can now receive select vaccines with no out-of-pocket expense at retail pharmacies.

For the first time, beneficiaries can visit Tricare retail network pharmacies to receive seasonal flu, H1N1 flu and pneumonia vaccines at no cost. This expanded coverage is available to all Tricare beneficiaries eligible to use the Tricare retail pharmacy benefit.

Other vaccines still must be administered in a doctor's office or authorized convenience clinic to be fully covered by Tricare's preventive health services cost-share waiver.

"Vaccines are the most effective defense against the seasonal and H1N1 flu and pneumonia," said Rear Adm. Thomas McGinnis, Tricare's chief pharmacy officer. "We hope this new, convenient and affordable option encourages Tricare beneficiaries to get their vaccinations."

To receive the vaccines, beneficiaries can call their local Tricare retail network pharmacy to make sure it participates in the vaccine program and has the vaccine in stock. To locate a participating retail network pharmacy, go to <http://www.express-scripts.com/Tricare> or call Express Scripts at 877-363-1303

Tricare Program for 'gray area' Reservists Coming

FALLS CHURCH, Va. (AFRNS) -- A new program will offer "gray area" reservists the opportunity to purchase Tricare health care coverage.

While qualified members of the Selected Reserve may purchase premium-based coverage under Tricare Reserve Select, or TRS, retired National Guard and Reserve personnel did not have Tricare health coverage options until they reached age 60.

Under a provision of the National Defense Authorization Act for 2010, that has all changed.

The new provision allows certain members of the Retired Reserve who are not yet age 60, called "gray-area" retirees, to purchase Tricare Standard and Tricare Extra coverage. Tricare Extra simply means beneficiaries have lower out of pocket costs if they use a network provider.

"We're working hard to coordinate all the details of eligibility, coverage and costs, and expedite implementation of this important program," said Rear Adm. Christine Hunter, deputy director of the Tricare Management Activity. "This is a major benefit program with implementation on the same magnitude as TRS. It will require detailed design, development and testing, but qualified retired reservists should be able to purchase coverage by late summer or early fall of 2010."

While the health care benefit provided for gray-area retirees will be Tricare Standard and Extra – similar to TRS – the new program will differ from TRS in its qualifications, premiums, co-payment rates and catastrophic cap requirements. The program is tentatively called Tricare Retired Reserve.

The new statute requires premium rates to equal the full cost of the coverage. That is the major difference contrasted with TRS, where the statute provides that Selected Reserve members pay only 28 percent of the cost of the coverage. Premiums for the new gray-area retiree program will be announced after program rules are published in the Federal Register.

This new program offers an important health coverage option for Reserve and National Guard members who served their country honorably before hanging up their uniforms at retirement, said Admiral Hunter.

For more information about Tricare benefits, visit go to www.tricare.mil. (Courtesy of Tricare)

TRICARE for Life Rate Update- Paid in Surplus Could Be Ignored-Beware

Source: NGAUS Update

At a recent program sponsored by Health Net attended by NGAUS Deputy Director of Legislation, Pete Duffy, TRICARE-North Director, Pradep Hidwani, briefed the attendees on the TRICARE for Life (TFL) funding sharing policy between DoD and the Department of Treasury, each of whom contributes \$5 billion annually to fund TFL. TFL has a current "burn rate" of only \$8 billion creating a surplus of \$2 billion annually. According to Hidwani, these contributions have built a cumulative surplus of \$152 billion.

When Duffy asked Hidwani why an increase in TFL co-payments or premiums could possibly be considered given this surplus, Hidwani responded that it is "politics" and that TFL remains a possible target for raising revenue. He was not aware of any current effort to assess TFL beneficiaries with raised fees but advised us to stay tuned to the executive branch and Congress next May when the issue may come up again on the agenda. It could be a breach of fiduciary duty for Congress and the Executive branch to ask for an increase in TFL rates to replace a TFL funding surplus that may have been spent on other programs. Let us hope that will not be the case. Stay tuned.

Be Wary of “Veteran Organizations” Bearing “Help”

Source: Shane Ostrom, CFP for Military Pay and Benefits, VA Benefits

I have recently learned of a couple of organizations I think are using the front of helping with VA benefits as a way to meet prospective customers. These groups solicit for your business. They offer to get you money from the VA for long term care cost, assisted living, or survivor benefits. Tread lightly around these offers.

I have no evidence or indication that these organizations have or will cause harm. One has the Better Business Bureau seal on its web site. On the surface, they appear legitimate. So why are my senses peaked?

- Because both organizations have at their base, a financial services firm.
- Because neither of the organizations is an official Veteran Service Organization (VSO). VSOs are chartered by the VA to act as an official VA representative for members on VA matters.
- Because I question the motives behind a financial service firm's interest in helping military members with issues that get them nothing in return—except the likelihood of finding new customers and getting access to your accounts.
- The process, bureaucracy and time involved in helping members with VA programs is substantial so these organizations (the financial service firms at their root) are doing this out of the goodness of their hearts?
- They are 'helping' in an area that is not their core business.
- I can't get a satisfactory answer about how they make their money.
- It just so happens that helping with some of these VA programs provides access to a military member's complete financial information.

If you need help learning about VA programs or with a VA application process, I highly recommend you work with an approved VSO. It's their job to help you at no cost. To find a VSO check VSO List. You can also check with your state VA department and your state's network of county veteran service officers. Find your county office State county VSOs.

If someone approaches you to help with a VA application, claim, or appeal, check to see if they are a VSO. Chances are they won't be because VSOs don't solicit for your business, you have to find them. It's a too-good-to-believe story if there ever was one.

Afghanistan Surge Could Change Missions for Guard Units

Source: NGAUS E-Notes

President Obama's plan to put 30,000 more troops in Afghanistan and accelerate the training of Afghan police and security forces could alter missions for some National Guard units, the National Guard commander of U.S. Army Forces Command said this week.

During a visit to the Army National Guard Readiness Center in Arlington, Va., Maj. Gen. Ron Chastain said, "If we have a unit that just got to Iraq and they're no longer needed, it's not right to those soldiers to just send them home and (demobilize) them. If there's a need at that time for them to go to Afghanistan, [then] that is one of the options."

The Guard offers some unique capabilities that make it likely to be included in the surge. Examples include the Agribusiness Development Teams and the use, in particular, of National Guard military police in embedded training teams because soldiers bring civilian-acquired skills to both tasks.

"The Army National Guard is ideally suited to move in to an area that has been cleared and start the process after it's cleared before the civilian agencies come in," he said. "The civilian skills that our Guardsmen have are

well-suited to dealing with Afghan civilians."

Chastain, the former adjutant general of Arkansas, predicted a continued role for the Guard in Iraq.

"The nation-building will continue in Iraq far beyond the combat operations," he said. "Nation-building is not a military task. The National Guard is well-suited for that transition from combat operations to nation-building."

Promotion to E-8 to require resident Senior NCO Academy

Source: Daniel Elkins, Air Force Personnel Center Public Affairs

Completion of the resident Air Force Senior Noncommissioned Officer Academy or a sister service equivalent becomes a requirement for promotion to senior master sergeant effective Jan. 1, Air Force officials announced Dec. 9 as part of a policy change.

The change in the professional military education requirement will supersede the current policy that requires Air Force SNCOA completion for promotion to chief master sergeant.

"The goal is to provide enlisted (professional military education) at correctly targeted career points," Chief Master Sergeant of the Air Force James A. Roy said. "By providing PME earlier and more evenly spaced over an enlisted Airman's career, we ensure enlisted leaders have the tools they need to be successful sooner and at more relevant periods of their career."

The idea for the policy change originated from the 2008 Enlisted Professional Military Education Triennial Review that examined enlisted PME attendance across an Airman's career. A proposal from the review called for earlier attendance to produce more capable NCOs.

By requiring SNCOA completion for promotion to senior master sergeant, master sergeants will acquire increased knowledge and leadership skills as they sew on their next stripe and take on increasing roles of responsibility, said Chief Master Sgt. Mark Long, the Air Force's enlisted promotions, evaluations and physical fitness chief. This policy change will also align the Air Force with its sister services enlisted PME requirements, reduce the time span between NCO academy and SNCOA attendance by approximately two years, and increase the return on the investment for attending advanced PME, he said.

Airmen selected for promotion to senior master sergeant but unable to attend or complete resident SNCOA before their line number increment will require a promotion waiver for PME attendance. The Air Force Personnel Center Enlisted Promotion and Military Testing Branch will provide a list of E-8 selects to base military personnel sections so they can notify commanders that a waiver may be necessary.

Airmen with approved waivers must attend the SNCOA within 179 days of their effective promotion date. Those with approved waivers who are unable to attend due to deployment must complete their PME within 90 days of their return.

Master sergeants who are time-in-grade eligible are still required to complete the SNCOA either by correspondence or in residence to be eligible for senior rater endorsement, Chief Long said.

Master sergeants without a line number for promotion will continue to have the opportunity to attend the academy in residence using existing selection criteria.

"This change in policy supports a key goal by Air Force leadership to develop our Airmen," Chief Long said. "Better preparing our senior NCOs in these challenging times underscores the importance of properly caring for the primary weapon in the Air Force arsenal - our Airmen."

HAZARDS OF DRIVING IN THE RAIN WITH CRUISE CONTROL

Source: The National Safety Commission

An automobile's cruise control is a valuable piece of technology. Along with saving gas, the benefit of cruise control is its ability to prevent a driver from exceeding the speed limit. A driver who sets the cruise control at the posted speed limit can pass police officers and cruise through radar sites without having to worry about whether or not they are speeding. Cruise control can save drivers a lot of money in gas and speeding tickets but cruise control can have a down side too. Someone who relies on cruise control too much may find themselves on "*auto-pilot*" and neglect to pay full attention to their driving. A driver still needs to devote full attention to the road and have a "*seat-of-the-pants*" feel for their vehicle. This is especially true when driving in the rain.

Rain presents two distinct dangers to a driver; both with essentially the same end result. After a dry spell of any period, accumulated oil, grease, and dirt on the road can create extremely slippery conditions. The roads are most dangerous just after it starts to rain when a light sheen of water is standing on the road. The oil, grease etc. rise up in a layer on top of the water creating conditions similar to ice on the road. It creates such a problem during the summer thunderstorm period in the southeast that it is referred to as "*Florida ice.*" After a period of heavy rain, the oil and grease will wash off the road and the slippery conditions diminish.

Heavy rain however creates a separate and equally dangerous situation. When water stands on the road, it can become deep enough that the tires can't squeeze the water through the tread fast enough. When this happens, the tires can actually rise up on top of the water and ride across the water like water skis creating a condition known as "*hydroplaning.*" Hydroplaning can start at speeds as low as 35 mph and becomes especially dangerous at speeds above 55 mph. The higher the speed, the greater the chance of hydroplaning.

In either situation, the first step a driver should take to counteract skidding is to take his/her foot off the gas pedal in order to slow the car's speed. Unless you have anti-lock brakes, you shouldn't apply the brakes until you have the car under control and the speed is reduced. Applying the brakes in a car without anti-lock brakes only adds to the problem. Grasp the steering wheel in both hands, steer toward the direction of the skid and then steer to keep your car centered in your lane.

This is where cruise control presents a problem. Cruise control will want to keep your vehicle going at a constant speed and speed only adds to the problem. Cruise control is disabled when you step on the brakes but that is exactly what you don't want to do in a skidding situation unless your car is equipped with anti-lock brakes. The safest thing to do when it starts to rain is to disengage the cruise control and lower your speed. Driving in the rain really requires heightened awareness and that seat-of-the-pants feel for the car. Save your cruise control for fair weather.

All, too, will bear in mind this sacred principle, that though the will of the majority is in all cases to prevail, that will to be rightful must be reasonable; that the minority possess their equal rights, which equal law must protect, and to violate would be oppression.

Thomas Jefferson

Note to Our Readers: The Newswire will at times provide links to web sites for additional information. To our readers who receive the Newswire via the U.S. Postal Service, you are not getting full use of this publication. We strongly recommend that you have the Newswire sent to you via e-mail. For those readers who do not have Internet access you can come visit us at Building 65 Jefferson Barracks. We would be happy to download and print a copy of any information that you may need. See our office hours at the end of this publication. Your local library also has computers for patrons to gain access to the Internet.

STILL SERVING

73, Jerry

Gerald B Hansen, CMSGT, USAF, (Ret)
Director, JBSRAO

Robert W. Julius, SMSgt, USAF, (Ret)
Newswire Editor

Contact Us:

JBSRAO

Telephone: 314 527-8212

E-mail: 157aog.rao@ang.af.mil

Address JBSRAO, One Grant Rd
St. Louis, MO 63125

Scott RAO

Telephone: 618 256-5092

E-mail: scottrao@scott.af.mil

Address: 375 AW/CVR
215 Heritage Dr
Scott AFB, IL 62225-5009

**Office hours are 0900 to 1200 hours Tuesday and Thursday.
On the 2nd and 3rd Thursdays the office will be closed at
1100 Hrs for the staff to attend Scott Retiree Council meeting
and monthly luncheon.**

Office Hours are 0900-1500 Hrs Monday - Friday

NEWSWIRE JANUARY 2010

Disclaimer: Information and views expressed in the Newswire may not reflect the practices and policies of some Government Agencies. Every effort is made to verify information provided in this publication, the SRAO staff couldn't guarantee the accuracy of this furnished by other agencies.