

The Military Retiree

Serving the Scott Air Force Base Retiree Community



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Jefferson Barracks SRAO - 314-527-8212
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Lambert RAO - 314-527-6327

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Scott AFB Retiree Activities Office

The Scott AFB Retiree Activities Office (RAO) is open Monday through Friday from 9 a.m. to 3 p.m. A quarterly newsletter is mailed to approximately 23,000 addresses. If you know of a friend who should be receiving the newsletter, call 618-256-5092 or send an e-mail to scottrao@scott.af.mil to discuss how to get them on the mailing list. If you want to read past newsletters or supplements, go to www.raolibrary.org and in the lower right corner, and click on "Retiree Information Sources." Also available on www.raolibrary.org is the "Scott RAO Brochure." Another service provided is known as "For Your Information (FYI)." New information that the office volunteer considers of interest to some of the military retired community is sent by e-mail. The information is sent in a manner which hides each individual's e-mail address. To get your name added or deleted from the FYI e-mail list of addresses send a request to scottrao@scott.af.mil. When requesting "FYI" service, include in your request your first and last name, your e-mail address and

your telephone number. This way you may be contacted by telephone when there is an e-mail failure. If you want to see the Scott AFB Pharmacy Formulary, look on www.raolibrary.org web page and then click on SAFB Pharmacy Formulary. There are two areas of interest here. If you want a list of medications available at the Scott Pharmacy to show your doctor, then click on "Printable Copy." The other choice works with medications by either "Category" or "Alphabetically." Some of the many services available on Scott AFB are ID cards in building P-10, DEERS, Casualty Assistance in building 1650, and medication at the satellite pharmacy in building 1948. Scott AFB also offers many of the attractions of a good neighborhood. These attractions are: an excellent Base Exchange, Commissary, Consolidated Club, Library, and many sources of good, ready to eat food, plus sports such as swimming, bowling, and golfing.

Source: SMSgt Denver Baldwin, USAF, (Retired), Director, RAO

The Arlington Heights Satellite Retiree Assistance Office (SRAO)

85th USAR SUPPORT COMMAND
1515 W. CENTRAL ROAD
BLDG 203, RETIREE OFFICE
ARLINGTON HEIGHTS, IL 60005-2475

The SRAO serves as a link between retirees, dependents, and annuitants to their respective branches of service or benefits. Our host organization is the 85th USAR Support Command. Volunteers staff the SRAO from 9 a.m. to 3 p.m., Monday through Friday. Contact us by telephone 847-506-7625 or e-mail: oharearlingtonrao@sbcglobal.net.

A toll-free number is available when calling the Arlington Heights USARC. Call 1-800-741-4650, then enter the last four digits of the number (the extension),

after a menu prompt. (Our office is 1-800-741-4650 ext 7625). Appointments are required for ID Cards at 7616. Auto decals are no longer available here.

Our building has an entry card security system, and extension numbers (the last four of the phone number) can be used to call any office by using the yellow access telephone next to the door. Escorts are required in the building. A strip map is available if needed to visit the Arlington Heights USARC, so contact us for one. Our building (203) is directly in front of the flagpole and has a DCMA sign. The facility is accessible to those with disabilities.

Source: Senior Master Sergeant Frank Krus, USAF, (Retired) SRAO Director

Jefferson Barracks Satellite RAO

The office is located in Building 65, Kearney Street, Historic Jefferson Barracks, Mo.

The mailing address is JBSRAO, Kearney Street., St Louis, Mo., 63125.

Office hours are Tuesday and Thursday from 9 a.m. to noon, except the second and third Thursday hours will be from 9–11 a.m. to permit volunteers to attend the Scott RAO meetings and the monthly luncheons. Telephone numbers are 314-527-8212 or DSN 824-8212. The e-mail

address is 157aog.rao@ang.af.mil. Information and assistance is available in Jefferson County in Festus at 636-931-5090, evenings or weekends or stop by 509 W. Main in Festus, Mo. Request retired USAF woman and widows in South St Louis, St Louis County, and Jefferson County contact our office for additional information or request to be added to our address list.

Source: CMSGT Gerald B. Hansen, USAF, (Retired), Director, JBSRAO

Rantoul Retiree Program breakfast

Military Retiree breakfast meetings at the Red Wheel Restaurant in Rantoul, Ill., will resume on Saturday March 12th and continue on the 2nd Saturday of each month through November 2011. Breakfast is optional and meetings start at 8:30 a.m. Agenda includes items of interest to

retirees, i.e., health care and legislative matters and an open forum. For more information call the retiree office at 217-893-1723.

Source: Master Sgt. Gene Ryan, USAF (Retired), Director, SRAO, Rantoul

Few Air Force Veterans in Congress

Of the 450 members in the House of Representatives, only 19 have Air Force experience. Thirteen had some active duty time, four were ANG and two were in the Reserves. Of all those newly elected, only three previously wore the Air Force uni-

form. Your Association will continue to "educate" all members of Congress as to your family and personal sacrifices that support our American way. AFSA Cares!

Courtesy of AFSA Newsletter Jan. 2011

Mobilized Reserve as of Jan. 25, 2011

The Department of Defense announced the current number of reservists on active duty as of Jan. 25, 2011. The net collective result is 1572 fewer reservists mobilized than last reported in the Jan. 15, 2011 RAO Bulletin. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 69,948; Navy Reserve 5,587; Air National Guard and Air Force Reserve, 9,292; Marine Corps Reserve, 4,909; and the Coast Guard Reserve, 774. This brings the total National Guard and Reserve personnel who have been activated to 90,510 including both units and individual augmentees. A cumulative roster of all National Guard and Reserve personnel who are currently activated may be found at www.defense.gov/news/d20110125ngr.pdf.

Source: DoD News Release, dated 26 Jan 2011/Tichacek's Bulletin, Feb 2011

DFAS 1099-R Update: copies of tax statements available

Military retirees and annuitants' 1099-R tax statements were available on myPay starting Dec. 14, 2010 and were mailed to retirees by Jan. 15, 2011. If you did not receive a copy of your 1099-R, it may be because DFAS does not have your correct address on file. Before requesting a duplicate 1099-R, verify your address using myPay, or by calling 800-321-1080. To obtain a duplicate use one of the following three methods:

MyPay - You can view, print or save a copy using your myPay account by following the below steps. If you have trouble accessing myPay, call 866-671-5031. Customer support is available Monday through Friday from 7 a.m. to 6:30 p.m. Eastern Time. You can also view videos that explain how to use myPay at www.dfas.mil/rapay.html.

To view the videos:

1. Go to <https://mypay.dfas.mil/mypay.aspx>.
2. Enter your Login ID on the home page.
3. Enter your password on the virtual keyboard when prompted.
4. Access your 1099-R from the "Main

Menu" by clicking on the "Tax Statement" option.

5. View, print and save your tax statements. If you have trouble reading the graphic version, click on the "Text Version" link.

Automated Phone System:

1. Call R&A Pay at 800-321-1080.
2. Select option 4 to request a 1099-R 24 hours a day, seven days a week, without waiting to speak to a customer service representative.
3. Enter your Social Security Number using your touch-tone keypad when prompted.
4. You should receive your 1099-R in seven to 10 business days.

(Note: If you have exhausted the above options or prefer to speak to a customer service representative, call Tuesday through Friday from 7 a.m. to 7 p.m. Eastern Time and select option 0. In the event that call volumes are high and they are unable to serve you as quickly, you may experience a "courteous disconnect," indicating you are either being routed back to

the self-service option, or requesting that you call back at another time. If this occurs, understand that this is a required measure to ensure that callers with high priority needs are properly supported.)

Written request:

1. Write us a short letter requesting a new copy of your 1099-R. Include your name, Social Security Number, mailing address, signature and date or complete a Request for 1099-R form (DFAS 9190).

2. Fax your request to 800-469-6559 or mail it to:

Retirees: Defense Finance and Accounting Service, U.S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130

Annuitants: Defense Finance and Accounting Service, U.S. Military Annuitant Pay, P.O. Box 7131 London, KY 40742-7131

3. You should receive a copy of your 1099-R in about two weeks.

Courtesy, DFAS December 2010 Retiree Newsletter/Tichacek Bulletin, Feb 2011

Breakfast to remember



A group of retired military members met for Breakfast to Remember Dec. 7. In the first row, left to right, is Rich Hulse, John Musante, Ken Knottlemen (standing), Tony Cosentino, and Art Schuermann. The back row, left to right, is Jerry Hansen, John Sanders, Jerry Faust, Leon Walter, Bob Carter, Jack Argent, Bob Julius, Charles Heisler, Joe Bates, and Vern Ritler.

Family TBI Webinars

The Defense Centers of Excellence (DCoE) for Psychological Health and Traumatic Brain Injury have released their monthly webinar series schedule for 2011. The webinar series presents resources and best practices regarding TBI and psychological health care. The 2011 topics will range from the impact of war on children to post-traumatic stress disorder in the wake of a natural disaster. Webinars are scheduled from 1 to 4 p.m. EST. The 2011 webinar schedule is available by email. To be added to the DCoE Monthly Webinar Series list serve or to sign up for upcoming webinars, e-mail DCoE.MonthlyWebinar@tma.osd.mil.

Courtesy of NAUS Legislative Update Jan 21, 2011

New program helps vets families

A new VA program called "Families At Ease" attempts to reach new veterans through their concerned family members and provides information and support to help them help their veterans access VA facilities for services and benefits. A call center has been developed to answer calls from family members and friends, as well as veterans. Callers can get information on how to help their vets enroll in VA care. They can also get free telephone-based coaching by a mental health consultant to help the family member talk to a veteran who is reluctant to admit having difficulties. Family members or veterans can reach "Families At Ease" at 888-823-7458 (8 a.m. - 5:30 p.m. ET) or by visiting the VA's Families At Ease website.

Courtesy, NAUS Legislative Update Jan 21, 2011

Army Survivor Benefit Plan Program Manager

Nov. 18, 2010 marked the 13th anniversary of the law that established the Annuity for Certain Military Surviving Spouses (ACMSS), also known as the "forgotten widows" benefit. Congress enacted ACMSS to provide a small annuity for the surviving spouses of retirees who died before being able to participate in the Survivor Benefit Plan (SBP) or Reservists who had at least 20 qualifying years of service who died before enactment of Reserve Component SBP (RCSBP). The surviving spouses of retirees who were in receipt of retired pay may be eligible if the retirement was before Sept. 21, 1972, and death was before Mar. 21, 1974. Surviving Spouses of "gray area" Reserve Retirees may be eligible if the Reservist had at least 20 qualifying years of service; would have been eligible to receive retired pay at age 60; and died before Oct. 1, 1978. In order to be eligible, the surviving spouse must have never remarried and cannot be eligible for any other military survivor annuity. The current ACMSS annuity is \$229.89 per month. If a surviving spouse is qualified, the annuity can be paid retroactively. Although the law dates back to 1997, retroactive payments are limited to six years under a statute of limitations. Currently the retroactive ACMSS annuity amount is approximately \$15,600. Since ACMSS was enacted, the Army has approved 1,266 Surviving Spouses to receive this payment. The average age of the Surviving Spouses approved for ACMSS was 89. If you know anyone who may be eligible for this benefit, urge them to submit an application. An ACMSS application, DD Form 2769, and assistance can be obtained by contacting the nearest Army Retirement Services Officer (RSO) or online at www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2769.pdf.

By Bill Hursh, Army Echoes, Sept- Dec 2010

Caring for your loved one

Providing care for an aging spouse, parent or other loved one can be a rewarding experience as well as a source of concern for both the caregiver and the older adult. Many new caregivers do not always know what to expect from the experience and later state that they wished they had known more when they started caring for a loved one, as this would have made things much easier for all involved. Those who have experience caring for a loved one also say that they would like others to know some of the things that they have learned while going through the process. Experienced caregivers have reported that there are many things that they have learned, but the top five are: Learn to take care of yourself, let go of guilt, call a lawyer sooner, look into resources early, and get support.

Many caregivers forget to take care of their own needs while caring for a loved one. Caregivers must not neglect their own health and well-being while caring for others. In order to give good care, the caregiver must themselves be as healthy as possible. Care giving can be a very stressful endeavor and each caregiver needs to remember to take time out for him or herself to do things that they either need to do or enjoy.

Guilt can be a real concern for many caregivers. Many feel guilty for not being able to do everything for their loved one by themselves and feel guilty accepting help from other family members or outside agencies. It is good for the caregiver to admit that they may need some help with certain tasks and that this will help their love one receive better care overall. Some caregivers feel guilty having fun and doing things for themselves, but it is absolutely necessary that the caregivers take time for themselves.

There are many financial issues that can accompany caregiving. Experienced caregivers urge new caregivers to speak to an elder law attorney or an estate planner as soon as possible to assure that there will be enough money to provide for their loved one's needs, or their own needs, in the case of caregiving spouses. Financial and estate matters can be complicated and it is best to get appropriate guidance. An elder law attorney will also be able to provide information and assistance in completing Power of Attorney paperwork and will give information about the proper use of such documents. Lists of area elder law attorneys can be obtained from local senior citizens' centers and from the Area Agency on Aging.

Many resources are available to those who

are providing care to elderly loved ones. There are services such as respite care that can help the caregiver get much needed time to care for themselves. Homemaker services may also be available and there are numerous private duty companies that provide excellent care in the home for older adults. There are many options for finding affordable assistance. The Area Agencies on Aging may be able to assist caregivers in finding appropriate resources. Local Senior Citizens' Centers may be another place where one may find out about resources that are available.

Getting support to help one cope with caregiving issues is very important. Many caregivers, especially spouses and children, feel that it is their own duty to care for their loved one and postpone getting assistance. At times caregivers may feel guilt. Some are concerned that the costs of obtaining help may be too high for them to afford. There are several options available for those who would like support, such as caregiver counseling, dementia support groups and caregiver support groups. Also, for those who are caring for loved ones with dementia, the Alzheimer's association has a 24 hour helpline for those who are in need of assistance. The phone number for this helpline is 1-800-272-3900.

In the Bond and Madison County region, Community Counseling Center of Northern Madison County (soon to be Wellspring Resource Center) in Alton provides in-home caregiver counseling to those who are caring for persons over the age of 60. This service is available to all family caregivers and is provided through a grant from the Area Agency on Aging. There is no charge for the in-home Caregiver Counseling services, though donations to the program may be welcome. The counseling is available for a wide range of caregiver concerns, such as caregiver stress, financial worries, dementia issues, and need for other resources in the community. The caregiver counselor is available to provide support as well as to assist the caregiver in locating helpful community resources.

For more information on this program, please contact Amy Hemann, LCSW at 618-462-2331 ext 2243. There are similar programs in St. Clair, Randolph and Monroe Counties. Residents of these counties can contact the Area Agency on Aging in Belleville, 618-222-2561, for more information.

By Amy Hemann\Development Association for the Aging\quarterly Newsletter

Retiree and annuitant pay: Frequently asked questions

1. Who should I contact for answers to my questions regarding my VA pay, benefits and disability ratings?

You should contact the Department of Veteran's Affairs (VA) at 1-800-827-1000. The VA is ultimately responsible for and can answer all questions pertaining to the following:

- Additional (tax-free) benefit for veteran's injured while in the service;
- Ratings for service connected disability codes;
- Ratings for Special Monthly Compensation (SMC);
- Individual Unemployability (IU) ratings;
- Re-rating if you feel your disability has increased.

2. What is myPay?

myPay is an online system that enables active duty and retired military members and annuitants to access their DFAS pay and benefits and to make changes directly to their own pay accounts in a secure electronic environment.

3. What type of changes can I make to my military retirement account in myPay?

- Federal and state tax changes
- Direct Deposit/Electronic Funds Transfer (EFT)
- Change of Correspondence addresses
- Change Password
- Start/change/stop non-insurance EFT Allotments
- Password on Demand
- View/Print/Save Retiree Account Statement

Statement

- View/Print/Save Tax Statement (1099-R)
- Limited Access Password
- E-mail Addresses
- View/Print/Save Combat Related

Special Compensation Statement

- Alternate Login ID
- Turn on/off tax statement alert notifications

4. How do I access myPay?

To access myPay, you must contact myPay and request a password. You can contact them by phone at 1-866-671-5031 or online at <https://mypay.dfas.mil>.

5. What if I already have received a password but cannot access the myPay system?

For any questions or concerns regarding myPay, call 1-866-671-5031 for a customer service representative.

6. How do I change my mailing address?

The simplest and quickest solution for changing your mailing address is through myPay, our online account management system. For any questions or concerns regarding myPay, call 1-866-671-5031 for a customer service representative. Otherwise, if you are a retiree please mail your change of address form or request to: DFAS U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130 Or FAX DFAS Retired Pay at: 1-800-469-6559.

If you are an annuitant please mail your request to: DFAS U.S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131. Or FAX DFAS Annuitant Pay at: 1-800-982-8459. Or, both retirees and annuitants may call DFAS Retired and Annuitant Pay directly at: 1-800-321-1080

If submitting your request in writing, please include both your old and new mailing address, along with the effective date for the new address. In addition, please include your name, social security number and signature with date on your request.

7. If I am receiving my pay through hardcopy check and I change my address, what do I need to do?

If you are receiving your pay through hardcopy check your change of address must be submitted in writing and cannot be accepted over the phone. Please submit your written request to the address that pertains to you listed above. In your written request please make sure to specifically state that you are requesting to change your "hardcopy check address."

8. How do I change my direct deposit?

The simplest and quickest solution for making changes to your Direct Deposit information is through myPay, our online account management system. For any questions or concerns regarding myPay, call 1-866-671-5031 for a customer service representative. Otherwise, if you are a retiree please mail your SF1199A form or request to: DFAS U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130, Or FAX DFAS Retired Pay at: 1-800-469-6559

If you are an annuitant please mail your SF1199A form or request to: DFAS U.S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131. Or FAX DFAS Annuitant Pay at: 1-800-982-8459 Please note that the back of the form contains specific instructions regarding changing the

receiving financial institution.

Both retirees and annuitants may call DFAS Retired and Annuitant Pay directly at: 1-800-321-1080. If submitting your request in writing, please include your name, social security number, bank's routing number, new account number, type of account (savings or checking) and signature with date.

9. What if I no longer wish to have direct deposit?

Hardcopy check requests cannot be made by phone. All requests must be made in writing, including the exact mailing address for the payment.

If you are a retiree please mail your request to: DFAS U.S. Military Retired Pay, P.O. Box 7130 London, KY 40742-7130, FAX DFAS Retired Pay at: 1-800-469-6559. If you are an annuitant please mail your request to: DFAS U.S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131. FAX DFAS Annuitant Pay at: 1-800-982-8459

10. What is the process to change my Arrears Beneficiary?

You need to complete the form DD 2894 and mail or fax it to Retired and Annuitant Pay to be processed. Normal processing time is approximately 30 days after receipt of this completed form.

DFAS, U.S. Retired Military Pay, P.O. Box 7130, London, KY 40742-7130. FAX: 1-800-469-6559

11. Where can I view my Arrears Beneficiary?

You can view the Arrears Beneficiary on your Retiree Account Statement or you can call the Retired and Annuitant Pay Contact Center at 1-800-321-1080.

12. How can I verify my retirement pay?

You can view your retirement pay on your Retiree Account Statement or on your myPay account. Or you can call the Retired and Annuitant Pay Contact Center at 1-800-321-1080.

13. Can I get written confirmation of my retirement pay for loan purposes?

Yes, you can call the Retired and Annuitant Pay Contact Center for written documentation of your gross pay at 1-800-321-1080. A Pay Verification letter can be mailed or faxed to you or your lender.

Information courtesy of the DFAS Website, Jan 2011

VA Medical Benefits Package update

VA provides a Medical Benefits Package to all enrolled Veterans. This comprehensive plan provides a full range of preventive outpatient and inpatient services within VA health care system. Also, once you enroll in the VA's health care system, you can be seen at any VA facility across the country. VA operates an annual enrollment system that helps to manage the provision of health care by providing an overall population of beneficiaries. Additionally, the enrollment system ensures that Veterans who are eligible can get care and ensures that care is given to Veterans who are eligible. VA applies a variety of factors in determining Veterans' eligibility for enrollment, but once a Veteran is enrolled, that Veteran remains enrolled in the VA health care system. There are many ways that a Veteran may qualify to receive VA health care at over 1,400 medical centers and clinics across the nation. The VA has highly trained physicians and clinicians that allow the VA to address many specialties. You may also be able to receive assistance with prescription medication. VA health care is portable. Once enrolled, you may receive care at your home facility as well as the nearest VA facility while traveling. If you are a Veteran, and you want low-cost, high-quality health care, you probably qualify for VA Health Care if any of the below apply to you. If so, go to www.1010ez.med.va.gov/sec/vha/1010ez to apply online. For help in applying, call 1-877-222-8387.

Basic service criteria

You served in the active military, naval, or air service and were honorably discharged or released; or you were/are a Reservist or National Guard member and you were called to active duty by a Federal Order (for other than training purposes) and you completed the full call-up period

Any of the following applies to you:

- You were discharged or separated for medical reasons, early out, or hardship.
 - You served in theater of combat operations within the past five years.
 - You were discharged from the military because of a disability (not preexisting).
 - You are a former Prisoner of War.
 - You received a Purple Heart Medal.
 - You receive VA pension or disability benefits.
 - You receive state Medicaid benefits.
- VA Release/ Tichacek Jan 1, 2011*

Warning to all veterans

Warning from the Department of Veterans Affairs to veterans concerning an organization named Veterans Affairs Services (VAS). This group is giving VA benefit information to veterans and military personnel and is gathering personal information about veterans. Veterans Affairs Services is in no way affiliated with the Department of Veterans Affairs, although many veterans may be given the impression that they are because of the similarity of their name and logo to that of the DVA. Please pass this information along to those in your organization who work with veterans and military personnel. Please give wide distribution.

Excerpts, Courtesy, Kathy McClellan/District Representative for Howard Coble, Member of Congress, NC-6, Greensboro, NC 27408-5100. : (336) 333-5005 & (336) 333-5048, USDR (Uniformed Services Disabled Retirees) 12/9/10.

'Caring for People Survey' addresses quality-of-life needs

The 2010 Caring for People Survey gives total force Airmen, civilians, retirees and family members an opportunity to voice their concerns on how the Air Force can better address their quality-of-life needs. For the first time, this year's survey includes civilians, spouses and retirees to ensure the needs of the total Air Force community are captured, officials said. With Airmen deploying in support of global contingency operations for two decades, developing and caring for Airmen and their families continues to be a high priority for Air Force leaders.

"We need to provide for the physical, emotional, cognitive and spiritual well-being of our Airmen and their families," said Secretary of the Air Force Michael Donley during remarks at an Air Force Sergeants Association convention in August. "The needs of Airmen and their families, however changing they may be, are enduring, and we must continue to

understand their needs and support."

The last survey was administered in 2008 and helped leaders identify four broad categories of services important to Airmen and their families: health and wellness, Airmen and family support, education and development, and housing and communities. Insights from the survey and subsequent focus groups spurred the development of several initiatives for each category:

- Six bases are currently testing a new dining concept as part of the Food Transformation Initiative, which improves the quality and availability of food for Airmen.
- \$140 million has been allocated to improve fitness facilities.
- Officials have programmed more than \$250 million for dormitory improvements, and 23,000 privatized homes have been built or renovated.
- More than \$10 million has been allocated to create an Air Force Single Airmen

program.

The 2010 Caring for People Survey will continue to build upon the relevance of the 2008 survey so Air Force officials can capture trended data to allow for more robust analysis, said Curt Cornelssen, the chief of future operations for Air Force Services at the Pentagon.

"In this climate of tighter budget constraints, it is imperative that we develop the best picture of what our Air Force community wants and needs, so we can prudently focus our resources," he said. "The last survey only had a 21 percent response rate, so we're hoping to far surpass that this year."

The survey is currently being sent via e-mail in stages, and will work with major command and base officials to reach out to families and retirees. For more retiree news and information, please visit www.retirees.af.mil.

By Erin Tindell, and Manpower PA/(AFRNS), Dec. 1, 2010

Fisher House program still growing after 20 years

The Fisher House Foundation isn't basking in past achievements as it prepares to commemorate the 20th anniversary of the opening of its first home on the grounds of the National Naval Medical Center. As the first military families move this week into one of three new Fisher Houses just across the street from the original, the foundation is moving full steam ahead on nine more being built nationwide, many to be completed by the year's end.

The Fisher House program started as a relatively modest endeavor, with Zachary and Elizabeth Fisher donating a home to provide free temporary lodging for military families while their loved ones received care at the Navy's flagship medical center, said foundation president Dave Coker. That original Fisher House, perched on a hillside overlooking the towering hospital, opened its doors June 24, 1991. Soon, the Fishers presented the second Fisher House, which opened a month later on the grounds of the Army's Walter Reed Army Medical Center in Washington. Within a few short months, the third opened at the Air Force's Wilford Hall Medical Center in San Antonio. The project snowballed, Mr. Coker said. Three Fisher Houses led to five, then 10. By the time of Zachary Fisher's death in 1999, he and his wife had personally financed more than 20 Fisher Houses. The Fisher House Foundation, led by the Fishers' grandnephew, Ken Fisher, is keeping their vision alive. Today, 53 Fisher Houses grace the grounds of dozens of major military and Veterans Affairs medical facilities in the

U.S. and in Landstuhl, Germany. Collectively, they have served more than 142,000 families since the program's inception. During 2010, their 651 guest suites accommodated 12,000 families. With the last of 10 Fisher Houses donated in late 2010 about to begin receiving families, and more houses under construction, Mr. Coker said, he hopes to see capacity increase to 16,000 families this year. Among the newest Fisher Houses is one at Dover Air Force Base, Del. Mr. Coker called it "one of our greatest achievements," because of its impact on families of the fallen. Unlike other Fisher Houses that accommodate families of hospitalized service members and veterans, the Dover house serves grieving families as they prepare to witness the dignified transfer of their loved ones. "Having the house there lets us show these families how much we appreciate their loved one's sacrifice. That's number one," Mr. Coker said. "Hopefully, it provides an environment where they can receive a little bit of comfort." Loving comfort always has been at the heart of the Fisher House mission. "When you have a loved one who is catastrophically injured or has died, your world turns upside down," Mr. Coker said. "So if we can help provide a little stability during that time, something to make these families' loads a little lighter, that's our priority. "This isn't charity," Mr. Coker said, borrowing Ken Fisher's mantra. "It's our duty, our way of giving back for all that the military has enabled us to do, and for protecting our freedoms." For the Fisher

House Foundation, that mission requires always looking ahead so it's ready to respond to military families' needs, he said.

In addition, several Fisher House projects are under way at VA medical facilities. While they weren't part of the Fisher House Foundation's original vision, Mr. Coker said, he called the VA houses a natural extension of the support provided at military hospitals. "What we didn't foresee in the beginning was the continuity that exists between DOD and the VA," he said. "DOD focuses on saving the lives, and VA is rehabbing, giving these veterans back their life and regaining and optimizing their potential for recovery. "These young people getting hurt are going to need care throughout their lives," he continued. "And so we have a chance to support them through the VA health care system." While numbers tell the story of the Fisher House Foundation's growth, one has to step inside

a Fisher House to appreciate fully just how well it delivers on its pledge to support military families in their time of need. Fisher Houses aren't simply cozy. They're upscale. When you open the door, your eyes go in every direction trying to take it all in: the magazine-quality décor, the gleaming stainless-steel-and-granite kitchens, the attention to detail in every nook and cranny. "When somebody walks through the door, we want them to know there are others who care about them in their time of need, and we think we achieve that," Mr. Coker said as we walked through one of the new Bethesda houses. "If they walk in and they can inhale twice, it is going to hopefully make it a little more manageable when life starts beating them down. And if there is one thing we have learned, it's that life happens."

By Donna Miles, American Forces Press Service/ AFNS, January 3, 2011

Annual legal documents updates

Military officials urge servicemembers to fill in their legal forms and review them often; especially as significant life events such as marriage, childbirth or divorce occur. These forms include your will, DD Form 93 (Record of Emergency Data), and the Servicemembers Group Life Insurance Form (SGLI). Through a will, you can designate a personal representative to distribute possessions according to your wishes, how possessions are disposed of, a

guardian for children, who inherits personal possessions and how remains are to be handled. Also, talk with your loved ones about how your estate should be handled after death occurs. For more information, visit your base legal assistance and personnel offices. To learn more about the military legal matters, visit the Understanding Legal Matters section.

Excerpts courtesy of Military.com Benefits, Jan 10, 2011

VA set to verify veteran's small businesses

To further advocate for Veterans, VA announced that companies identifying themselves as small businesses or Veteran-owned businesses to gain priority for some Department of Veterans Affairs (VA) contracts must now provide documentation verifying their status within 90 days of receiving notice from the agency.

"VA is committed to doing business with as well as supporting and protecting Veteran-owned small businesses," said Secretary of Veterans Affairs Eric K. Shinseki. "Although the verification process may initially be a challenge to some small business owners and to VA, it's a necessary step to eliminate misrepresentation by firms trying to receive contracts that should go to service-disabled and other Veteran-owned vendors."

The Veterans Benefits Act of 2010, signed by the president Oct. 13, expanded VA's requirement to verify the status of businesses claiming Veterans preference to compete for VA contracts by being listed in VA's *VetBiz.gov* "Vendor Information Pages" database. Companies will have to submit an application to substantiate their status as owned and controlled by Veterans, service-disabled Veterans or eligible surviving spouses. Only companies that submit the information will be listed in

the VIP database. The law requires VA to notify currently listed businesses that within 90 days of the Veteran-owned business receiving the notice they must submit certain business documents. VA sent notices to more than 13,000 listed businesses by email and mail Dec. 10-11. Other companies, wanting to be listed in the database and considered for future set-aside VA contracts, also have to submit application packages. VA will work on those verifications after the existing listings are verified. The department plans to post additional information at *www.VetBiz.gov* in early February informing applicants how to submit their documents electronically. In the meantime, VA's notice to currently listed businesses encourages them to submit their information on CD-ROM. Priority processing will be given to those Veteran-owned firms that are in line to receive a set-aside contract from VA, those that already conduct business with VA, and those that have already filed an application for verification. For more information, visit the Office of Small and Disadvantaged Business Utilization's website at *www.va.gov/OSDBU/veteran/verification.asp* or the main page at *www.va.gov/osdbul*.

Source: VA News Release Jan. 2011

VA automating educational benefits under Post-9/11 GI Bill

The Department of Veterans Affairs has successfully deployed a new automated system that is delivering faster, more accurate payments to Veterans attending school under the Post-9/11 GI Bill.

"VA is relying upon the latest technology to provide a high-tech solution for administering the most generous educational benefits since the original GI Bill in 1944," said Secretary of Veterans Affairs Eric K. Shinseki. The technology relies upon information from Veterans and specialized rules-based software to streamline the process for calculating Veterans' benefits.

"The new GI Bill is the first example of VA's use of an agile approach to software development," said Roger W. Baker, VA's assistant secretary for information and technology. "Our success on this project is already being leveraged to ensure the success of other large software projects within VA." The new processes and software

available to VA's claims personnel replace the interim tools in use since August 2009, when the Post 9/11 GI Bill became effective. VA has issued more than \$8 billion in Post-9/11 GI Bill benefit payments to nearly 440,000 students and their educational institutions. The Post-9/11 GI Bill pays schools directly for the tuition and fees incurred by eligible Veterans and active-duty personnel. Those payments are based upon the maximum rate in each state for tuition and fees at the in-state level for undergraduates. A monthly housing allowance is also provided. Also included is a maximum \$1,000 annual stipend for books and supplies, and a one-time payment of \$500 for students who reside in specific rural areas. Further information about the Post-9/11 GI Bill is available on the Internet at *www.gibill.va.gov*.

Source: VA Press Release, Feb. 1, 2011

Social Security invites public opinion

Michael J. Astrue, Commissioner of Social Security, announced recently a new way for members of the public to participate in open and transparent government. In response to President Obama's executive order on improving regulations and regulatory review, Social Security is inviting people to provide direct feedback on its rules and regulations. Ideas and comments may be emailed to *RegsReview@ssa.gov*. "Social Security values the public's input and wants to provide a meaningful opportunity for people to participate in the regulatory process," Commissioner Astrue said. "I invite the public to share their thoughts

and I am excited to hear their ideas."

Social Security's program rules are available online and may be accessed at *www.socialsecurity.gov/regulations*. There, you will find complete information about Social Security's laws, regulations, rulings, and employee operating instructions. For information about what Social Security is doing to improve its regulations and how the agency will implement the President's executive order, go to the Open Government website: *www.socialsecurity.gov/open/regsreview/*.

Source: Social Security Press Release, Feb. 2, 2011

Suicide prevention for military families—resources for help

Suicide is a problem that affects military and civilian families alike. Suicide not only affects individuals and families but it also has an enormous impact on our schools, our workplaces and our military units. Suicide among some military units has increased. Our military veterans may account for 20 percent of all suicide deaths in the United States. Research has shown that a high percentage of those who die by suicide may have had a diagnosable mental disorder at the time of their death. The underlying causes of suicide can be effectively treated. The underlying causes of suicide often go unrecognized and people avoid seeking treatment. Treatment is available. Treatment saves lives.

Some suicide risk factors are: Post Traumatic Stress Disorder (PTSD), depression, alcohol/drug abuse and dependence,

bipolar disorder, general anxiety disorder, and Traumatic Brain Injury (TBI). Some of us military combat and non-combat veterans and retirees may have some of these risk factors. Those of us who are the blessed, lucky, fortunate and maybe even just knowledgeable about suicide risk factors came home from combat and non-combat tours of duty to our jobs, families, schools and good supportive environments that helped us to continue to lead productive lives. Some of us need help. Help Is Available

- The National Suicide Prevention Lifeline can help. Please call 1-800-273-8255. Military/veterans press 1 for help from persons who understand our culture.

- Military OneSource can help. Call 1-800-342-9647 or visit www.militaryonesource.com.

- Air Force: <http://afsp.afms.mil>, or call 1-800-273-8255

- Army: www.armywell-being.org. Click on Suicide Prevention or call 1-800-784-2433.

- Marines: www.usmc-mccs.org/suicide-prevent/. Or call: 1-800-273-8255.

- Navy: www.npc.navy.mil/commandsupport/suicideprevention. Or call 1-800-784-2433.

- Veterans Suicide Prevention Hotline 1-800-273-TALK, Veterans Press 1 Protective Factors/Interventions.

Advice

- Talk openly about your problems with your doctor, minister, priest, or counselor.

- Seek clinical care for mental health problems.

- Stay connected to your family and friends.

- Stay away from the physical and med-

ical tools of suicide.

The American Foundation for Suicide Prevention (AFSP) is the nation's leading not-for-profit organization exclusively dedicated to understanding and preventing suicide through research, education and advocacy, and to reaching out to people with mental disorders and those impacted by suicide. Visit www.afsp.org for more information. If you or someone you know has been impacted by suicide, the AFSP can help. There is a local chapter of the AFSP - they can help you find local resources and support groups. Email the National Capital Area Chapter of AFSP at NCChapter.AFSP@gmail.com.

Source: Joint Base Andrews RAO Newsletter, Jan. 26, 2011

What are some of the recent Army Retiree Council's successes?

TRICARE for Life (TFL) — Under TRICARE for Life, TRICARE and Medicare work together. Before the Council and others convinced Congress and DoD that this plan was needed, TRICARE had stopped when Medicare eligibility began. Retired Soldier Pin — The design of the current Retired Soldier pin and decal mirror the Army logo. This is as it should be. We are Retired Soldiers — we are still part of the Army. (Note: You can purchase the pin and decal at your local Exchange or online at www.aafes.com in the Exchange Online Mall under retailers, under USPT Gear.)

TRICARE Retiree Dental Plan — The TRICARE Retiree Dental Plan came about not only through the efforts of the Council but also through then Retirement Services Deputy Max Beilke who wrote a Retiree

dental survey, had it published in Echoes and compiled results from 30,772 Retirees.

DFAS Toll-Free Number for Overseas Our Council and others have been recommending this service for years. We are happy to report that DFAS is testing a toll-free number for Germany and Korea.

Survivor Benefit Plan (SBP) Elimination of the reduction of the Survivor Benefit Plan annuity at age 62.

Paid up SBP — Our Council and others recommended law changes to make SBP even better by eliminating the reduction of the annuity at age 62 and by declaring a retiree paying into SBP to be "paid up" after making 30 years of payments and reaching age 70. These were great successes, but our work will never be done. Be part of that work. Get involved.

Source: Army Echoes, Sept-Dec 2010

IRS no longer mails out tax prep packages

The IRS will no longer mail paper tax packages that usually arrived in January of each year. There are now several options available to you.

1. Access the forms and instructions online at www.irs.gov.

2. Go to the taxpayer assistance offices, normally setup by the Legal Department at most military bases or if a senior citizen call the Area Agency on Aging for its near-

est site for assistance.

3. File your taxes through IRS e-file or, if you do not have a computer, the RAO can assist you. While the RAO is not a tax preparing agency, the volunteers on duty can assist and lead you in the right direction - call 618-256-5092.

Source: Excerpts, 35th Fighter Wing, Misawa Air Base, Japan

President Obama, State of the Union Address

“Tonight, let us speak with one voice in reaffirming that our nation is united in support of our troops and their families. Let us serve them as well as they have served us—by giving them the equipment they need; by providing them with the care and benefits they have earned; and by enlisting our veterans in the great task of building our own nation.”

Courtesy of NAUS Legislative Update Jan. 28, 2011

Space A Travel information resources

Space A Travel has an excellent website with all the information you need. Go to www.amc.af.mil/amctravel/index.asp. If you want to purchase an excellent guide to Space A Travel you can get it in the BX or go to www.militaryliving.com.

National Parks offer free admission

Secretary of the Interior Ken Salazar has announced that National Park Service officials will waive admission fees on 17 selected dates throughout 2011 to encourage all Americans to visit a national park this year. With 394 national parks throughout the country, most Americans live within a few hours of a park, making them places for easy and affordable vacations any time of the year. Many national park concessions also will offer discounts on fee-free days, saving visitors money on food, lodging, tours and souvenirs. For more information,

visit the National Park Service website www.nps.gov/findapark/feefreeparks.htm.

Following are the fee-free days in 2011:

- January 15-17 (Martin Luther King, Jr. Birthday weekend)
- April 16-24 (National Park Week)
- June 21 (First day of summer)
- September 24 (Public Lands Day)
- November 11-13 (Veterans Day weekend)

Source: Military.com Veterans Report/Tichacek Bulletin, Feb 2011

Cooks Night Off Program—every Wednesday night

Need a break from cooking? The Scott Club is here to help. Every Wednesday, the Scott club is offering their Cooks Night Off Program where patrons can order a deliciously prepared meal until 3 p.m. and then pick it up between 4 and 6 p.m. that evening. The meal consists of home-made

lasagna, garlic bread, Caesar salad and lemon squares (feeds a family of four). Member pricing: \$19.95, Non-Member pricing: \$21.95. Pay over the phone when ordering or when picking up the meal. Call 618-744-1333 to order!

Scott RAO website is very useful

The Scott AFB RAO webpage, www.raolibrary.com, contains some very interesting and useful information: Scott AFB Pharmacy Formulary, RAO newsletters—current and the past four issues, supplements, along with a consolidated index and newsletters from its satellite sites.

If you are not computer-friendly please visit our volunteers and they will be more than happy to download the information you need. Another option: Your local Librarian has a similar capacity and a willingness to assist you.

Veterans benefits websites

For a complete listing of websites that provide information on Veterans benefits and how to file/ask for them can be obtained from Tichacek's Bulletin for February 1, 2011 that are maintained on the following website http://post_119_gulfport_ms.tri-pod.com/rao1.html.

Accordingly, there are many sites that explain how to obtain books, military/medical records, information and how to appeal a denied claim with the VA. Most of this information is free and available for all veterans provided they ask for it.

Source: Tichacek Bulletin, Feb. 2011

Who should be notified in the event of my death?

1. Defense Finance and Accounting Service (800) 321-1080 or (216) 522-5955
2. Social Security Administration (for death benefits) - (800) 772-1213
3. Department of Veterans Affairs (if applicable) - (800) 827-1000
4. Office of Personnel and Management (if applicable) - (724) 794-8690
5. Any fraternal group that you have membership with such as MOOA, FRA, NCOA, VFW, AL, TREA, NAUS
6. Any previous employer that provides pension or benefits.

The above information is not all-inclusive and should be used with other estate planning tools to lessen trauma to your loved ones.

Defense Finance Accounting System is on Facebook

DFAS is now available via Facebook at www.facebook.com/#!/pages/Defense-Finance-and-Accounting-Service-DFAS/112249422145566?ref=ts. According to DFAS, not only will the site allow for greater exposure to many of the questions and concerns customers have, but will provide another communication tool for the agency to listen to the issues facing its clients and provide answers in a timely

and relevant fashion. Plans call for multiple postings each week addressing such topics as military pay for Active Duty, Reserve and National Guard members; military retired and annuitant pay; federal civilian employee pay; vendor and contractor pay; travel pay; as well as current pay-related issues.

Source: Army Echoes, Sept- Dec 2010

VA benefits going direct deposit by 2013

The Department of the Treasury announced a new rule that will extend the safety and convenience of electronic payments to millions of Americans and phase out paper checks for federal benefits by March 1, 2013.

“Receiving VA benefits electronically will increase the security, convenience and reliability of these vital payments,” said Secretary of Veterans Affairs Eric K. Shinseki. “VA encourages Veterans who are now receiving their benefits in paper checks to set up direct deposits before the deadline.”

On March 1, 2013, VA will stop issuing paper checks. People who do not have electronic payments for their federal benefits by that time will receive their funds via a pre-paid debit card. Called the Direct Express card, it is issued by Comerica Bank as the financial agent of the U.S. Treasury. Another deadline affects people

receiving VA's compensation or pensions for the first time after May 1, 2011. Those people will automatically receive the benefits electronically. Anyone already receiving federal benefit payments electronically will be unaffected by the changes. To learn more about the federal government's switch to direct deposit—or to change VA benefits to direct deposit—visit www.GoDirect.org.

Information about the federal government's “Go Direct” campaign is also available at 1-800-333-1795. Along with payments for VA benefit, the change will also affect recipients of payments from Social Security, Supplemental Security Income, Railroad Retirement Board, or Office of Personnel Management.

For more information about VA benefits and programs, go to www.va.gov, or call toll free 1-800-827-1000.

Source: VA press release

Treasury Department changes bond buying

The Defense Finance and Accounting Service (DFAS) stopped U.S. Savings Bond allotments processed for military personnel and military Retirees effective July 31, 2010. Allotments for federal Civilian employees ended Aug. 29, 2010. These actions followed the U.S. Treasury's decision to convert to electronic transactions through www.treasurydirect.gov. DFAS customers wishing to start or continue purchasing bonds through payroll deduction will need to establish an online account with the Treasury Direct (www.treasurydirect.gov/tdhome.htm). Once you have an account in Treasury Direct, you can establish a new allotment using the Treasury Direct account number through your normal pay system. If you don't have computer access or who want paper U.S. Savings Bonds, paper bonds

will continue to be available and may be purchased at participating financial institutions.

Check with your financial institution to see if they offer paper bonds. According to the Treasury Department, the move to require electronic purchases of bonds is part of a larger initiative to increase customer service, security and reliability and, at the same time, reduce the costs associated with printing paper documents. The department estimates the overall push to electronic transactions will save approximately \$400 million and 12 million pounds of paper in the first five years. Information on purchasing Treasury securities is available at the DFAS website www.dfas.mil/news/ussavingsbondallotments.html.

Source: DFAS news release

TRICARE beneficiaries encouraged to review new dietary guidelines

New dietary guidelines released by officials from the Department of Health and Human Services and the Department of Agriculture urge Americans to increase physical activity, reduce sodium intake, choose foods that provide more potassium and opt for water instead of soft drinks.

The 2010 Dietary Guidelines for Americans, which are issued every five years, come at a time when the majority of adults and one in three children are overweight or obese. The military and uniformed service communities are not immune to this obesity epidemic. Recognizing obesity is a major health hazard in the United States, the seventh edition of the guidelines place stronger emphasis on reducing calorie consumption and increasing physical activity.

Eating and physical activity patterns that are focused on consuming fewer calories, making informed food choices, and being physically active can help people attain and maintain a healthy weight, reduce their risk of chronic disease, and promote overall health, according to the guidelines.

TRICARE officials agree and encourage their 9.6 million beneficiaries to review the guidelines and incorporate good eating habits, as well as physical activity into their lifestyle.

“The importance of balancing calories cannot be stressed enough,” said Cmdr. Aileen Buckler, TRICARE population health physician. “Controlling your total

calorie intake while increasing physical activity and reducing sedentary behaviors can help you maintain a healthy weight or lose weight if needed.”

The guidelines include 23 key recommendations for the general population and six additional key recommendations for specific population groups, including pregnant women and minorities. New in this report is an emphasis on reduction of sodium intake to less than 2,300 mg, with a further reduction to less than 1,500 mg for everyone 51 and older, African Americans of any age and everyone with high blood pressure, diabetes or chronic kidney disease.

Additional recommendations include:

- Increase vegetable and fruit intake, especially those that are dark green, red or orange
- Avoid oversized portions
- Increase intake of fat-free or low-fat (1 percent) milk and milk products
- Follow food safety recommendations when preparing and eating foods to reduce the risk of food borne illnesses — clean, separate, cook and chill

The 2010 Dietary Guidelines are available at www.dietaryguidelines.gov. To learn more about healthy diets, exercise and ways to help prevent obesity, visit TRICARE’s Get Fit website at www.tricare.mil/getfit.

Courtesy of Air Force News Service