

# HANGAR FLYING



April/May 2008

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 (Voice Mail 24 hours a day) Fax 253-982-5234. Email - [rao@mcchord.af.mil](mailto:rao@mcchord.af.mil) Web Site [www.mcchordrao.com](http://www.mcchordrao.com) Retiree Activities Office: Open 0900-1200 Monday - Friday

**Service Still Seeking Special Compensation Claimants:** The approval of claims for Combat-Related Special Compensation is currently running 66 percent; however, it is estimated that one-third of the eligible retirees have not applied for the program. Air Force Personnel Center officials expected an increase in claims when the benefit was expanded to include all combat or combat-related disabilities rated as service-connected by the Department of Veterans Affairs at 10 percent or higher, but that increase has not happened. The Air Force has processed about 34,000 Air Force claims since the program's inception in 2003; however, this is just a drop in the bucket compared to the number of retirees still possibly eligible. Data shows there are more than 200,000 members receiving Air Force retired pay who also receive 10 percent or greater VA disability compensation today. It is estimated that 120,000 retirees still have not applied for CRSC.

In determining eligibility, retired members should answer the following questions:

- Am I retired with 20 (or more) years of active duty, or retired at age 60 from the Guard or Reserve?
- Am I receiving retired pay?
- Do I have a compensable VA disability of 10 percent or higher?
- Is my pay offset by VA disability payments (VA waiver)?

"If you answered 'yes' to those questions then you should seriously consider applying; and let the board make the final decision. While CRSC specifically addresses "combat-related" disabilities incurred from armed conflict, retirees who developed disabilities from other than combat may also be eligible. Disabilities caused by exposure to Agent Orange, combat training, aircrew duties, simulated war exercises, parachuting and munitions demolition potentially qualify for compensation under this program. However, slipping and falling in an exercise or even during combat -- if not caused by something related to combat, combat training, or an instrumentality of war -- normally does not qualify for CRSC.

The CRSC team needs a copy of all copies of a retiree's Department of Defense Form 214 or retirement order, copies of any VA rating decisions addressing the disabilities being claimed, and any other available documentation. Retired members who do not have their rating decisions should let the team know; it will work to get the rating decisions from the VA.

Information and claim forms are available on the AFPC "Ask" Web site <http://ask.afpc.randolph.af.mil>; search for "CRSC." You can also get more information through the 24-hour Air Force Contact Center at (800) 616-3775. (Source Air Force News | February 06, 2008)

**VA BENEFITS GUIDE:** The Department of Veterans Affairs recently published their Federal Benefits for Veterans and Dependents for 2008. An easy-to-read reference guide, it provides the most current information about your earned benefits. Be careful before hitting the print button--it is 153 pages and may take some time to print. However, you may want to hit your "Save to" tab and download it for future reference into a folder of your choice. You can download or print your copy at <http://www1.va.gov/opa/vadocs/fedben.pdf>. [Source: EANGUS Minuteman Update 13 Mar 08]

**Stimulus Package Tax Rebates:** Recipients of VA disability compensation, pension and survivors benefits may qualify for economic stimulus payments this year from the federal government. Individuals who might not otherwise be required to file a 2007 tax return need to file a return this year to receive the stimulus payment. Detailed information is available on the [Internal Revenue Service website](#). In most cases, taxpayers will not have to do anything extra this year to get an economic stimulus payment. If you are eligible for the payment, all that you have to do is file a 2007 tax return; the IRS will do the rest. The IRS will use the tax form information to calculate the amount of stimulus payments and start mailing rebate checks to all recipients in May 2008. (Source: *Internal Revenue Service website*)

**Retired Pay Centers:** The Defense Finance and Accounting Service (DFAS) operates the Defense Retiree and Annuitant Pay System (DRAS). The DRAS replaced the former systems performing military and annuitant pay processing through the Department of Defense. Military retiree accounts are administered at the DFAS center in Cleveland, OH. Annuitant accounts are administered at the DFAS center in Denver, CO. When dealing with DFAS, the following points will help reduce problems:

Contact the Retired Pay Customer Service line by calling toll-free, 1-800-321-1080. A toll-free FAX line, 1-800-469-6559 is also available. The casualty toll-free line, 1-800-269-5170, should be used for casualty information. Remember to include your complete name and social security number, as well as your signature on any correspondence, including faxes. A current address ensures timely receipt of all mailings from the center, including your annual tax statement. Filing an address change will also update your official personnel file. Defense Finance and Accounting Service Centers

*Army, Air Force, Navy and Marine Corps Defense Finance and Accounting Service*

Cleveland Center

Retired Pay Department (Code RO)

P.O. Box 99191

Cleveland, OH 44199-1126

Telephone: 1-800-321-1080, (216) 522-5955

**DD Form 214 A Very Important Document:** The Retiree Services Section receives numerous calls from retirees who cannot find their DD Form 214, Certificate of Release, or Discharge from Active Duty. This form is one of the most important pieces of paper a retiree will ever possess, yet people tend to forget about it until they need it. Unfortunately, this document is just as important to a retiree's survivors when a retiree dies. It is the required proof of service necessary to ensure a retiree receives military funeral and burial honors. The days immediately following your death are not the time to have your spouse or other family members scrambling through your personal papers trying to find it. Requesting a replacement copy takes time, up to three or four months. To help ease the burden on survivors, retirees should ensure their DD Form 214 is located in a safe place and that immediate family members -- at least two -- or other trusted agents know where that safe place is. To obtain a copy of your DD-214 go to The National Archives website eVetRecs <http://www.archives.gov/veterans/evetrecs/index.html> click on launch eVetRecs - - Request Military Records. (Source: *The Afterburner*)

**May is National Stroke Awareness Month** Learn To Recognize A Stroke

Stroke is a medical emergency. Know these warning signs of stroke and teach them to others. Every second counts:

- Sudden numbness or weakness of the face, arm or leg, especially on one side of the body
- Sudden confusion, trouble speaking or understanding
- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden, severe headache with no known cause

**Call 9-1-1 immediately if you experience symptoms! Time lost is brain lost!**

(Source: *Department of Health Care Services*)

# 30<sup>th</sup> Annual McChord Retiree Dining Out

The 30<sup>th</sup> Annual McChord Retiree Activities Dining Out will be held on 18 April 2008 at the McChord Collocated Club. All military retirees, active duty military and their spouses and guest are cordially invited to attend this annual event. A "no host" cocktail bar will open at 1800 hours. Everyone should be seated by 1840 hours. The guest speaker will be Col. Ronald J. Place, Deputy Commander for Clinical Services at Madigan Army Medical Center. Please RSVP to the McChord Collocated Club by using this form. If paying by check, please make your check payable to the McChord Collocated Club, if by club card please fill in the card information where requested.

## Menu

Roasted Prime Ribs Au Jus  
Baked Salmon Fillet w/Saffron  
Hollandaise Sauce  
Roasted Red Potatoes  
Fresh Asparagus  
Spinach Salad w/bacon, egg, honey mustard dressing  
Triple Fruit Sorbet  
Rolls & Butter  
Coffee or Tea  
One Glass Chardonnay Wine

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## Retiree Dining Out Reservation Form

Mail To: *McChord Collocated Club*  
*PO Box 4007*  
*McChord AFB, WA 98438*

1. Please make reservations for \_\_\_\_\_ persons.
2. Number for:

*Filet of Salmon* \_\_\_\_\_ \$18.95 ea

*Prime Rib of Beef* \_\_\_\_\_ \$20.95 ea

**Add \$2.00 for non-club members**

3. Enclosed is my check payable to McChord Collocated Club or please charge my \_\_\_\_\_ officer/enlisted club card # \_\_\_\_\_ (Club card number last nine digits) Expiration date \_\_\_\_\_
4. Please make reservations in the name of \_\_\_\_\_
5. Number of guests \_\_\_\_\_

You may contact me at (home phone) \_\_\_\_\_

**TRICARE Uniform Formulary:** The placement of five additional, non-formulary (or third tier), medications on the TRICARE Uniform Formulary has been announced by the TRICARE Management Activity. Three of the medications change to non-formulary status on April 16, 2008, and two on June 18, 2008. A sixth medication, Flomax, will remain non-formulary (third tier) under the Uniform Formulary, although additional step therapy/prior authorization requirements will begin on April 16, 2008. For a complete list of medications, their formulary status, and where they are available, beneficiaries may visit [www.tricareformularysearch.org/dod/medicationcenter/default.aspx](http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx).

First-tier medications (formulary generics) are available through a TRICARE Retail Pharmacy for \$3 co-pays for up to a 30-day supply, and through the TRICARE Mail Order Pharmacy for \$3 co-pays for up to a 90-day supply. Beneficiaries may purchase second-tier medications (formulary brand-name) for \$9 for up to a 30-day supply through a TRICARE Retail Network Pharmacy, or up to a 90-day supply through the TRICARE Mail Order Pharmacy, with third tier (non-formulary) medications costing \$22. If beneficiaries use a TRICARE Retail Non-Network Pharmacy, the cost share for second tier medications (formulary brand name) up to a 30-day supply is the higher of \$9 or, 20% and for third tier medications (non-formulary) the higher of \$22, or 20%.

Beneficiaries taking third-tier medications may consult their health care providers about changing to a first- or second-tier alternative. When providers prescribe medications, you should ask if a generic alternative is in that drug class available that would provide the same clinical results. You can also ask providers if establishing medical necessity for the third-tier medication is appropriate. If medical necessity is established for a third-tier medication, the co-payment is reduced to \$9. Third-tier medications are not available at military treatment facility (MTF) pharmacies unless an MTF provider establishes medical necessity and writes the prescription. Medical necessity forms and criteria are available at [www.tricare.mil/pharmacy/medical-nonformulary.cfm](http://www.tricare.mil/pharmacy/medical-nonformulary.cfm).

### **Officials explain Tricare vaccine coverage**

One of the most valuable benefits of Tricare is free or low-cost health care; however, beneficiaries must understand co-payments, deductibles, and how Medicare works with Tricare to make the most of the health benefit. This will help avoid unexpected charges and denied claims, according to Tricare officials. For example, a 69-year-old retired Navy chief warrant officer learns of a new vaccine covered as a Tricare medical benefit so he immediately takes advantage of it. A few weeks later, the chief warrant officer is surprised to see a bill for more than \$100. Now faced with paying an unexpected medical expense, he learns that a covered benefit does not always mean free. Just like the Tricare benefit, Medicare has medical and prescription coverage. As a Tricare-for-Life beneficiary, it is important to know what Medicare covers and what Tricare covers. Many vaccines are a service that may be covered by Medicare only as part of its prescription drug program (Medicare Part D), while being covered only as a Tricare medical benefit. One such example is the Zostavax vaccine for shingles. Tricare will reimburse a medical provider for administering the Zostavax vaccine in their office as a part of the Tricare medical benefit. It is important to realize vaccines are not a part of the Tricare pharmacy benefit because they cannot be self-administered by the patient. In these cases where it is not a medical benefit under Medicare, the only way to avoid paying the Tricare deductible and cost shares is to have both Medicare Part D and Tricare. Since many Tricare-for-Life members do not have Medicare Part D because of their Tricare pharmacy benefit, they are responsible for a cost share. For more information on Tricare-for-Life benefits, co-payments, and claims, visit [www.tricare4u.com](http://www.tricare4u.com) or contact WPS Tricare-for-Life at (866) 773-0404. *(Source Tricare4U)*

**Heart-Healthy Living:** Most people who collapse from a heart attack have had America's number one killer for years, and didn't even know it? Coronary heart disease, known as CHD, is the leading cause of death America.

**What is coronary heart disease?** CHD is a condition where plaque, a buildup of fatty deposits within the wall of a blood vessel, it collects inside the coronary arteries and eventually prevents the heart from pumping blood the way it should. *(Continued on the next page)*

These arteries supply the body with oxygen-rich blood necessary for us to carry out daily activities and live a healthy life. Coronary heart disease is the most common type of heart disease, and can often lead to fatal heart attacks or **heart failure**.

**Who's at risk?** Quite a few factors play into increasing the risk of Coronary heart disease. Some are beyond our control, such as: **Age:** More than 83 percent of people that die of CHD are age 65 or older.

**Gender:** Men have a greater risk of heart attacks than women. **Heredity:** Those who have parents with heart disease and members of some ethnic groups are at greater risk. If you fall into one of these high-risk groups, you will need to make sure you do your best to limit all contributing factors in your control, including; Smoking, Physical inactivity, Obesity, Diabetes, High cholesterol, High blood pressure and High stress levels.

**How can TRICARE help?** TRICARE covers cholesterol screening and blood pressure tests to monitor your risks for cardiovascular disease, which can lead to Coronary heart disease, as part of the **clinical preventive services**. Health screenings are particularly important if genetic factors or an unhealthy lifestyle puts you at a high risk for Coronary heart disease.

**What can you do?** In addition to taking advantage of TRICARE-covered screenings, the most important thing you can do is maintaining a healthy lifestyle. Eat **healthy**, including lots of fruits and veggies; limit your sodium intake; **Stop smoking**, **Exercise** regularly, remember to make it fun (dance, hike, bike, etc.), Find ways to **manage** your stress, even if it's only one bubble bath a week. **Register** on [www.triwest.com](http://www.triwest.com) and visit the **Healthy Living Portal** for healthy living tips, TRICARE benefit news, and updates.

**How can TriWest help?** TriWest offers the Condition (Disease) Management program with clinical health coaches who work alongside TRICARE beneficiaries with asthma, depression, diabetes, heart failure, or any combination of these chronic conditions. The program is part of your TRICARE benefits at no additional cost and does not impact your regular TRICARE benefits. Visit the Condition Management section of the Healthy Living Portal or call 1-888-259-9378 for more information. Remember, most people with Coronary heart disease do not exhibit symptoms until it's too late. (Source: [triwest.com](http://triwest.com))

**Combat Veteran Care Extended:** Combat veterans who were discharged between Nov. 11, 1998 and Jan. 16, 2003, and never took advantage of VA's health care system, have until Jan. 27, 2011 to apply for five years of free VA health care for most conditions. The five-year window is also open to activated reservists and members of the National Guard and applies to care in a VA hospital, outpatient clinic, or nursing home. It also extends VA dental benefits to 180 days. The five-year deadline has no effect on veterans with medical conditions related to their military service since they may apply at any time after their discharge from the military -- even decades later -- for medical care for service-connected health problems. (Source: [Military.com](http://Military.com) *The Veterans Report*)

### ***5 Must Know GI Bill Facts***

**Fact #1.** You have 10 years to use your benefits. Once you have separated from the service you have 10 years to use all of your benefits. Although separating from service "starts the clock" on your 10-year time limit, you should know that if you rejoin active-duty service for more than 90 days, during the 10-year period, your 10-year clock is reset. In other words, you get 10 years from your last discharge.

Example: Seaman Smith left the active duty and joined the Navy Reserve. Three years later, she returned to active duty with seven years remaining on the MGIB clock. At that point, the clock is reset at the 10-year mark when she leaves the active duty service again, at which point the 10-year clock will start ticking again. She now has a fresh 10 years left to use ALL of her benefits or she will lose her remaining balance, which then returns to Uncle Sam.

**Fact #2.** The GI Bill is not Federal Financial Aid. The GI Bill is not considered [Financial Aid](#) in the traditional sense. College and University financial aid departments do not consider the MGIB financial aid because it is normally paid directly to you, not the school. Most schools will require you to sign a promissory note or apply for student loans to pay them upfront. You will then be required to pay these loans – hopefully with your GI Bill payments. (Continued on the next page)

This also means that you are eligible for student loans, scholarships, and Pell Grants along with the GI Bill. **Note:** Although un-taxable GI Bill benefit payments reduce the amount of student financial aid you are eligible to receive.

**Fact #3.** You can stop and start using the MGIB as needed. Unfortunately, many people believe that once you apply for benefits you have to remain enrolled in school to get the full benefit. Thankfully, that's not true; you can use the MGIB for any period of time, take time off, and re-apply to use it again at a later date. (Keeping in mind fact number one). You can also use it as you progress to your education goal. If you use your benefits wisely, your GI Bill benefits can help you finish your associates, work on your bachelors, and later complete your master's degree.

**Fact #4.** A "month" of benefits doesn't always mean a month. The GI Bill benefit provides 36 months of education benefits. The term "months" can often be confusing. The "36 months" of benefits does not mean you have only 36 months to use it, nor does it mean you must use it all in one 36-month period. There are two ways the term month is used. One way for active duty and the other for veterans. The following should help you to better understand this aspect of the GI Bill. **For Veterans:** Every time you use the current maximum "payment rate" (\$1,101) of MGIB benefits you use a month of your 36 months of benefits. In this example, a "month" doesn't really mean a month. *Here is what the VA says:* "If you are a veteran and you receive \$4,400, and your full-time MGIB rate is \$1,101, divide \$4,400 by \$1,101. Your entitlement charge is four months. **However for active duty:** If you are on active duty and you go to school full-time for four months, but your tuition is only \$1,000, you will still be charged for four months of your 36 month entitlement. In this example, a "month" actually does mean a month. **Note:** It only "pays" to use your GI Bill on active duty if your tuition costs exceed your Tuition Assistance or if you use it as [Tuition Assistance Top-up](#).

**Fact #5.** The GI Bill pays according to the number of credits you take. The GI Bill payment rates are based on several factors, the biggest being your credit load. For example a fulltime student will get up to, \$1075 a month while a half-time student will only get half that amount. Click here to learn more about how [GI Bill Payment Rates](#) work. It is also important to know that the MGIB Payment rates increase every year. See the current [GI Bill payment rate tables](#) to view the details and this year's payment rate. You can apply for the GI Bill by filling out and following the instructions on [VA Form 22-1990](#), Application for Education Benefits. For more details, see the [Four Easy Steps to Getting Your GI Bill](#) and get started using your benefits today! (Source: *Military.com Air Force Insider*)

**Delta Dental wins renewed contract** Delta Dental of California has announced that the TRICARE Management Activity (TMA) of the Department of Defense awarded the company a new five-year contract to continue to administer the TRICARE Retiree Dental Program (TRDP). The new contract becomes effective on October 1, 2008. With current enrollment of over 1 million retirees and family members, the TRDP is already the nation's largest voluntary, all-enrollee-paid dental program. The enhanced TRDP will feature some additional benefits including certain implant services at 50 percent of allowable charges, an increase to the orthodontic lifetime maximum from \$1,200 to \$1,500 and 80 percent coverage for certain posterior composite restorations.

During the new contract period, the TMA anticipates authorization to extend the TRDP to new overseas locations, matching as closely as possible the same benefits of the current "enhanced program." The TRDP will continue as a national, combined fee-for-service/preferred provider program that offers enrollees access to any licensed dentist in all 50 states, plus the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. While enrollees may seek care from any licensed dentist in the service area, optimal benefits will be available to those enrolled retirees and their family members who choose a participating network dentist. A mandatory 12-month enrollment obligation continues, after which enrollees can remain in the program on a month-to-month basis. A more basic program remains closed to new enrollees, but will continue with no change in benefits for those already enrolled that wish to continue. *Continued on the next page)*

The program still carries a \$50-per-person-per-year deductible, with a family cap of \$150, and an annual maximum of \$1,200 per person, against which preventive and diagnostic services are not counted. Coverage for these services, as well as for basic restorative services, periodontic services, endodontic services, oral surgery, and dental emergencies is available immediately on the effective date of coverage.

Crowns, bridges, full and partial dentures, certain implant services and orthodontics will be available after only 12 months continuous enrollment, payable at 50 percent. As with the current TRDP, eligible retirees and their family members can find answers to their questions about the program as well as enroll using Delta's dedicated TRDP web site at [www.trdp.org](http://www.trdp.org) or by calling the toll-free number at 1-888-838-8737.

*(Source: Delta Dental)*

**VA BURIAL BENEFIT UPDATE:** Often survivors are disappointed when they seek reimbursement of burial expenses for departed veterans. This is because retirees have not informed their loved ones what to do and how much to expect in the event of their demise.

**You may be eligible for a VA burial allowance if:** You paid for a veteran's burial or funeral; and, You have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer; and The veteran was discharged under conditions other than dishonorable.

**Following are the maximum benefits currently available from the VA:** Burial Allowance (SC): VA will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA. In some cases, VA will pay the cost of transporting the remains of a service-connected veteran to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

**Burial Allowance (NSC):** VA will pay a \$300 burial and funeral allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled if they weren't receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or a state veterans nursing home. In non service-connected death cases, claims must be filed within two years after burial or cremation.

**Plot Allowance:** VA will pay a \$300 plot allowance when a veteran is buried in a cemetery not under U.S. government jurisdiction if: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was receiving compensation or pension or would have been if the veteran was not receiving military retired pay; or the veteran died in a VA facility. The \$300 plot allowance may be paid to the state for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials if the veteran is buried without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

**Headstones or markers:** VA will provide headstones or markers to memorialize veterans or mark the graves of veterans buried in national, state, or private cemeteries as well as those whose remains have not been recovered or identified. This includes those buried at sea, those remains donated to science, and those cremated and whose cremated remains were scattered without burying any portion of them. VA will also provide markers for eligible family members interred in a national or State Veteran's Cemetery. When interment is in a private cemetery, the cemetery may require, and charge for, a foundation for the marker and installation of the marker. Such costs must be paid from private funds.

**Flag:** VA will provide an American flag, upon request, for covering the casket; and a memorial certificate, bearing the President's signature, expressing our Nation's grateful recognition of the deceased veteran's service.

**Other:** In addition to VA burial benefits, the surviving spouse or eligible child of a veteran may be eligible for a \$255 lump-sum death benefit from Social Security. Local Social Security Offices have details.

*[Source: VA Federal Benefits for Veterans & Dependents 2008 Edition]*



# MCCHORD'S Main Base Edition RECYCLER

**MCCHORD RECYCLES TODAY FOR A BETTER TOMORROW ~ APRIL 2008**

## The List 2008

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- Cardboard
- \* CD, DVD & Floppies
- \* Electronics & Computers
- Glass Bottles
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- Bagged Shredded Paper
- \* Tin Cans
- \* Notebooks
- \* Anything with a Cord or runs on Batteries\*
- Aluminum Cans
- Shrink & Bubble Wrap
- \* Clothing
- \* Scrap Metal
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\* = Take to the Recycling Center public drop off

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