

A Publication of the McChord AFB Retiree Activities Office for Air Force Retirees, their spouses or survivors. Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, McChord AFB WA 98438-1114; Phone (253) 982-3214 (<u>Voice Mail 24 hours a day</u>) Fax 253-982-5234. Email - <u>rao@mcchord.af.mil</u> Web Site <u>www.mcchordrao.com</u> Retiree Activities Office: Open 0900-1200 Monday - Friday

How to safeguard your identity against theft or loss:

- 1. When ordering checks have only your first initial and last name put on them. If someone takes your checkbook, they won't know if you sign your checks with just your initials or your first name, but your bank will.
- 2. Don't sign the back of your credit cards, put "PHOTO ID REQUIRED," instead.
- 3. When writing checks to pay credit card accounts, DON'T put the complete account number on the "For" line, just the last four digits. The credit card company knows the rest of the number. Anyone handling your check as it passes through the check-processing channels will not have access to it.
- 4. Put your work phone on your checks not your home phone. If you have a PO Box, use that or your work address instead of your home address. Never have your SS number printed on your checks. You can add it if it is necessary.
- 5. Photocopy the contents of your wallet, both sides of your license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. Carry a photocopy of your passport when traveling either here or abroad.
- 6. When checking out of a hotel that uses card keys, destroy them. They contain all of the information you gave the hotel, including address, credit card numbers and expiration dates. Anyone with a card reader can access your information.

Some critical information to limit the damage in case you have a Loss is:

- Cancel credit cards immediately. The key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
- File a police report in the jurisdiction where your information, was stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation. Call the three national credit-reporting organizations immediately to place a fraud alert on your name and Social Security number. Then any company checking your credit knows your information was stolen, and they have to contact you by phone to authorize new credit There numbers are:
 - a.) Equifax: 1-800-525-6285
 - b.) Experian (formerly TRW): 1-888-397-3742
 - c.) TransUnion: 1-800-680-7289

d.) Social Security Administration (fraud line): 1-800-269-0271 (Source: Various Dec 07) **Frequently Asked Paid-up SBP Questions:** Paid-up SBP refers to a provision of the Survivor Benefit Plan law passed by Congress in October 1998. It takes effect in October 2008 and applies to qualified members who will no longer be required to pay SBP premiums once they satisfy age and premium payment requirements. **1**. *Who is eligible?* Any retiree age 70 or older, whose retired pay has been reduced for SBP premiums for at least 360 months, will qualify to have their SBP costs terminated.

2. Are retirees with Reserve Component SBP coverage eligible? Yes. Any reference made to SBP premiums also includes RCSBP premiums.

3. Is a retiree who has paid SBP premiums for 360 months or more but has not reached age 70 eligible to have premiums terminated? No. The retiree must be age 70 or older and have made payments for at least 360 months of SBP costs.

4. *Will the termination of premium payments apply to retirees with RSFPP coverage?* Yes. Congress amended the law to include Retired Serviceman's Family Protection Plan participants. Retirees, age 70 or older and currently enrolled in the RSFPP, are eligible to have their RSFPP costs terminated.

5. When does Paid-up SBP begin? October 1, 2008. The first retired pay payment affected will be the payment dated November 1, 2008.

6. *What if the retiree has paid more than 360 months of premiums before October 1, 2008?* Will there be a refund? No. There will be no refund of excess premiums paid prior to October 1, 2008.

7. When will SBP premiums stop for retirees who reach age 70 and have paid 360 months of premiums after October 1, 2008? Retirees who fall into this category will not be charged SBP premiums beginning with the month they reach age 70 and have paid 360 months of premiums.

8. *How will the 360 months of paid-up premiums be determined?* The retiree will receive a one-month credit for each month retired pay was reduced, determined by using both current election records and historical records of the initial SBP election.

9. What if the retiree does not have 360 months of paid-up premiums on October 1, 2008? A retiree who does not have 360 months of paid-up premiums on October 1, 2008 is not eligible to have the SBP costs stopped. In these cases the retiree will receive an additional one-month credit for each month retired pay is reduced until 360 months of paid premiums is reached.

10. What if the retiree does not have SBP costs deducted from retired pay but pays by direct remittance? For the purpose of computing the number of months of retired pay reductions, direct remittance payments shall apply as if retired pay was reduced.

11. *Will retirees be notified of their paid-up status?* Yes, notices will be mailed to retirees informing them of the number of months of coverage that have been credited to their account toward paid-up status.

12. When will retirees receive notification from DFAS? DFAS will begin notification in May 2008.

13. *Who can expect to receive notification letters from DFAS?* Retirees enrolled in either the SBP or RSFPP programs that are at least 68 years of age or have been retired and paying premiums for at least 27 years.

14. What type of information will be provided? The notice will provide Paid-up SBP information, specific information about their account, the number of months of paid-up premiums, and their current paid-up status. It will instruct retirees of the right to challenge their paid-up status if they disagree with the number of months of paid-up premiums calculated by DFAS.

15. *What information must the retiree provide to have their months of coverage adjusted?* The retiree must submit DD Form 2656-11, "Statement Certifying Number of Months of SBP Premiums Paid." In addition, the retiree may be requested to provide documentary evidence for each month of Paid-up SBP credit claimed. Upon receipt of the DD Form 2656-11, DFAS will review and adjust the retired pay record to reflect the number of months that the retiree certifies has been paid.

16. *Can the DD Form 2656-11 be filed at any time?* No. Retirees who elect to submit a DD Form 2656-11 must do so within one year after initial notification of the number of months of Paid-up SBPcredited.

17. *How often may retirees challenge their paid-up status?* Retirees will be permitted to challenge their paid-up status only once. (Source: DFAS)

Military Health Care: The DOD Task Force on the Future of Military Health Care released its final report on 20 DEC. The report stated that the relatively low health care fees paid by military retirees vs. the growing cost of military health benefits are out of step with overall trends in the U.S. health care system and unfair to the U.S. taxpayer. The task force recommended retiree fee increases that were patterned generally after those recommended by DOD for the past two years. Retirees under 65 would be restricted from shifting between using TRICARE Prime, the e-managed care program, and Tricare Standard except during designated annual open seasons. Fees would be stratified in three tiers, based on the member's military retired pay. Most retired officers with families covered under Tricare Prime would pay an annual enrollment fee of \$780 for 2008, with the fee rising \$1,800 a year by 2011. Those in Tricare Standard would pay about \$1,100 a year in enrollment fees and deductibles by 2011. Medicare-eligibles (TFL users) would have to pay an annual enrollment fee of \$120 per year by 2011. Any beneficiary not paying the enrollment fee wouldn't be allowed to use military pharmacies. As for pharmacy coverage, the task force recommended raising co payments for retail pharmacy use from the current \$3 (generic), \$9 (brand-name formulary), and \$22 (non-formulary) to \$15, \$25, and \$45, respectively - significantly greater increases than previously proposed by the Pentagon. The Defense department has tried for several years to increase Tricare enrollment fees, co-payments and deductibles, and copayments for retail pharmacies. Congress has blocked those efforts. In its final report, delivered to Defense Secretary Robert Gates on 20 DEC, the task force said, "Americans everywhere are paying high costs for health care. While military retirees deserve a more generous benefit because of their sacrifices and years of service, relatively modest increases in out-of-pocket costs will not only help stabilize the system and make it more accountable but will also be looked upon as being appropriate by the American taxpayer." Medical care costs are becoming a huge part of the annual defense budget. The fastest-growing part of the health budget is pharmacy costs, where spending quadrupled between 2000 and 2007, the report said. (Source: Navy Times article 21Dec 07)

Rating Veterans Charities: The Washington Post recently reported that The American Institute of Philanthropy, a leading charity watchdog, has issued a report card for 29 veterans and military charities. Letter grades were based largely on the charities' fundraising costs and the percentage of money raised that was spent on charitable activities.

Those charities receiving an A-, A or A+ rating were: The Air Force Aid Society (A+), Army Emergency Relief (A+), Fisher House Foundation (A+), The Intrepid Fallen Heroes Fund (A+), The Navy-Marine Corps Relief Society (A+), The National Military Family Association (A), and the Armed Services YMCA of the USA (A-). None of the charities were rated a B, however the USO (United Service Organization) was rated a (C+) while the Veterans of Foreign Wars were awarded a (C-) rating. The other veterans charities were rated D and F. They are; the Blinded Veterans Association (D), Disabled American Veterans (D), National Vietnam Veterans Committee (D), Soldiers' Angels (D), United Spinal Association's Wounded Warrior Project (D), Veterans of the Vietnam War & amp; the Veterans Coalition (D), Vietnam Veterans Memorial Fund (D), World War II Veterans Committee (D), American Ex-Prisoners of War Service Foundation (F), American Veterans Coalition (F), American Veterans Relief Foundation (F), AMVETS National Service Foundation (F), Disabled Veterans Association (F), Help Hospitalized Veterans/Coalition to Salute America's Heroes (F), Military Order of the Purple Heart Service Foundation (F), National Veterans Services Fund (F), NCOA National Defense Foundation (F), Paralyzed Veterans of America (F), vietNow National Headquarters (F) (Source: The Washington Post and The American Institute of Philanthropy)

Be selective in your giving. Whenever you donate, no matter how small your gift may be, your name will be added to the charity's donor list.

When you give money to a charity or nonprofit group, enclose a note requesting that the organization not rent, sell or exchange your name, address and giving history with anyone else. Click <u>here</u> for a sample note. Write to individual charities to stop or reduce the frequency of solicitations. If you are interested in supporting a charity, but are concerned about the waste and inconvenience resulting from excessive soliciting, ask the charity to decrease the frequency of its solicitations. (*Continued on next page*)

Alternately, make future contributions contingent on the charity respecting your concerns. If you do not wish to support a charity, ask the charity to delete your name from its mailing lists.

Contact the Direct Marketing Association to have your name removed from the mailing lists of some direct mail marketing companies and nonprofit organizations. Click <u>here</u> to do this online or write to:

Mail Preference Service Direct Marketing Association PO Box 643 Carmel, NY 10512

Credit bureaus have a toll-free number-1-888-5-OPTOUT (1-888-567-8688)-that will prevent having preapproved credit offers sent to you for two years. You can also notify the three major credit bureaus that you do not want them to disclose personal information about you for promotional purposes.

To reduce unwanted telephone appeals, click <u>here</u> to do this online or write to: Telephone Preference Service Direct Marketing Association

PO Box 1559 Carmel, NY 10512

National ''Do Not Call'' List: Unfortunately, nonprofits are not required to use this list. However it may reduce calls from for-profit fundraising companies that nonprofits hire. To get on the list, call 888-382-1222 or log on to <u>http://www.donotcall.gov/</u>. (*Source: The American Institute of Philanthropy*)



NATIONAL DO NOT CALL REGISTRY: The Federal Trade Commission recently announced that it would not drop any registered phone numbers from the National Do Not Call Registry due to the expiration of the original five-year limit. This policy is pending further congressional action on whether or not to make the registration permanent. So, for now, all customers who signed up in June 2003, when the registry started, do not have to worry about registering again to stay on the list. *(Source, AARP Bulletin Dec 2007-Tips for Reducing Unwanted Mail and Phone Appeals)*

Stopping Telemarketers on Your Cell phone: While you may not be able to stop cell phone telemarketing entirely, the Federal Trade Commission (FTC) has banned telemarketing companies from making calls to cell phone owners. If your cell phone is equipped with caller ID, get the offenders phone number and report them to the FTC. The FTC does aggressively pursue violators and collect large fines. You can also signup on the FTC's Do Not Call Registry at <u>www.donotcall.gov</u> or call them at 1-888-382-1222 toll free. (*Source: AARP Watchdog*)

Tricare Retiree Dental Program: The TRDP is starting 2008 with a dynamic new enhancement to the Consumer Toolkit(r) for enrollees. The Toolkit, which can be found under the "Current Enrollees" section at <u>www.trdp.org</u>, already enables TRDP enrollees to manage their program enrollment by allowing them to view their eligibility, benefits, claims and maximum information; print ID cards and claim forms; and much more. They have just added an online tutorial, which now lets enrollees learn about the TRDP at their own pace and makes using the Consumer Toolkit a breeze. (*Source: TRDP*)

Tricare Now Covers Lap Band Surgery: TRICARE beneficiaries whose weight poses a serious health risk now have a new surgical alternative available. For those who medically qualify, TRICARE now covers laparoscopic adjustable gastric banding, also commonly called Lap-Band surgery. Although the TRICARE policy change has only recently been made, coverage is retroactive to February 1, 2007. TRICARE only covers procedures that have been proven safe and effective, and are accepted by the medical community. The procedure was added because, for some beneficiaries, it may be the right course of action to preserve their health. Lap-Band surgery is only for those suffering morbid obesity. In medical terms, that means their body weight is 100 pounds over the ideal weight for their height and bone structure, and their weight is associated with severe medical conditions known to have higher mortality rates. Body weight that is more than twice the ideal weight for the surgery if a patient has had an intestinal bypass or other surgery for obesity and, because of complications, requires a second surgery. Details of the coverage are available in the TRICARE Policy Manual http://manuals.tricare.osd.mil/. A search for "morbid obesity" goes directly to the correct section. (*Source: www.tricare.osd.mil/eenews*)

VA HOSPICE CARE UPDATE: The Department of Veterans Affairs (VA) provides hospice and palliative care to a growing number of veterans throughout the country. They provide palliative care consultation services at each of its medical centers and inpatient hospice care in many of its nursing homes. The VA contracts with community-based hospice programs to enhance VA's ability to provide this critical service when and where needed. Nearly 9,000 veterans were treated in designated hospice beds at VA facilities in 2007, and thousands of other veterans were referred to community hospices to receive care in their homes. The number of veterans treated in VA's inpatient hospice beds increased by 21% in 2007. In addition, the average daily number of veterans receiving hospice care in their homes paid for by VA increased by 30% this past year. Because of the large number of World War II and Korean era veterans and a tripling of the number of veterans over the age of 85 from 2000 to 2010, the increase in the need for hospice care is expected to continue. The proportion of Vietnam-era veterans over the age of 65 will continue to increase through 2014, when Vietnam veterans will account for nearly 60% of all veterans in that age group. VA's expansion of its hospice and palliative care capabilities came about through collaboration with community-care providers. In 2001, the National Hospice-Veteran Partnership Initiative began to build partnerships between VA facilities and community hospice providers, funded in part by the VA and by nonprofit groups such as the National Hospice and Palliative Care Organization and the Advanced Illness Care Coordination Center. To date, VA has partnered with community hospice programs in 35 states to promote hospice services that are not provided directly by VA staff. These partnerships help veterans transition from VA hospitals to their homes in the community. Palliative care adds a focus on quality of life and comfort to veterans with life-limiting illness, and their families. Palliative care consultation teams include physicians, nurses, social workers and chaplains. Additional support may be provided by pharmacists, rehabilitation therapists, recreation therapists, mental health professionals and other specialists. VA provides palliative care consultation teams at all of its hospitals nationwide, although such services are provided at only about one-fourth of all American hospitals. Nearly half of all veterans who died in VA facilities received care from a palliative care team prior to their deaths. For more info on VA's programs and obtaining services refer to http://www1.va.gov/geriatricsshg/page.cfm?pg=65 (Source: VA News Release 8 Jan 07)

Pay in vets' work programs ruled tax-free: Payments provided to veterans under two specific programs of the Department of Veterans Affairs, the Compensated Work Therapy (CWT) and the Incentive Therapy (IT) programs, are no longer taxable, according to the Internal Revenue Service. Veterans who paid tax on these benefits in the past three years can now claim refunds. Recipients of CWT and IT payments will no longer receive a Form 1099 (Miscellaneous Income) from the VA. Veterans who paid tax on these benefits in tax years 2004, 2005 and 2006 can claim a refund by filing an amended tax return using IRS Form 1040X. Nearly 19,000 veterans received CWT benefits last year, while 8,500 received IT benefits. The IRS agreed with a U.S. Tax Court decision earlier in 2007 that CWT payments are tax-free veterans' benefits. In so doing, the agency reversed a 1965 ruling that these payments were taxable and required VA to report payments as taxable income. The CWT and IT programs provide assistance to veterans unable to work and support themselves. Under the CWT program, VA contracts with private industry and the public sector for work by veterans, who learn new job skills, strengthen successful work habits and regain a sense of self-esteem and self-worth. VA compensates veterans for their work, which in turn, improves their economic and social well-being. Under the IT program, seriously disabled veterans receive payments for providing services at about 70 VA medical centers. For more information, contact the VA at (800) 827-1000, or visit the VA's Web site at http://www.va.gov/. (Source: VA Media Relations)

Vet's Pension Program online: Project Vet Assist, <u>http://www.vetassist.org/</u> is a free online assistance program for veterans or their spouses who want to apply for the <u>VA Improved Pension Program</u>. The website provides procedures to determine eligibility, downloadable forms and the necessary instructions to complete them. The American Veterans Institute sponsors the website. Financially limited veterans who are 65 and older or physically disabled, and have had at least 90 days of service during World War II or the Vietnam, Korean or Gulf wars, can apply for the pension program. Applicants may also email <u>Info@VetAssist.org</u>. The information on this site and the services of the VetAssist staff are free.

Base Decals – Base Decals are now optional at McChord. Personnel are no longer required to have a DD Form 2220 for their vehicle. Individuals may still acquire them from the visitors control center if they choose. The only requirement you will need to enter McChord AFB is a valid ID card, or to be sponsored by an authorized individual. The Visitors Center at the main gate is open from 0600 until 1930 hrs, seven (7) days a week. You can also get the decals at Building 100, first floor Room 1001E from 0730 to 1600 Monday through Friday. Items required to obtain decals are: valid ID card, Proof of Insurance, Vehicle Registration document, and a valid drivers license. If you just need an updated year, we need the six (6) digit number off the Decal plus the above information. Ft. Lewis Bangor and Bremerton may have different entry requirements for their installations and individuals should contact the respective installation for specific entry requirements. *(Source: 62 SFS, Pass and Registration)*.

Saving Money: It's possible to save \$30 or more on your electric cost over the life of one light bulb, just by choosing compact fluorescent bulbs over old incandescent bulbs, the more incandescent bulbs you replace, the greater your savings. Energy saving fluorescent bulbs contains an average of 5% mercury, a toxic metal. The amount of Mercury in a compact fluorescent bulb is minor and doesn't pose a risk unless the bulb is broken. The Environmental Protection Agency (EPA) says the benefits outweigh the risk; the bulbs use almost 75% less energy and last nearly ten times longer then an incandescent bulb. Handle a fluorescent bulb with care; screw it into the sockets while holding the bulb by the base, not the glass tube. If a bulb breaks, open a window in the room for at least 15 minutes, scoop all the pieces of glass up with stiff paper, wear rubber gloves, and wipe the floor with a damp paper towel or use tape to pick up the glass shards, do not sweep or vacuum them up. Some states consider fluorescent bulbs as hazardous waste so check to see if your community recycles compact fluorescents, or call your municipality or check the EPA website <u>www.epa.gov/bulbrecycling</u>. (*Source: Libertylines Magazine*)

Tax Counseling for the Elderly (TCE) The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older. Trained volunteers from non-profit organizations provide free tax counseling and basic income tax return preparation for senior citizens. Volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS. As part of the IRS-sponsored TCE Program, AARP offers the Tax-Aide counseling program at more than 7,000 sites nationwide during the filing season. Trained and certified AARP Tax-Aide volunteer counselors help people of low-to-middle income with special attention to those age 60 and older. For more information on TCE call 1-800-829-1040. To locate the nearest AARP Tax-Aide site, call 1-888-227-7669 or visit AARP's website at http://www.aarp.org/money/taxaide. (Source: Internal Revenue Servicei)

OUT AND ABOUT IN THE NORTHWEST:

Feb 7-17 Spokane International Film Festival, River Park Square 20, Spokane WA http://spokanefilmfestival.org Feb 8-23 Portland International Film Festival, Whitsell Auditorium, Portland OR http://www.nwfilm.org/ (503) 221-1152 Feb 9-10 Antique and Collectable Show, Ocean Shores Convention Center, Ocean shores WA www.oceanshoresact.com (360) 289-5632 Feb 15-17 Winter Wings Festival, Oregon Institute of Technology, Klamath Falls OR www.winterwingsfest.org (541) 882-1501 the largest concentration of wintering Bald Eagles in the lower 48 states. Feb 15-18 Festival Sun-Diata, Seattle Center, Seattle WA www.festivalsundiata.org (206) 329-8086 Sundiata African American Cultural Association (SAACA) invites vou to experience "Shades of Black - Colors of Success". Feb 16-17 Valentines Steam Train, Chelatchie Prairie Railroad, Yacolt WA www.bycx.com (360) 686-3559 Steam train rides through North Clark County. Feb 18-18 Red Wine and Chocolate, Yakima Valley Wineries, The Gerding Theater at the Armory 128 NW Eleventh Avenue, Portland Oregon http://www.wineyakimavalley.org/ 1-800-258-7270 Feb 16-24 The 64th Annual Seattle Home Show, Quest Field Event Center, Seattle WA www.seattlehomeshow.com (425) 467-0960 Feb 20-24 Northwest Flower and Garden Show, Washington State Convention and Trade Center, Seattle WA www.gardenshow.com (206) 789-5333 Feb21-24 Evergreen Sportsman's Show, Evergreen State Fairgrounds, Monroe WA http://www.otshows.com/ESS/ess.htm Feb 21-24 Wintergrass (Bluegrass Music Festival) Hotel Murano, Tacoma WA www.acousticsound.org (253) 428-8056 30 Bluegrass Bands, dances and workshops. Feb 22-24 Tri-Cities Home and Garden Show, Trade Recreation Agricultural Center, Pasco WA (509) 735-2745 Feb 23-24 Langley Mystery Weekend, Downtown Langley (Whidbey Island) WA http://langleychamb.whidbey.com (360) 221-6765 In February each year the quiet artists' colony of Langley, Washington becomes a giant mystery game where participants can investigate "the scene of the crime," interview suspects, collect clues, and win prizes by solving a mystery. Feb 28 Spokane Home and Yard Show, Spokane County Fair and Expo Center, Spokane WA www.custershows.com (509) 924-0588 Feb 29-March 2 Whatcom County Home and Garden Show, Northwest Washington Fairgrounds, Lynden WA, come see Ciscoe Morris LIVE! www.whatcomhomeshow.com (360) 354-4111 (Sources: Various)

MCCHORD'S RECYCLING DIGEST

NoChard's Recycler B a product of the Qualified Recycling Program (QRP) Committee

Nichsel Grenko Chief Environmental Naragement Right ORP Narager

Doug Skitch Recycling Narager Quality Assurance

Jim NoCounick Environmental Attorney

Contracting

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Base Supply

Transportation

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Commissary

J & N Recycling Inc.

The NoChard Recycler is produced by the 62 CES/CEV Environmental Fit

BASE RECYCLING CENTER 982-3451 BASE

RECYCLING MANAGER 982-3913

Printed on Recycled Paper

E-Recycling Takes Flight at the Recycling Center!

Do you have an old computer collecting dust in your closet? Electronic items are now recyclable! Take your old electronic items to the Recycling Center, Bldg 516 South Gate Rd and drop them off.

Monitors, CRTs and LCDs



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Computers

Mice, keyboards, speakers, printers All peripherals are recyclable

Don't forget the cords, cables and plugs, they are recyclable too!





IMPORTANT RESOURCE!!! Keep this and all recycling handouts in a folder for new arrivals to read.