

## Hangar Flying Newsletter

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

What Vaccines Do Adults Need? There has been a lot of talk this year about the measles. The majority of cases in the current outbreak have occurred in unvaccinated children and young people. Although the measles-mumps-rubella (MMR) vaccine is considered a childhood immunization, adults should discuss with their provider whether immunization is needed. For Veterans born in the U.S. before 1957, immunity is assumed because of the high prevalence of measles in that era.

Veterans who entered the service after 1998 are likely to have received two doses of MMR. Veterans who are not sure of their immunization history can be assessed for immunity with lab testing. In particular, women of childbearing age need to assure they are immune to prevent congenital infection with these diseases.

Several new vaccines are now in use to protect older adults and those with underlying conditions like diabetes, chronic lung disease, or compromised immunity. To guard against the flu, get the vaccine each year because flu virus can change from one year to the next. A high-dose flu vaccine is available for those over 65 to give better protection. Older Veterans and those with certain medical conditions are most susceptible to pneumonia. Two different pneumonia vaccines are now recommended for persons over 65 and younger patients with compromised immune systems: a conjugate pneumococcal vaccine plus a polysaccharide vaccine. These two vaccines are given in a set sequence and booster recommendations may differ for each patient - ask your provider!

For Veterans with diabetes, immunization for Hepatitis B is recommended as soon as diabetes is diagnosed. Persons with diabetes may be at risk for Hepatitis B in later life if lapses occur in infection control in dialysis or communal living settings. A vaccine for Hepatitis A is recommended for those who travel to other countries or live in a U.S. community with high rates of Hepatitis A; or who have chronic liver disease such as Hepatitis C, engage in male-to-male sex, or inject drugs. Hepatitis B vaccine is also recommended for patients with Hepatitis C, other forms of chronic liver disease, multiple sexual partners or injection drug use. Veterans born in the U.S. before 1987 are likely to be immune to chickenpox (varicella). Younger adults may not be immune. Vaccination against chickenpox (varicella) is necessary for those who have not had this disease and have not been vaccinated. Veterans who are not sure of their chickenpox immunity can be checked for immunity with a blood test. Adults are at a far greater risk of complications of chickenpox. . Shingles (herpes zoster) is caused by the same virus that causes

chickenpox, which reactivates along a nerve, causing rash and pain. (Continued on next page) People who are over the age of 60 may receive a single dose of the shingles vaccine. This vaccine can reduce the risk of shingles and associated pain by 60%. Consult with your physician first.

Booster doses of tetanus-diphtheria (Td) are needed at 10-year intervals. In place of the Td booster, people age 19-64 and those 65 and older who are in contact with infants should get a one-time dose of tetanus-diphtheria-pertussis (Tdap) to also protect against whooping cough. Finally, keep in mind that many Veterans and other Americans travel abroad and are likely exposed to diseases common in those countries. If you have questions about which vaccines you need, please talk to your VA health care provider.

SOURCE: New Mexico VA Health Care System News Release at <u>http://www.albuquerque.va.gov/ALBUQUERQUE/features/What\_Vaccines\_Do\_Adults\_Need.as</u>

#### How do I get a replacement Medicare card?

Your Medicare card is proof of your Medicare insurance. If your Medicare card is lost, stolen, or destroyed, you can ask for a replacement by using your online my Social Security <u>http://www.socialsecurity.gov/signin</u> account. If you don't already have an account, you can create one online. Go to Sign In or Create an Account <u>http://www.socialsecurity.gov/signin</u>.

Once you are logged in to your account, select the "Replacement Documents" tab. Then select "Mail my replacement Medicare Card." Your Medicare card will arrive in the mail in about 30 days at the address on file with Social Security.

If you can't or prefer not to use the online service:

\* Call 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday, from 7 a.m. to 7 p.m.; or

\* Contact your local Social Security office <u>http://www.ssa.gov/locator</u>. (SOURCE: Social Security News Release at

https://faq.ssa.gov/ics/support/kbanswer.asp?deptID=34019&task=knowledge&questionID=370 8)

### **Get Answers to Your Medication Questions**

Have you ever picked up a prescription, got home and realized you had a question? Maybe you had a headache but weren't sure how the pain reliever would work with another medication you take? You're not alone.

"Your safety is important to TriCare. Don't be afraid to call and ask your doctor or pharmacist to explain prescription directions again if you didn't understand them the first time," encourages Dr. George Jones, Chief of the Defense Health Agency Pharmacy Division. "And it's always a good idea to write down any additional or special instructions so you don't forget them once you get home."

Your pharmacist should be the first resource you use to answer questions about your drugs. If you are taking an over-the-counter (OTC) medication like acetaminophen (Tylenol®), cough medicines, herbal supplements or aspirin, those drugs can interfere with other medications. *(Continued on the next page)* 

Because you purchased these products OTC, there is no record in the pharmacy's computer system to prevent harmful drug interactions. It is important that you tell your pharmacist about taking OTC products when you fill any prescription.

The Food and Drug Administration (FDA) is another good resource. FDA's Division of Drug Information (DDI) will answer almost any drug question and are easy to reach. The DDI responds to an average of 4,432 telephone calls, 1,531 emails and 91 letters with drug questions every month. The top five questions DDI pharmacists receive are:

\* What are the possible side effects of my medicine, and where can I find the most current information about the drugs I take?

- \* How do I report a bad reaction to a medicine or a medication error to FDA?
- \* Are generic drugs the same as brand name drugs?
- \* How can I find out when a generic will be available for a medicine I take?
- \* How do I discard medicine that I no longer need?

Did you know that if you get your prescriptions from TRICARE Home Delivery <u>http://www.tricare.mil/CoveredServices/Pharmacy/ManageScripts/SwitchRetail.aspx</u>, you still have access to a pharmacist 24/7? You can get answers to these and other questions by calling Express Scripts, Inc., the contractor who manages the TRICARE prescription benefit at 1-877-363-1303. You can also call the FDA Division of Drug Information at 1-855-543-DRUG (3784) (or Email <u>druginfo@fda.hhs.gov</u>)

NOTE: More information about the FDA Division of Drug Information is available online at <a href="http://www.fda.gov/AboutFDA/CentersOffices/OfficeofMedicalProductsandTobacco/CDER/ucm082585">http://www.fda.gov/AboutFDA/CentersOffices/OfficeofMedicalProductsandTobacco/CDER/ucm082585</a>

(SOURCE: TRICARE News Release at http://www.tricare.mil/drugquestions072315)

## **TRICARE Retiree Dental Program Makes Your Mouth and Your**

**Wallet Smile:** In the spirit of Financial Literacy Month that recently passed, it is a good time for a reminder of why having comprehensive dental coverage under the TRICARE Retiree Dental Program (TRDP) makes good financial sense.

When seeing a participating TRDP network dentist — who has agreed to accept reduced fees and will file all claims paperwork — TRDP enrollees get two routine exams, a set of x-rays and two cleanings (or three for diagnosed diabetics) at 100% of the program's allowed amount with no out-of-pocket expenses. In most cases, TRDP enrollees will save more money on just these routine services than they would pay in annual premiums—and will have more of their \$1,300 annual maximum left to pay for other services offered by the TRDP, such as root canals, oral surgery, crowns, bridges and dental implants. In addition to the annual maximum, each TRDP enrollee also gets a separate \$1,200 dental accident maximum and a lifetime orthodontic maximum of \$1,750.

For more information on saving money and maintaining and improving your dental health with the TRICARE Retiree Dental Program, please visit <u>trdp.org</u> today. (Source: Tricare Retiree Dental Program)

**VA Launches New No-Cost Training Programs:** The Department of Veterans Affairs (VA) has launched two new no-cost training programs, Accelerated Learning Programs (ALPs) and VA Learning Hubs, to help transitioning Servicemembers and Veterans from all eras learn skills, earn credentials, and advance in civilian careers following separation from service.

ALPs and Learning Hubs are part of VA's Veterans Economic Communities Initiative (VECI), promoting education and employment opportunities for Veterans through integrated networks of support in 50 cities. VA launched the VECI program in response to President Obama's August 2014 challenge to help Veterans and families integrate with their communities and find meaningful jobs that can lead to economic success. Under VA Secretary Robert McDonald's MyVA transformation, VECI is now in place in cities across the United States.

"My message to transitioning Servicemembers is simple: Plan early and stay engaged, because transition is the mission," said McDonald. "These two new resources provide no-cost opportunities for our transitioning Servicemembers and Veterans to learn new skills and earn credentials, which can increase their competitiveness during their transition." ALPs offer transitioning Servicemembers and Veterans the opportunity to build on their world-class training and technical skills gained through their military service, and earn certifications in high-demand fields. VA is piloting ALPs this summer with seven courses focusing on building skills and certifications needed to advance in high-demand careers in information technology (IT), as part of the President's TechHire initiative. Each ALP course is offered at no cost and includes free referral and support services.

The first ALP cohort includes seven courses covering a range of IT-related topics, including: Coding/Programming Boot Camps; 80+ IT Certifications in Hardware, Software, Networking, Web Services, and more; Network Support Engineer Job Training and Certification; Cybersecurity Training and Certification; IT Help Desk Job Training; and IT Boot Camps for Desktop Support and Windows Expertise.

Transitioning Servicemembers and Veterans from any era are invited to apply to their choice of courses. Applications will be accepted starting August 17, 2015 – seats in the pilot cohort are limited; applicants are encouraged to apply early. ALPs do not involve use of the Post-9/11 GI Bill. Students are able to participate in these programs while also pursuing other programs of study using Post-9/11 GI Bill benefits. Visit the ALP website to learn more about each program and apply.

VA is also launching Learning Hubs in 27 cities across the country this year in partnership with the American Red Cross, The Mission Continues and Coursera, an online education platform. Transitioning Servicemembers and Veterans can take advantage of both online and in-person study. Each week, online course modules will be completed outside the classroom while class sessions, led by Learning Hub facilitators, provide opportunities to discuss course materials with peers, hear from subject matter experts, and network. Upon completion of the program, Servicemembers and Veterans may elect to receive one free verified certificate issued by Coursera. For more information about the VECI or to learn more about VA ALPs and Learning Hubs, contact VeteranEmployment.vbaco@va.gov. (Source VA.gov)

#### VA-led Consortium Launches Brain Bank for Research on PTSD:

A consortium led by the Department of Veterans Affairs' (VA) National Center for Posttraumatic Stress Disorder (PTSD) has launched the first brain tissue biorepository (also known as a "brain bank") – to support research on the causes, progression and treatment of PTSD affecting Veterans.

The national brain bank will follow the health of enrolled participants during their lifetime. Participants in the brain bank will donate their brain and other body tissue after their death. The donated tissue, along with each Veteran's health information, will provide crucial information for use in research on PTSD and related disorders.

"Although we have learned a great deal about abnormalities in brain structure and function from brain imaging research, there is no substitute for looking at the neurons themselves," said consortium director Dr. Matthew Friedman. "Understanding the cellular and circuit contributions to abnormal brain activity in PTSD is critical in the search for potential biomarkers of susceptibility, illness and treatment response and for developing new treatments targeting the conditions at the cellular level."

Dr. Friedman also is the founder of the national brain bank, and former Executive Director and current Senior Advisor to the National Center for PTSD. The national brain bank will investigate the impact of stress, trauma and PTSD on brain tissue in order to advance the scientific knowledge of PTSD, particularly the identification of PTSD biomarkers. Participating sites are located at VA medical centers in Boston, Massachusetts, San Antonio, Texas, West Haven, Connecticut, and White River Junction, Vermont, along with the Uniformed Services University of Health Sciences at Bethesda, Maryland (USUHS).

PTSD is a significant mental health concern among Veterans. In 2013, 533,720 Veterans with primary or secondary diagnosis of PTSD received treatment at VA medical centers and clinics. PTSD is a serious mental disorder resulting from exposure to direct or indirect threat of death, serious injury or physical violence, including sexual violence.

The national brain bank is seeking Veterans with PTSD to participate in research about PTSD that affects Veterans. Veterans without PTSD are also eligible to participate in the brain bank because it is important to study Veterans without PTSD to compare the impact of stress, trauma and PTSD on brain tissue. Veterans interested in learning more about enrolling in the brain bank are encouraged to call its toll-free number 1-800-762-6609 or visit its website <a href="http://www.research.va.gov/programs/tissue\_banking/PTSD/default.cfm">http://www.research.va.gov/programs/tissue\_banking/PTSD/default.cfm</a> (Source US Department of Veterans Affairs)

**DFAS Information:** Affordable Care Act Coming this January...IRS 1095 forms come to myPay! You'll need yours to report Affordable Care Act health insurance information on your 2015 federal income tax return. Opt in now for electronic delivery to make sure your 1095 is secure and available next January. More information about ACA can be found at www.dfas.mil. Source: <a href="https://mypay.dfas.mil/mypay.aspx">https://mypay.dfas.mil/mypay.aspx</a> (Continued on the next page)

#### What's a 1095?

The **IRS Form 1095 series** informs taxpayers of the information provided to the IRS regarding their healthcare coverage during the tax year. This information will be required as taxpayers complete their federal tax return.

- **IRS Form 1095-B (for military retirees and annuitants):** This form provides information you will need to report on your income tax return that you, your spouse and individuals you claim as dependents had qualifying health coverage (referred to as "minimum essential coverage") for some or all months during the year. Individuals who do not have minimum essential coverage and do not qualify for an exemption may be liable for the individual shared responsibility payment.
- **IRS Form 1095-C (for miltary members and federal civilian employees):** This form includes information about the health insurance coverage offered to you by your employer. Form 1095-C, Part II, includes information about the coverage, if any, your employer offered to you and your spouse and dependent(s).

#### **Action Required: Internet Explorer Users Keep your browser**

**updated**, **secure:** Is your browser up to it? The reliance on technology, from home computers to the Internet, has created a growing class of criminals who profit from scams, identify theft and a whole host of activities intended to separate you from your money and reputation. There are also those who view websites, systems and even your computer the same way graffiti "artists" view a blank wall; it's a challenge for them to demonstrate their skills in penetrating protections designed to keep them out.

On April 21, 2015, your access to *myPay* will be denied if you use Internet Explorer 7 or earlier. These browsers contain vulnerability within a security protocol (SSL 3.0) that may expose you and your information to criminals looking to collect personal information, passwords, account numbers and other items better kept secure.

Later versions of IE also contain SSL 3.0 but also have other protocols that are used to access *myPay* and keep your session (and your information) secured. IE 11 eliminates the threat altogether by not including SSL 3.0. If you currently use either the Google Chrome or Mozilla Firefox web browsers, this will have no impact on you as they have already disabled SSL 3.0 in their current versions. (*Source Defense Finance and Accounting Service*)

#### Prepare for Tax Season Now, Register Your Family in DEERS:

When you register in the Defense Enrollment Eligibility Reporting System (DEERS), you provide information necessary for you and your family to receive the full spectrum of your military benefits. Not adding your family to DEERS can affect their access to health care, submitted claim forms and now, your income tax reporting.

For tax season 2014, you self-reported on your federal tax form whether or not you and your family members had minimum essential coverage (MEC). (*Continued on next page*)

This tax season, the Department of Defense (DoD) will report health care coverage of its service member and their dependents to the Internal Revenue Service (IRS). This report allows the IRS to determine which families had minimum essential coverage as required by the Patient Protection and Affordable Care Act (ACA).

For tax purposes, individuals and family members are identified by their Social Security Numbers (SSN). All sponsors should confirm that all individual and family members' SSNs are correct in DEERS to ensure information is correctly reported to the IRS. Those who have not met the MEC requirement will be required to pay a fee for the number of months each family member did not have coverage. If your family information is not reported accurately in DEERS, then your IRS information will be reported incorrectly.

Beginning June 2015, the DOD asks all uniformed service members, retirees and annuitants to opt-in to getting their IRS Form electronically through myPay <a href="https://mypay.dfas.mil/">https://mypay.dfas.mil/></a>. For more information on how TRICARE works with the ACA <a href="http://www.tricare.mil/About/MEC.aspx">http://mypay.dfas.mil/></a>. For more information on how TRICARE works with the ACA <a href="http://www.tricare.mil/About/MEC.aspx">http://www.tricare.mil/About/MEC.aspx</a>>, go to the TRICARE website. (SOURCE: TRICARE News Release at <a href="http://www.tricare.mil/taxreporting070615">http://www.tricare.mil/taxreporting070615</a>)

## **Identity Theft**

**Recovering from Identity Theft:** Is someone using your personal information to open accounts, file taxes, or make purchases? Visit IdentityTheft.go <u>https://www.identitytheft.gov/</u>, the federal government's one-stop resource to help you report and recover from identity theft.

**Data Breach? Lost Info?** Did you get a notice that says a company lost your personal information in a data breach? Did you lose your wallet? Or learn that an online account was hacked? Here are steps you can take <u>https://www.identitytheft.gov/info-lost-or-stolen.html</u> to help protect yourself from identity theft.

**Protecting Your Identity:** What can you do to keep your personal info secure? Are identity protection services worth the cost? What about credit freezes? Check out the FTC's identity theft articles <u>http://www.consumer.ftc.gov/topics/identity-theft</u> to find out.

**Free Resources for Your Community:** You can help people learn about identity theft — whether you're chatting with friends and family, sharing info on a social networking site, or taking resources to a religious group or PTA meeting. It's easy to use and share these free resources from the FTC. (*Continued next page*)

- Free Identity Theft Resources
   <u>https://bulkorder.ftc.gov/publications?f%5b0%5d=field\_campaigns%3A1587</u>

  Free booklets —in English and Spanish to help people in your community learn how to protect their identity and recover if an identity thief strikes (*Continued on next page*)
- Protect Your Identity Event Kit <u>http://www.consumer.ftc.gov/features/feature-0016-</u> protect-your-identity-event-kit

Everything you need to plan and host an event about identity theft

• Identity Theft Videos <u>http://www.consumer.ftc.gov/media/video-0023-what-identity-theft</u> Three videos —in English and Spanish — that explain what identity theft is, how to spot it, and how to recover

#### For Law Enforcement

Local police can help identity theft victims by: helping them file a police report, sharing free identity theft resources from the FTC https://bulkorder.ftc.gov/publications?f%5b0%5d=field\_campaigns%3A1587 Credit bureaus and other businesses often require that identity theft victims provide a police report to remove fraudulent debts. Please share our memo to law enforcement with fellow officers so they understand how they can help.

#### For Attorneys and Advocates

The FTC's Guide for Assisting Identity Theft Victims is designed to assist attorneys who counsel identity theft victims. The guide highlights the rights and remedies available to identity theft victims under federal law, and provides other useful resources, like sample letters.

#### For Businesses

Many companies keep sensitive information about customers or employees in their files or on their network. The FTC has free data security resources <u>https://www.ftc.gov/tips-advice/business-center/privacy-and-security/data-security</u> — including free publications, videos, and tutorials — to help businesses of any size protect their customers and meet their legal obligations.

The Federal Trade Commission (FTC) <u>https://www.ftc.gov/</u> is the nation's consumer protection agency. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace. (Source: FTC.gov)

# Introducing the TRICARE Retiree Dental Program (TRDP) New Mobile Directory

At home or on the go when using a smartphone or tablet, the mobile directory detects your mobile device and automatically optimizes the network directory for your device. You can search by ZIP code, address, or dentist name and filter by location/distance. You can also search by dental specialty to find a TRDP network dentist who fits your specific dental care needs.

Once search results are provided, you can press on the dentist's listing to call the dentist directly to see if he/she is accepting new patients and make an appointment. (*Continued on next page*)

The mobile directory even uses your device's mapping capabilities to give you driving directions to the dental office!

Ready to get started? Access the new mobile directory by clicking on the Find a Dentist link on the trdp.org homepage or by going directly to trdpnetwork.org <a href="http://www.trdpnetwork.org">http://www.trdpnetwork.org</a>. And watch the Save Money video

<https://www.youtube.com/watch?v=DQbhrTLJOyA&feature=youtu.be> to learn about how to save money by using a TRDP network dentist!

When TRDP beneficiaries see a TRDP network dentist, they save money

<http://www.trdp.org/retirees/save-money.html> ! And now, there is a new mobile dentist directory at trdp.org <http://www.trdp.org> that makes it even easier to find a TRDP network dentist. (Source: trdp.org)

**Volunteers Welcomed!!!** Volunteering is a rewarding experience. There are many programs and activities within the military community that could not exist if it were not for the many volunteers doing the work to make things happen.

**Be a Volunteer at the RAO,** If you have been looking for a fun, a creative and rewarding way to stay involved in the McChord Military Retiree community, then volunteering is the answer. At the McChord Retiree Activities Office, you can easily join our volunteer staff. Hands on training will be provided and you will be working with a great team of volunteers who are military retirees and spouses providing their time, skills, talents and wisdom towards helping the military community. For more information you can contact us at 253-982-3214

**There are many opportunities for volunteers**, if you are a retired aircraft mechanic the McChord Heritage Museum can use your help restoring and maintain the museum's heritage aircraft, contact Mr. Jordon at 253-982-2485. The USO, the Red Cross, the base clinic and the American Lake VA Hospital also need volunteers.