



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE September 2011

The Volunteer staff of the Jefferson Barracks Satellite Retiree Activities Office publishes this NEWSWIRE to 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, defense policies and other matters affecting their military rights, benefits and other obligations. It contains information about Scott AFB; Jefferson Barracks AFS and the local retired community.

SCHEDULE OF EVENTS FOR SEPTEMBER

08 September 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.

10 September Saturday --- FREEDOM WALK 2011 at the Jefferson Barracks Park. The walk will begin at the south trail head of Jefferson Barracks Park near the National Guard Entrance on Hancock Road at 0900 See attached "pdf" flier for more Information.

15 September Thursday --- 1100 Hours, Bandanas BBQ 1220 Big Bill Road, Arnold, MO 63010 (636) 282-3328 Directions: I-55 south to MO State Highway 141, then turn east on Highway 141 to Big Bill road. Coming from the south, take I-55 north to Mo State Highway 141, then turn east on Highway 141 to Big Bill Rd.

24 September Saturday --- RETIREE APPRECIATION DAY at the Scott AFB consolidated Club from 7 am to 3 pm. Food will be available for breakfast and lunch. The program will begin at 8 am and information booths will open at 10 am.

Freedom River Walk 2011

Source: William F.T. Florich, Executive Director, Jefferson Barracks Heritage Foundation, Inc

Ladies and Gentlemen: As I previously mentioned there is to be a combined nine eleven memorial walk, a nine eleven remembrance ceremony and recognition of veterans on Jefferson Barracks Park grounds. (at the trail head parking area across from the main gate to the JB Missouri National Guard Base) It is being sponsored by the JB Veterans Administration Hospital and many friends on the morning of Saturday September 10, 2011.

Many veterans, dignitaries, families and friends will be in attendance. Some 60 or more contributing organizations will be represented with informational tent/booths as well as military re-enactors, military vehicle

owners with their vehicles and veterans organizations. The walk will begin at 0900 and proceed through the park and back to the starting point. About 1000 we will gather for the ceremonies.

The motor cycle organizations (Patriot Guard and Buffalo Soldiers etc.) will meet on the parking lot of Hoods Hardware Store 2908 Telegraph Road at about 0900 before they make their grand entrance to the site.

The aircraft and the pilots that will be participating in the fly over will gather on the west ramp of St. Louis Downtown Airport (KCPS) adjacent to the St. Louis Aviation Museum (hangars one and two) before 0800 for a pre-takeoff briefing and a donut. The fly over is tentatively scheduled for the first aircraft to be over the ceremonial gathering at 1030.

It is ten years since that fate full morning and many of our sister and brother citizens have died and been wounded as a result of the terrible attack and must not be forgotten. We look forward to your attendance.

Sincerely, Bill Florich

Retiree Appreciation Day at Scott AFB

Retiree Appreciation Day is September 24, 2011 at the Scott AFB consolidated Club from 7 am to 3 pm. Food will be available for breakfast and lunch The program will begin at 8 am and information booths will open at 10 am.

If you are a military retired and need to update your DEERS information or a spouse that needs an ID card renewal, an opportunity will be offered to get this done on Saturday morning Sept 24.

If you do not have a current ID card, the only gate you can enter is the Shiloh Gate. To reach this gate, turn off State Highway 158 at the traffic light on to Seibert Road. To get a day pass, you must have proof of ownership or car rental agreement, a current driver's license, and proof of current insurance. This day pass is only available at the Visitor Control Center, 10 Scott Drive, which is the first left turn inside the Shiloh Gate. If you are a spouse or dependent, look at the expiration date on your ID card. If your ID card is expired, the security personnel will keep it because that ID card is government property.

There are many places to eat lunch at Scott i.e. Pronto Pizza, the Golf Course, Food Court at the Base Exchange, Bowling Alley, Burger King, and the Nightingale Dining Hall. It may be more convenient to eat a leisurely lunch in the Scott Club rather than hurry to the other choices listed above. A lunch buffet of salad, roast beef, fried chicken, vegetable, mash potatoes, gravy, coffee or tea, soft drinks, and dessert will be available for \$9. Show your club card for a \$1 discount. Payment for lunch will be made wherever you choose to eat.

There is no charge to attend the Retiree Appreciation Day Program

DoD Panel Calls for Radical Retirement Overhaul

Source: Andrew Tilghman - Staff writer, Navy Times

A sweeping new plan to overhaul the Pentagon's retirement system would give some benefits to all troops and phase out the 20-year cliff vesting system that has defined military careers for generations.

In a massive change that could affect today's troops, the plan calls for a corporate-style benefits program that would contribute money to troops' retirement savings account rather than the promise of a future monthly pension, according to a new proposal from an influential Pentagon advisory board.

All troops would receive the yearly retirement contributions, regardless of whether they stay for 20 years. Those contributions might amount to about 16.5 percent of a member's annual pay and would be deposited

into a mandatory version of the Thrift Savings Plan, the military's existing 401(k)-style account that now does not include government matching contributions.

A critical new feature would adjust those contributions to give more money to troops who deploy frequently, accept hardship assignments or serve in high-demand jobs. It would also give the services a new lever to incentivize some troops to leave or stay on active duty longer.

The new proposal was unveiled July 21 by the Defense Business Board, the wellspring for many cost-saving initiatives adopted by the Defense Department in recent years. The new retirement plan would mark the biggest change in military retirement in more than 60 years and require approval from Congress.

"The current system is unfair, unaffordable and inflexible," said Richard Spencer, a former finance executive and Marine Corps pilot who led the board's eight-month retirement study.

This alternative plan would "enhance the ability of the service member to build a meaningful retirement asset [with] complete flexibility for their lifestyle or desires," Spencer said.

It's unclear whether troops would have immediate access to all the retirement money or whether it would be partially or completely withheld until a traditional retirement age, such as 65. Under the current TSP, troops cannot withdraw money until age 59½ without incurring a significant penalty, except in certain specified circumstances.

Fairness is a key factor, Spencer said. Along with saving the Pentagon money, the new plan offer significant retirement benefits to the roughly 83 percent of troops who leave service before reaching 20 years.

Unlike other proposals to overhaul military retirement that would grandfather current troops, the board suggests that DoD could make an "immediate" transition to the new system, which would affect current troops quite differently depending on their years of service:

- **Recruits.** The newest troops out of boot camp after the proposed change would have no direct incentive to stay for 20 years and would not get a fixed-benefit pension. Instead, they would receive annual contributions to a Thrift Savings Plan account and could leave service with that money at any time — although under current rules, they can't withdraw the money until age 59½ without paying a penalty, except in certain specified circumstances.
- **Five years of service.** Troops would immediately begin accruing new benefits in a TSP account. If they remained in service until the "old vesting date" — the 20-year mark — they also would get one-fourth of the "old plan benefit," or about 12 percent of their pay at retirement, as an annuity. If they separated, for example, after 10 years, they would walk away with no fixed-pension benefit but would have a TSP account with five years of contributions.
- **10 years of service.** Troops would immediately begin accruing new benefits in a TSP account. If they remained in service for 10 more years, they would receive half of the "old plan benefit," about 25 percent of their pay at retirement, as an annuity. If they separated after 15 years, they would walk away with no fixed-pension benefit but would have a TSP account with five years of contributions.
- **15 years of service.** Troops would immediately begin accruing new benefits in a TSP account. If they remained in service for five more years, they would receive three-fourths of the "old plan benefit," about 37.5 percent of their pay at retirement, as an annuity.
- **20 years and beyond.** Troops who stayed in past 20 years would continue to receive annual TSP contributions.

The far-reaching proposal comes at a time of immense pressure on the military to cut spending and help reduce the national debt. President Obama has talked about cutting \$400 billion over the next 12 years, while some proposals gaining support on Capitol Hill would call for cutting more than \$800 billion over the same period.

Military retirement costs have soared in recent years because of rising life expectancy. If not contained, they will eventually “undermine future war-fighting capabilities,” Spencer said.

A new system may allow the military to make rapid changes in the size and structure of the force. For example, troops with 15 years of experience are likely targets for downsizing, and this plan would provide them with a significant retirement benefit, Spencer said.

The proposed change would have no affect on current retirees or disabled veterans.

Most private-sector companies contribute 4 percent to 12 percent of base pay into an employee’s retirement savings account. By comparison, the current military retirement benefit, for those who ultimately get it, amounts to a 75 percent contribution each year, the board said.

The board considered keeping the current system with some major changes, but concluded that those changes would not save enough money or fix the fairness and flexibility issues.

Those changes included withholding pension payments until a traditional retirement age; reducing pensions to 40 percent of regular pay rather than the current 50 percent; or calculating retirement pay based on the average pay over a member’s last five years in uniform, rather than the three years under the current system. Those changes would save about \$254 billion over 20 years, the board said.

Express Scripts vs. Walgreens; the Stalemate Continues

Source: NAUS Weekly Update

Legislative Assistant Jack Chmielewski attended a meeting hosted by Express Scripts this week and was given an update on the negotiations between Express Scripts and Walgreens. Unfortunately, negotiations broke down and efforts to restart them have not been fruitful. NAUS urges its members to watch the updates closely. Walgreens has a contract in place to provide pharmacy services until the end of the year. An agreement must be reached in order for them to continue providing pharmacy services to TRICARE beneficiaries.

As we stated before, if Walgreens does not agree to terms, members need only take their medication container or prescription to any other TRICARE approved pharmacy and you will be taken care of on the spot. Members should check out other local pharmacies now, should the need to transfer prescriptions becomes necessary.

How TRICARE Works with Other Health Insurance

Source: Sharon Foster, TRICARE Management Activity

The coordination of benefits between TRICARE and other health insurance (OHI) can be confusing. If a beneficiary has health care coverage through an employer, public or private insurance program, including government programs such as Medicare, he or she is considered to have OHI.

If a beneficiary has OHI, he or she should tell his or her provider and regional health care contractor. Beneficiaries should also fill out the OHI form located on their regional health care contractor's website (<http://www.tricare.mil/contactus>). Keeping the regional health care contractor informed about the OHI will allow TRICARE to better coordinate benefits and will help ensure that there is no delay in payment of claims.

TRICARE is the secondary payer when a beneficiary has OHI. Before TRICARE considers the claim, the beneficiary's OHI must pay first. The exceptions are Medicaid and TRICARE supplemental plans. Please go to TRICARE's website to learn more <http://www.tricare.mil/mybenefit/home/Medical/OHI>.

After the other insurer pays, TRICARE will pay what is left up to the TRICARE allowable charge, which is the maximum amount TRICARE will authorize for medical and other services furnished in an inpatient or outpatient setting. There is no change in benefit limits when TRICARE is the secondary payer.

Beneficiaries need to be sure to submit all claims to TRICARE because deductibles may be applied to their annual catastrophic cap. The beneficiary's provider may submit secondary claims as well.

To reduce pharmacy costs, a beneficiary's best option is to use a TRICARE retail network pharmacy that is also covered by their OHI. After the OHI pays, TRICARE may reimburse the beneficiary for part or all of their out-of-pocket costs, including copayments. Beneficiaries are not eligible to fill prescriptions via home delivery if they have OHI with a prescription plan, including a Medicare Part D prescription program, unless they meet one of the following requirements:

- . The medication they need is not covered by their OHI.
- . They have met their OHI's benefit cap.

If the OHI provides only medical coverage, not pharmacy coverage, he or she still may be eligible to use home delivery (<http://www.tricare.mil/homedelivery>) as their prescription benefit. Beneficiaries can go to <http://www.tricare.mil/mybenefit/home/Prescriptions/OHI> for pharmacy questions or contact Express Scripts, Inc. at (877) 363-1303.

Finally, active duty service members, including activated National Guard and Reserve members, cannot use OHI. TRICARE is their primary payer.

TRICARE Survivors Benefits

Source: Sharon Foster, TRICARE Management Activity

The loss of a loved one can bring tremendous grief and sadness to surviving family members. It's comforting to know that TRICARE continues to provide coverage for family members if a sponsor dies. ("Sponsor," refers to the person who is serving or who has served on active duty or in the National Guard or Reserves.)

TRICARE options and costs will vary based on:

The sponsor's military status when he or she dies. If the surviving beneficiary is a spouse or child

If a beneficiary is the spouse of an active duty service member (ADSM) who died while on active duty, the beneficiary remains eligible for TRICARE as a "transitional survivor" for three years following his or her death and will have active duty family member (ADFM) benefits and costs. After three years, a beneficiary remains eligible, as a "survivor," for TRICARE Standard and TRICARE Extra, and may purchase TRICARE Prime at the retiree rates. If a beneficiary is overseas, he or she remains eligible for TRICARE Overseas Program TOP Standard once the transitional survivor status ends.

If a beneficiary is the child of an ADSM who died while on active duty, he or she remains eligible for TRICARE benefits as an ADFM. Their transitional survivor status ends at age 21 or 23 if the beneficiary is enrolled in a full-time course of study.

In the United States and U.S. territories, pharmacy benefit remains the same regardless of the TRICARE program option the beneficiary uses. Beneficiaries may fill prescriptions through a military treatment facility, TRICARE Pharmacy Home Delivery (<http://www.tricare.mil/homedelivery>), TRICARE retail network pharmacies or a non-network pharmacy.

The TRICARE Dental Program (TDP) Survivor Benefit Plan is a three-year benefit for transitional survivors offering the same coverage as the regular TDP plan.

The beneficiary will have no monthly premiums but is responsible for paying applicable cost-shares for covered services. If enrolled in the TDP at the time of his or her sponsor's death, the beneficiary will be dis-enrolled from the TDP and enrolled in the TDP Survivor Benefit Plan. When the TDP Survivor Benefit Plan ends, the beneficiary is eligible for the TRICARE Retiree Dental Program (TRDP). The TRDP may also be available if the beneficiary doesn't qualify for the TDP Survivor Benefit Plan because he or she was not enrolled in the TDP at the time of his or her sponsor's death.

It is important that all information in the Defense Enrollment Eligibility Reporting System (<http://www.tricare.mil/deers>) is up-to-date for this process to move quickly and smoothly. For more detailed information of TRICARE Survivor Benefits and other TRICARE programs, beneficiaries can go to TRICARE's website (<http://www.tricare.mil>) or talk with their regional health care manager.

COLA 2012 Update

Source: Veterans News

One of the most frequently mentioned options by most parties at the deficit-cutting table is a “technical correction” to the CPI called the “chained CPI.” It’s gone under the radar for the most part. If implemented, it could affect the lives of almost all Americans; especially service members, federal civilian employees, Social Security recipients, and other retirees and survivors. This isn’t a new idea as it has been pushed for years by some economists who believe the CPI overstates inflation by failing to adequately recognize that consumers change their behavior when prices of some products and services rise sharply. When that happens, economists say, people simply buy cheaper substitute products — carrots instead of peas or tea instead of coffee. While coffee drinkers might rebel at that, the case gets even stickier with other substitutions. Is hamburger a reasonable substitute for steak? Is a compact car a reasonable substitute for a full-size one? Is pasta a reasonable substitute for fish? Is shopping at a discount store a reasonable substitute for shopping at a high-end department store?

We are not just talking about price substitution here. It’s also about quality-of-life substitution, and that’s where the Military Officers Association of America (MOAA) thinks a line must be drawn. Over time, this mentality leads to substantial changes in living patterns — from steak to hamburger to hot dogs to ... let’s not go there. While critics might argue this wouldn’t actually happen, there’s no practical safeguard to prevent it. If A can be substituted for B, then B later can be substituted for C, once you’ve accepted the substitution philosophy. Let’s look beyond the philosophy to the bottom line. The chained CPI would reduce retired pay and other COLAs by about one-quarter of a percentage point each year. That doesn’t sound like much, until you see how that would compound over a retiree’s lifetime. Military retirees and the disabled particularly would be affected because they start drawing inflation-adjusted pay at relatively younger ages. For a military retiree, switching to a chained CPI COLA would reduce total lifetime retired pay by about 6 percent. That’s about \$100,000 for an E-7 retiring today with 20 years of service. A newly retiring O-5 with 20 years of service would lose double that amount. And that’s for someone living an average lifespan (early 80s). Half will live longer, and expected longevity is rising every year. Three other factors are relevant here, as well.

1. First, the Bureau of Labor Statistics already made a change to allow some relatively modest substitutions (of the peas and carrots variety) several years ago.
2. Second, when COLA changes (delays) previously were proposed in the 1990s, the outcry from seniors successfully won an exemption for Social Security, leaving COLA penalties to fall disproportionately on military retirees.
3. Third, smaller COLAs aren’t the only penalty of the chained CPI, because it also would be used for tax threshold adjustments. Smaller annual tax-bracket adjustments mean ... guess what? More people shifting into higher tax brackets every year.

Shell Oil Comments - A MUST READ!

Safety Alert!

Here are some reasons why we don't allow cell phones in operating areas, propylene oxide handling and storage area, propane, gas and diesel refueling areas.

The Shell Oil Company recently issued a warning after three incidents in which mobile phones (cell phones) ignited fumes during fueling operations

In the first case, the phone was placed on the car's trunk lid during fueling; it rang and the ensuing fire destroyed the car and the gasoline pump.

In the second, an individual suffered severe burns to their face when fumes ignited as they answered a call while refueling their car!

And in the third, an individual suffered burns to the thigh and groin as fumes ignited when the phone, which was in their pocket, rang while they were fueling their car.

You should know that: Mobile Phones can ignite fuel or fumes

Mobile phones that light up when switched on or when they ring release enough energy to provide a spark for ignition

Mobile phones should not be used in filling stations, or when fueling lawn mowers, boat, etc.

Mobile phones should not be used, or should be turned off, around other materials that generate flammable or explosive fumes or dust, (i.e., solvents, chemicals, gases, grain dust, etc...)

TO sum it up, here are the Four Rules for Safe Refueling:

- 1) Turn off engine
- 2) Don't smoke
- 3) Don't use your cell phone - leave it inside the vehicle or turn it off
- 4) Don't re-enter your vehicle during fueling.

Bob Renkes of Petroleum Equipment Institute is working on a campaign to try and make people aware of fires as a result of 'static electricity' at gas pumps. His company has researched 150 cases of these fires.

His results were very surprising:

- 1) Out of 150 cases, almost all of them were women.
- 2) Almost all cases involved the person getting back in their vehicle while the nozzle was still pumping gas. When finished, they went back to pull the nozzle out and the fire started, as a result of static.
- 3) Most had on rubber-soled shoes.
- 4) Most men never get back in their vehicle until completely finished. This is why they are seldom involved in these types of fires.
- 5) Don't ever use cell phones when pumping gas
- 6) It is the vapors that come out of the gas that cause the fire, when connected with static charges.
- 7) There were 29 fires where the vehicle was re-entered and the nozzle was touched during refueling from a variety of makes and models. Some resulted in extensive damage to the vehicle, to the station, and to the customer.
- 8) Seventeen fires occurred before, during or immediately after the gas cap were removed and before fueling began.

Mr. Renkes stresses to NEVER get back into your vehicle while filling it with gas.

If you absolutely HAVE to get in your vehicle while the gas is pumping, make sure you get out, close the door TOUCHING THE METAL, before you ever pull the nozzle out. This way the static from your body will be discharged before you ever remove the nozzle.

As I mentioned earlier, The Petroleum Equipment Institute, along with several other companies now, are really trying to make the public aware of this danger.

I ask you to please send this information to ALL your family and friends, especially those who have kids in the car with them while pumping gas. If this were to happen to them, they may not be able to get the children out in time.

Scientists have determined the earthquake affecting Washington, D.C. on August 23, 2011 was caused by the Founding Fathers simultaneously rolling over in their graves...

Unknown

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 because of these links to other information that can only be seen on a computer with internet access. We recommend that you have the Newswire sent to you via e-mail if at all possible. For those readers who do not have Internet access you can come visit us at Building 65, Room 106 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.

STILL SERVING

73, Jerry

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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.

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