



A Publication of the McChord AFB Retiree Activities Office for Air Force Retirees, their spouses or survivors.
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Happy Holidays On behalf of the volunteers of the McChord Retiree Activities Office we would like to wish you and yours the happiest of holiday seasons, a very joyous Christmas, and a happy healthy and prosperous New Year.

Air Force Changes Retiree Funerals Base honor guards Air Force-wide changed the way they perform retiree funerals as of 1 November 2007. The formal 10-person funeral will no longer be authorized for retiree funerals. The funeral detail will now consist of seven people who will serve as pallbearers, flag folders, flag presenter, bugler, spare, and firing party. A video documenting the new funeral is available on the Air Force Honor Guard website at www.honorguard.af.mil/. For more information or questions regarding funeral policy or protocol, call the Pentagon air staff at (703) 604-4928. (Source: *Military.com, Military Report*)

The 2007 McChord AFB Annual Retiree Appreciation Day was another big success with an estimated 200 attendees. There were a number of medical clinics sponsored by the 62nd Medical Group; the base Medical Clinic also provided a wealth of pertinent medical information in the form of free books, booklets, pamphlets and Video CDs on a verity of age related subjects. A number of door prizes were awarded during the day, hourly tours of the C-17 Globemaster aircraft and the McChord Heritage Museum's restored C-124 and C-141 were conducted. Light refreshments and heart healthy snacks were courtesy of Harborstone Credit Union. Many military support agencies such as the VFW, Sergeants Association, Delta Dental and the VA participated with information booths, and local area merchants donated the door prizes. October 18, 2008 has been set for the next Retiree Appreciation Day so mark your calendar. (Source; the McChord Retiree Activities Office)

Retiree Cola Set Military and federal civilian retirees, veterans receiving disability compensation and Social Security recipients will get a 2.3 percent cost-of-living adjustment in January. The increase also will boost annuities under the military's survivor benefits plan. The increase is tied to inflation as measured by the government's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The increase is based on the average change in prices for a market basket of goods and service from the third quarter of 2006 to the third quarter of 2007. (Source; *Military.com*)

Retiree Pay Dates Announced for 2008 The following table reflects the DFAS schedule of retiree and annuitant pay dates through 2008. This information may help to avoid any confusion as to when you should expect to see the payment deposited to your account. Remember that payday is always on the first business day of the month.

January 2, 2008	July 1, 2008
February 1, 2008	August 1, 2008
March 3, 2008	September 2, 2008
April 1, 2008	October 1, 2008
May 1, 2008	November 3, 2008
June 2, 2008	December 1, 2008

Medicare Means Testing The chart below shows how much people in various income brackets will be paying for Medicare part B in 2008 versus what they are paying this year. Those filing jointly will need to double the income amount as well as the premium amount. It also makes a guesstimate about how those premiums are likely to grow in 2009, based on what is now known. There are two factors to consider in the 2009 guesstimate.

1. 2009 will be the first year that the new income based standards are fully implemented.
2. 2008 premium levels were computed based on the Medicare expense formula in current law, which assumes Medicare payments to doctors will be cut by 9.9% in 2008. If that doesn't happen, then premiums will have to be raised further in 2009 to cover higher than expected Medicare payments. A 10% increase has been assumed to cover that.

Income		Monthly Premium		
Individuals (2008)	Beneficiary Share of total Part B Cost	2007 30%	2008 67%	2009 100%*est.
Under \$82K	25%	\$93.50	\$96.40	\$106
\$82K-\$102K	35%	\$104.72	\$122.20	\$148.00
\$102K-\$153K	50%	\$121.55	\$160.90	\$212.00
\$153K-\$205K	65%	\$138.38	\$199.70	\$275.00
Above \$205K	80%	\$155.21	\$238.40	\$339.00

- *Premium increases were to be phased in with 30% of the increase coming in 2007, 67% coming in 2008, and the full increase in 2009. (Source: MOAA)*

TRICARE Formulary Update Announced TRICARE has placed 17 additional, non-formulary (or third tier), medications on the TRICARE Uniform Formulary. For a complete list of medications, their formulary status, and where they are available, visit <http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx>. Beneficiaries can ask providers if establishing medical necessity for the third-tier medication is appropriate; and the forms and criteria are available at <http://www.tricare.mil/pharmacy/medical-nonformulary.cfm>. Beneficiaries may find more information at the TRICARE Retail Pharmacy locations, and at <http://www.express-scripts.com/TRICARE>. They may also call 866-363-8779 for the retail pharmacy or 866-363-8667 for the mail order pharmacy. (Source: Military.com Military Report)

New legislation affects TRICARE supplements Many TRICARE beneficiaries are getting letters from their employer stating they will no longer offer TRICARE supplements as an employer-sponsored medical option effective Jan 1. Beneficiaries should look closely at their health-care options, according to TRICARE officials. A provision of the John Warner National Defense Authorization Act for fiscal 2007 prohibits employers from offering their employees financial or other incentives to use TRICARE rather than the company's group health plan. The legislation applies to any employer, including states and units of local government with 20 or more employees, and mirrors the same prohibition that currently applies to Medicare. Beneficiaries have earned their right to TRICARE benefits through their service and this remains unchanged. TRICARE beneficiaries should take measures to understand and look closely at all of their health-care options offered by TRICARE and their current employer before deciding what is best for them and their families. Eligible beneficiaries can enroll in TRICARE on their own without taking employer incentives if desired. The employer can still offer, "cafeteria plans" to their TRICARE-eligible beneficiaries as long as the plans are offered to all of their employees, including those who are not eligible for TRICARE. The legislation does not have an impact on "TRICARE Supplement" plans that are not offered by the employer, but are sold by beneficiary associations or commercial insurers. A cafeteria plan is defined as a fringe-benefit plan under which employees may choose among various benefits that best fit their needs, up to a specified dollar value. The legislation was initiated after evidence showed many employers were consciously working to shift their health-care costs to TRICARE by offering financial incentives urging eligible employees to use TRICARE rather than the employer's group health plan. More information about TRICARE supplements is available on the TRICARE Web site at <http://www.tricare.mil/>. (Source: Courtesy of Air Force Print News)

Retiree At Cost Hearing Aid Program This program provides hearing aids "at cost" to U.S. military retirees. Participating Military Hospitals in our Northwest retiree area are: Bremerton Naval Hospital, phone 360 475-4214 and Fort Lewis's Madigan Army Medical Center, phone 253 968-0927. Dependant family members of military retirees are generally not eligible to participate in this program. You should call ahead to verify availability and schedule an appointment before traveling any great distance for this service. You can find a complete listing of participating facilities at, <http://www.militaryaudiology.org/rachap/state.html>. (Source: Military Audiology Association)

Keep Cholesterol Under Control High blood cholesterol increases risk for heart attack and stroke. The higher your blood cholesterol, the higher your risk for heart disease. What you do and what you eat can make a difference. There are simple steps that you can take to lower your cholesterol levels and your risk of heart attack and stroke. The main goal is to lower your low-density lipoprotein (LDL or bad cholesterol) level to reduce the risk of heart disease. You can control some lifestyle habits that affect your cholesterol level: **Diet:** Eat foods that are low in saturated fats and cholesterol. Consume less than seven percent of calories from saturated fat and less than 200mg of dietary cholesterol per day. Consume enough calories to maintain or achieve a desired weight. Consult your physician before making changes in your diet. **Weight Management:** Being overweight tends to increase your blood cholesterol levels, and is also a risk factor for heart disease. Losing weight can help lower your LDL levels.
(Continued on next page)

Physical Activity: Try to be physically active at least 30 minutes a day. If you have been physically inactive or are over the age of 50 or are living with a chronic condition, consult your physician before beginning a new exercise routine. Schedule cholesterol screening with your physician; your physician will work with you to develop a treatment plan, which will include lifestyle changes such as the ones listed and may include drug treatment. (*Source: Tricare To You Newsletter*)

Shingles Vaccine Update Shingles is a painful localized skin rash often with blisters that is caused by the varicella zoster virus (VZV), the same virus that causes chickenpox. Anyone who has had chickenpox can develop shingles because VZV remains in the nerve cells of the body after the chickenpox infection clears, and VZV can reappear years later causing shingles. Shingles most commonly occurs in people 50 plus, people who have medical conditions that keep the immune system from working properly, or people who receive immunosuppressive drugs. A vaccine for shingles is available to veterans who are patients at VA medical facilities nation wide. VA physicians will offer the vaccine to patients with appropriate medical conditions, usually those who are over 60 years of age or older and have healthy immune systems. A single dose of the vaccine offers protection against shingles. Tricare now covers Zostavax, for beneficiaries 60 and older. The good news is that the new shingles vaccine is a TRICARE-covered benefit, as of Oct. 19. The bad news for TRICARE For Life (TFL) beneficiaries is that Medicare covers the vaccine under its prescription plan, Part D. For TFL beneficiaries, that means TRICARE provides first-payer coverage for the vaccine. It also means that TFL beneficiaries who get the vaccine are subject to the same \$150 deductible and 25-percent copay that apply to TRICARE beneficiaries under age 65. And it means that any TRICARE beneficiary -- TFL or under age 65 -- who gets the vaccine early in the fiscal year before they've met their deductible will pay most or all of the cost out of pocket. A person should not get the shingles vaccine who:

- Has had a life threatening allergic reaction to gelatin, neomycin, or any other component of the shingles vaccine. Tell your doctor if you have any severe allergies.
- Has a weakened immune system because of:
 1. HIV AIDS or another disease that affects the immune system
 2. Treatment with drugs that affect the immune system, such as steroids
 3. Cancer treatment such as radiation or chemotherapy
 4. A history of cancer affecting the bone marrow or lymphatic system, such as leukemia or lymphoma
 5. Has active untreated tuberculosis
 6. Is or may be pregnant. Women should not become pregnant until at least three months after getting the shingles vaccine.

Those with minor illnesses such as colds may be vaccinated. But anyone who is moderately or severely ill should wait until they recover before getting the vaccine. For more information, follow this link <http://www.cdc.gov/vaccines/pubs/vis/downloads/vis-shingles.pdf>. (Sources: Military.com Veterans report, the VA and the Center for Disease Control)

Prevent Identity Theft by “Opting-Out” You can defend against identity theft by “opting-out” of receiving unsolicited credit card offers. Under the Fair Credit Reporting Act (FCRA), Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make offers of credit or insurance, even when those contacts are not initiated by you. However, the FCRA also provides you the right to “Opt-Out”, which prevents Consumer Reporting Companies from providing your credit file information for credit or insurance offers. If you choose to “Opt-Out” you will no longer be included in offer lists provided by consumer reporting companies, (Equifax, Experian, Innovis and TransUnion). You can opt-out online at www.optoutprescreen.com or by calling 1-888-567-8688. Note that you will be asked for your Social Security number and birth date. The credit bureaus already have this information and the website is encrypted. Should you choose not to provide this information, the bureaus will attempt to process your request without this information. When making your request by phone you will have to say “No” twice when asked for your Social Security number or birth date. Requests made online or by phone are valid for five years. You can permanently remove your name from these lists by mailing a request using the form that can be downloaded from the website. Your request becomes effective in five days; however do not expect an immediate reduction in mailings due to the fact that some companies who use these services have not yet mailed their offers to you. While your name will be removed from the list that Equifax, Experian, Innovis and TransUnion provides to businesses, you may continue to receive offers from sources who do not use Consumer Credit Reporting Companies to compile their lists. (Source: www.arp.org/wa)

Darker Days Bring Darker Moods: Understanding Depression: As the season changes and the days get shorter, some people develop symptoms of depression. Sadness and lack of energy and motivation are not a normal part of the transition to fall and winter; however, studies show an increase in these symptoms during the darker months. Days with less sunlight can lower brain serotonin levels affecting mood and behavior. Depression can come in different forms exhibiting many different symptoms. Major depressive disorder in the United States affects approximately 14.8 million adults, according to the National Institute of Mental Health. Major depression is a remarkably treatable disorder, and the majority of people who receive treatment overcome the illness and return to normal lives. Symptoms of depression include: sadness; sleep disturbance; appetite change; lack of energy; loss of motivation; slowed pace; increased anxiety; poor concentration; loss of self-confidence and thoughts of suicide. Depression is a recurring condition, so pay attention to its symptoms and seek prompt medical attention. Getting Help: Occasionally feeling depressed is normal. Everyone has days when they feel low, irritable or sad. These moods usually last a few days and disappear. When symptoms come more often, are felt more intensely, last longer and become harder to get rid of, sufferers should consider being screened for depression. The Department of Defense supports the Mental Health Self-Assessment Program, a confidential screening test located at www.militarymentalhealth.org Non-Active duty Tricare beneficiaries may receive the first eight behavioral health care outpatient visits per fiscal year (Oct 1 – Sept 31) from a Tricare provider without referral or pre-authorization. To find out more about getting help go to the Mental Health and Behavior section under the “My Benefit” portal at www.tricare.mil. (Source: *Tricare News, HealthBeat*)

In The Dark, 10 Pointers Shed Light on Nighttime Driving According to the National Safety Council traffic deaths occur three times more often at night than daytime driving. Many drivers are not aware that driving in the dark poses additional hazards. For nighttime safety follow these ten tips:

1. Keep headlights, taillights and signal lights clean and working.
2. Clean your windshield and all windows weekly inside and out.
3. Make sure that your headlights are aimed correctly; have your headlamp alignment checked by your mechanic annually.
4. Turn your headlights on one hour before sunset; the light will help others to see you.
5. Slow down, make sure that you can stop within the illuminated area of your headlights.
6. Increase your following distance by at least 4 to 5 seconds.
7. Use your low beams in traffic and fog.
8. Don't look directly into oncoming headlights. Avert your eyes to the right and use the white line on the side of the road as your guide. Adjust your rearview mirror to its nighttime setting.
9. Fight fatigue. Keep your car well ventilated, your radio on and take frequent breaks.
10. Don't drink alcohol; it plays a part in 40% of all crashes

(Source: *Liberty Mutual, Liberty Lines Magazine*)

Buddies Are Good For You: Being lonely takes a toll on the body that seems to accelerate with age. University of Chicago researchers reported in August's "*Current Directions in Psychological Science*" that in their study of college students and of adults age 50 to 68, loneliness had little effect on the younger subjects. But the older people, compared with their more social peers, had higher blood pressure, lower levels of good cholesterol and higher levels of the "fight or flight" hormone epinephrine. The paper adds to growing evidence linking social isolation to problems dealing with stress, poor sleep, weak immunity, heart disease, Alzheimer's and suicides. There are roughly 20 large-scale epidemiologic studies that show that the more socially integrated you are, the longer you live. (Source: *AARP Bulletin, Your Health*)

Volunteers Wanted: The McChord Retiree Activities Office (RAO) is looking to expand its hours of support of the Air Force's Northwest Area Retiree Community. We currently man the RAO volunteer desk at McChord's bldg 100 Customer Service Mall Monday through Friday from 9AM to 12PM. We would like to expand our hours of service to the community from 9AM to 3PM Monday through Friday and are actively soliciting volunteers who are willing to work the afternoon hours or all day once or twice each week. That being said, your hours of volunteer work are of your own choosing: you can volunteer hours every day all day, one shift per week or as little as one shift each month. All levels of participation are welcome. We conduct a monthly luncheon and business meeting once each month at the McChord Clubs Northwest Connection. All area retirees and volunteers are invited to attend these luncheons; there are occasionally guest speakers on various subjects of interest to the retiree community. We also have a summer picnic, Christmas party, Annual Dining Out and are cosponsors of the Annual McChord Retiree Appreciation Day. For more information on volunteering stop by our information desk at the Customer Service Mall, Bldg 100 McChord AFB or call 253-982-3214 or you can email us at rao@mcchord.af.mil.

‘Veterans Pride Initiative’ shows support for service members: Former Secretary Jim Nicholson, launched the "Veterans Pride Initiative" a year ago, urging veterans to pin on their decorations for Veterans Day, Memorial Day, the Fourth of July and other patriotic holidays and events. Additional information about the initiative can be found at VA's Web site at www.va.gov/veteranspride. The site includes information about how veterans can replace lost medals or confirm the decorations to which they are entitled. (Source: www.va.gov/veteranspride)

Veterans History Project: The Veterans History Project is a project of the Library of Congress aimed at collecting oral history interviews, memoirs, letters, dairies, photographs, and other original materials from veterans of World Wars I and II, and the Korean, Vietnam, and Persian Gulf Wars and the Afghanistan and Iraq conflicts (2001 to present). Those U.S. citizen civilians who were actively involved in supporting war efforts are also encouraged to contribute their personnel narratives. For more information on the Veterans History Project, including instructional materials and information on how to participate, visit the Veterans History Project website at www.loc.gov/vets/. (Source: *Veterans History Project*)

AREWS (The Association of Retired Enlisted Wives club) is currently recruiting new club members. Five friends: Bernice Beach, Cova Wells, Ruth Kleckner, Gisela Carter and Mary "Dot" (Keyport) McKinley originally formed the AREWS club in the fall of 1967. Of those original members' only two ladies, Ruth Kleckner and Dot McKinley, are still active in the club. The club initially started with a membership of 27 retired enlisted wives; today the ladies boast 163 active members. The ladies hold a luncheon on the second Thursday of each month at the McChord Club and additionally a picnic is held in the summer at Holiday Park, a Christmas dinner in December, bunko on the forth Monday of the month and occasionally they take bowling tournament trips with the club's bowling league. The AREWS ladies bowling league was formed in the fall of 1964 by Dot McKinley at the request of many of the other club members. The AREWS league has bowled at McChord's Sounders Lanes Bowling Center every Tuesday of every bowling season since. Dot and many of the original wives still bowl on the league, however the years have seen many of the older ladies pass on or bow out for medical problems and the team numbers have fallen from 18 to 13 teams over the past few years. Nell Soares is the present league secretary and if you are interested in bowling with the league or joining the arews club and enjoying the camaraderie, Nell is the lady to see. So stop by Sounders Lanes on a Tuesday morning between 9am and noon and see Nell and the girls. For more information you can call Nell Soares at 253-588-3238 or the club president Bertha Hill at 253-588-2877. You don't necessarily need to be a bowler to join the AREWS association. (Source: The Association of Retired Enlisted Wives)

Tops in Blues to perform a free concert on the 19th of January, 2008 in hangar 9 at 7 PM. All active duty personnel, their family members as well as all retirees and their family members are invited to attend.

MCCHORD'S Main Base Edition RECYCLER

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