



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

**VA WOMEN VET PROGRAMS:** Recognizing the valor, service, and sacrifice of America's 1.7 million women veterans, the Department of Veterans Affairs (VA) has created a comprehensive array of benefits and programs. Women veterans are entitled to the same benefits and medical care as their male counterparts, in addition the VA also has a multitude of services and programs to respond to the unique needs of women veterans. VA offers them comprehensive high-quality primary health care services including Pap smears, mammography, and general reproductive health care. Along with these services, VA's mental health care for women includes substance abuse counseling, evaluation, and treatment of military sexual trauma and Post Traumatic Stress Disorder (PTSD). VA has several specific initiatives for 2008 including:

- Enhancing skills of primary care providers who treat women veterans;
- Examining other women's health issues, including cardiac care, breast cancer, and colorectal cancer in women;
- Focusing on family issues and avoiding birth defects through enhanced pharmacy practices for women veterans of childbearing age.

Women veterans are the fastest growing segment of the veteran population second only to elderly veterans. Approximately 1.7 million women veterans comprise 7% of the total veteran population. Approximately 255,000 women use VA health care services. Today, over 200,000 are serving in the Armed Forces. The VA estimates that by 2020 women veterans will comprise 10% of the veteran population. The VA has a women veterans program manager at every VA medical center, a women's liaison at every community based outpatient clinic and a women veterans coordinator at every VA regional office. The VA is reaching out to women veterans who are experiencing problems related to sexual trauma or harassment while in the military. All veterans, men and women, may receive free counseling, disability compensation, and related services for sexual trauma incurred in the military. In addition, there are programs for women veterans who are homeless or are victims of domestic violence. There is a Military Sexual Trauma (MST) point of contact for psychotherapy at every VA medical center. Extensive enhancements of the MST program have taken place over the past two years, including training of providers in the most current effective treatments for PTSD and sexual trauma. In addition, VA has sites for combat PTSD in women and is examining how best to address complex combat and MST issues.

In addition to the services provided at each VA medical center, the Department also operates fifty Women's Health Centers, within medical centers, that serve as specific locations for women veterans to receive care. These centers develop new and enhanced programs for women; some also conduct research on medical and psychosocial issues. The VA is continually looking into new and innovative ways to provide improved benefits and services to women veterans. For information about VA benefits and services, contact your local VA regional office, medical center, or vet center. For questions concerning VA benefits call 1(800) 827-1000, for questions concerning VA health care call 1-877-222-8387 or go to our website at

<http://www.va.gov>. (Source: VA News Release 27 Mar 08)

**2008 CRSC Update:** The 2008 National Defense Authorization Act, signed into law on January 29, 2008, includes changes to Chapter 61 retiree eligibility, a new component for (CRSC). This legislation expands eligibility to medical retirees with less than 20 years of service, effective January 1, 2008.

Medically retired veterans must still provide documentation that shows a causal link between a current VA disability and a combat related event. CRSC Eligibility Combat Related Special Compensation eligibility includes disabilities incurred as a direct result of:

- Armed Conflict (gunshot wounds, purple heart, etc)
- Training that Simulates War (Exercises, field training, etc)
- Hazardous Duty (flight, diving, parachute duty)
- An Instrumentality of War (combat vehicles, weapons, agent orange, etc)

The following are the current CRSC eligibility requirements:

- Retirees must apply to their respective branch of service to be approved for CRSC.
- Retirees must be in receipt of VA compensation.
- Retirees must be in receipt of military retired pay.
- Retirees must have an approved combat-related VA disability rating of 10% or greater.
- Retirees from active-duty must have 20 years of active service.
- Chapter 61 Medical Retirees with less than 20 years.

Retired reservists must have 20 years of qualifying service (supported by documentation from the applicable branch of service such as a 20-year letter, retirement orders or a statement of service) in order to be eligible. Please note that qualified reservists will not receive CRSC until they begin to receive retired pay at age 60. Temporary Early Retirement Authorization (TERA) retirees are not eligible to receive CRSC unless they have returned to active duty and accumulated enough service time to meet the 20-year requirement before retiring for the second time. (*Source Military.com – Military Benefits*)

**Air Force has new Web site for retirees** The Air Force has established a new Web site, just for its retiree community, that is full of news and information and it is easy to access and navigate. The Air Force Retiree Services site is located at [www.retirees.af.mil](http://www.retirees.af.mil). This public Web site offers the retirees family community in-depth information on the Survivor Benefit Plan, plus a list of Air Force Retiree Activities Offices worldwide and various other resources. There are also sections dedicated to the Afterburner and Air Force Retiree News Service. Visitors can access the sections by using the top navigation bar on the home page. The home page also features the latest Air Force headline news and video clips. There is even a special icon for quick access to the Combat-Related Special Compensation information page. Managing electronic subscriptions to the electronic version of the Afterburner and AFRNS is now much easier: just click on the word “Subscribe” found on the top navigation bar and unsubscribe an old address and then add a new one when a change is needed. (*Source: Air Force Retiree News Service*)

**DOD to phase out full Social Security numbers on ID Cards:** As a means of combating identity theft, the Defense Department will issue identification cards without full Social Security numbers printed on them. The Defense Department aims to protect personal information as well as increase its database security. Identity theft is a very real problem today; any criminals who acquire someone’s ID card can assume their identity through just a few computer keystrokes. Tricare has already removed Social Security numbers from Tricare identification cards. Plans are to remove the Social Security numbers from identification cards issued to military family members by the end of this year; however, those cards still would display the sponsors' SSN, for now. Sometime between 2009 and 2010, all department-issued identification cards will feature only the last four digits of a holder's Social Security number. New identification cards will be issued as they reach their expiration dates. (*Source: Air Force Print News*)

**Social Security Offset Eliminated!** As March came to an end so did the Survivor Benefit Plan (SBP) Social Security Offset. As a result of Public Law 108-375, the Social Security Offset for annuitants was eliminated effective April 1, 2008. The law provided for a phased-in elimination, which began October 1, 2005, and ended March 31, 2008, with the last Social Security Offset deduction. Prior to October 2005, at age 62 the SBP annuity was reduced because the beneficiary became eligible to receive the retiree's Social Security benefits. Effective April 1, 2008, annuitants that had their annuity reduced by the Social Security Offset now have the offset removed. Annuitants that were eligible for the minimum annuity percentage of 35 percent prior to October 2005 are now entitled to the full 55 percent of the base amount. Annuitants who were receiving the Supplemental Survivor Benefit in addition to the basic benefit will also be paid at the new rate of 55 percent. The minimum annuity percentage is now 55 percent for all annuitants. For example, with a \$1,000 base amount the annuitant should see an increase in monthly annuity to \$550 (55% x \$1,000). This change occurred with the May 1, 2008 payment. (*Source: DFAS Retired Pay Newsletter*)

**FREE LEGAL SERVICES** The Northwest Justice Project (NJP), a federally funded legal services program, is a part of the Washington State Access to Justice Network. The NJP's **CLEAR** program is the **Coordinated Legal Education, Advice and Referral** system. CLEAR is a toll-free telephone service for low-income people to obtain free legal assistance for non-criminal problems. Due to limited resources CLEAR is not available in King County. People age 60 and over in King County may still call **CLEAR\*SR** at 1-888-387-7111. All other King County residents call 206 464-1519 for information and referral. You should call **CLEAR** at 1 888-201-1014 if you are low-income and you have a civil (non-criminal) legal problem (including problems with welfare, SSI, and other benefits programs) and need information, advice, or representation with this problem; and you do not already have a lawyer or other legal services provider helping you. When you call **CLEAR**, your call will be routed to an attorney or paralegal. You will be asked questions about your financial situation. People over 60 will not be denied service due to their financial situation. You will be asked for information about the person, business, or agency that you may be having a problem with. You should have all pertinent information at hand such as their names, addresses, and telephone numbers. Based on information you give, **CLEAR** may provide you with instructions on how to solve the problem on your own. **CLEAR** may provide you with informational materials to help you understand your legal right and to advocate on your own behalf. In some cases, **CLEAR** may try to solve the problem through negotiations. If you need an attorney to represent you, **CLEAR** will try to refer you to a legal service provider in your community. For more information call **CLEAR** (low-income) at 1 888-201-1014 or **CLEAR\*SR** at 1-888-387-7111. Phone lines are open from 9:30 a.m. to 12:30p.m. Monday - Friday and 3:30 p.m. to 6:15 p.m. Tuesday afternoons. Free legal information is available at [www.washingtonlawhelp.org](http://www.washingtonlawhelp.org). NJP Tacoma Field Office is located at 715 Tacoma Avenue South, Tacoma WA 98402; hours are 9 a.m. to 5 p.m. Monday through Friday. Phone 253 272-7879, toll-free 1 888-201-1015. (*Source: Northwest Justice Projects*)

**Tricare Adds Shingles Vaccine:** Tricare now covers Zostavax, the vaccine designed to prevent shingles for beneficiaries 60 years and older. Shingles is a painful viral disease that affects more than one million Americans every year. Tricare for Life (TFL) beneficiaries are encouraged to request a prescription from their doctors and receive their immunization at a military treatment facility. Medicare covers the vaccine under their part D prescription plan, which TFL beneficiaries do not have and do not need. As a Result, TFL beneficiaries who receive the vaccine off base are subject to the same \$150 deductible and 25% co-pay that applies to Tricare beneficiaries under age 65. (*Source: Tricare for Life*)

**SENIOR MOMENTS:** All of us have "senior moments" at one time or another. Perhaps you forgot where you placed your car keys, or you returned from the grocery store only to realize you forgot to purchase milk. These small "brain glitches" are normal at any age and become more frequent with age. However, how can you tell if your loved one is crossing the line from normal forgetfulness to true dementia? The key to recognizing early warning signs of dementia is to be aware of the pattern, consistency, and type of forgetfulness displayed by those of you who you are concerned about. If these senior moments are increasing in frequency and affecting their ability to carry out day-to-day functions, you have cause to be concerned. Ask a health care provider to evaluate your loved one if you spot any of the following signs:

- Repeating the same conversation each time you talk
- Forgetting to take medications or taking extra pills because of forgetfulness
- Paying bills late or missing payments
- Getting lost while driving familiar routes
- Difficulty balancing the checkbook
- Unexplained purchases (including large quantities or unusual items)
- Unexplained weight loss (perhaps because of forgetting to eat)
- Change in appearance (wearing the same outfit everyday, an unkempt appearance)

An evaluation will rule out any physical cause for behavioral and mental changes. Physical causes can include infection, low vitamin B or iron levels, depression, strokes, and seizures. A doctor also can give a presumptive diagnosis of dementia based on a physical exam, laboratory tests, a CT scan or MRI of the brain, and a mini mental exam (a set of questions and simple tests for cognitive function). A definitive diagnosis is more difficult, because brain structures affected by dementia are not always indicated on a scan.

In addition, there are many forms of dementia:

- Alzheimer's disease. This is the most widely recognized form of dementia and is characterized by the formation of plaques and tangling of nerve fibers in the brain. The decline that occurs as the condition progresses follows a distinct pattern, referred to as stages. Each stage marks a specific decline in memory and brain function.
- Vascular or multi-infarct. This form is caused by "mini-strokes," which disrupt the blood flow to specific parts of the brain, rendering them useless. This condition might present itself more subtly than Alzheimer's and does not always follow prescribed stages.
- Lewy-body. Signs of dementia and Parkinson's disease characterize this disease. In addition to the cognitive and memory problems, Lewy-body patients often have trouble maintaining balance and experience a shuffling gait, tremors, and stiffness of the arms and legs.
- Mixed dementia. This is a combination of Alzheimer's and vascular dementia.
- Alcohol or drug-induced dementia. This form of brain damage often is seen in younger people, generally as a direct result of alcoholism or drug use.

Unfortunately, there is no cure for dementia. Treatment focuses on slowing the progressive nature of this disease. Your health care provider can tell you if one of the currently available drugs (such as Aricept, Exelon, Namenda, and Razadyne) is right for your loved one. Medications to treat dementia-associated depression, anxiety, and behavioral issues (agitation, paranoia, and delusions) also might be prescribed if appropriate. Dementia is not a diagnosis to wish on anyone, but erroneously attributing its warning signs to normal aging or senility could rob loved ones of years of improved function and quality of life. Early diagnosis and treatment are essential. For additional info on the subject, refer to the Alzheimer's Association [www.alz.org](http://www.alz.org) and/or the Alzheimer's Education and Referral Center [www.alzheimers.org](http://www.alzheimers.org) websites. (Source: MOAA News Exchange Nanette Lavoie-Vaughan article 21 Mar 08)

**Benefits Checkup:** A service of the National Council on Aging is available to all seniors. The Benefits Checkup Program is designed to assist senior citizens who need help paying for their prescription drugs, health care, utilities, and other basic needs. Many older Americans (especially those with limited incomes) are eligible for benefits from many existing federal, state, and local programs. These programs range from heating and energy assistance to prescription savings programs to income supplements, these public programs are available to seniors in need if they only knew about them and how to apply for them. Developed and maintained by the [National Council on Aging](http://www.ncoa.org) (NCOA), Benefits Checkup is the nation's most comprehensive web-based service to screen for benefits programs for seniors with limited income and resources. Benefits Checkup includes more than 1,550 public and private benefits programs such as: Prescription drugs, Nutrition (including Food Stamps), Energy assistance, Financial, Legal, Health care, Social Security, Housing and In-home services, Tax relief, Transportation, Educational assistance, Employment and Volunteer services. Since 2001, millions of people have used Benefits Checkup to find benefits programs that help them pay for prescription drugs, health care, rent, utilities, and other needs. For more information on Benefits Checkup, contact them at <http://www.benefitscheckup.org/>.

**AARP Bulletin Today:** For the past 50 years, AARP has mailed a monthly bulletin to its members. These Bulletins have always focused on issues and concerns vital to the plus +50 and retiree generations. AARP has recently changed the Bulletins format. The new AARP Bulletin Daily can be found at <http://bulletin.aarp.org> AARP has dramatically revamped and expanded their website. They have added new staff to provide a completely new dimension of news and daily updates. Every day they will offer up to date features on health care, financial security, politics, and lifestyle. They have added video and interactive elements to bring to life the issues that retirees face. There will be features such as Myth Busters, Ask Mrs. Medicare pulse a daily cartoon and Sudoku puzzles. The website is <http://bulletin.aarp.org> (Source: AARP Bulletin May 2008)

**PBS Series 'Americans At War' Now Online:** Now instant access to powerful videos and stories from the award-winning PBS series, "[Americans at War](http://www.pbs.org/wgbh/amwar)," can be accessed online. The new website, launched by the U.S. Naval Institute (USNI) and sponsored by Lockheed Martin, features videos and stories which illuminate the actual combat experience from the perspective of the men and women who fought in America's wars from WWI to Iraq. Find great war fighter slideshows, videos, and articles on Military.com's [Warfighter's Forum](http://www.military.com). (Source Military.com)

**RAO VOLUNTEERS NEEDED** The McChord Retiree Activities Office has an ongoing need for volunteers to work the Retiree Activities desk at the McChord Customer Service Mall. The RAO is staffed by military retirees and their spouses. Duties are to answer the phones, emails, give directions, and to research and provide timely answers for retiree's questions on such subjects as Tricare, Tricare for Life, Delta Dental programs, Retiree Pay matters, Veterans programs and more. The work hours are from 9 a.m. to 12 p.m. Monday – Friday. Working at the RAO desk with fellow retirees is enjoyable and rewarding work. On the second Thursday of each month at 11 a.m., we hold a business luncheon at the McChord Clubs Fireside room. We sponsor two events during the year, an Annual Retirees Dining Out in April and a Retiree Appreciation Day in the fall. We also hold an annual RAO staff picnic in August at the Pavilion in Holiday Park. It is always a good feeling to know that you have helped someone, and here at the McChord RAO opportunities abound. It's also good to rub elbows with fellow retirees and their spouses all working together to help the retired military community. If you would like to check us out please join us at one of our monthly luncheons. To volunteer call us at (253) 982-3214 or e-mail us at [rao@mcchord.af.mil](mailto:rao@mcchord.af.mil).

**MIGRAINES:** One in 10 people have had a migraine headache. Many have their first migraine between 15 and 45 years of age, and most sufferers have a close relative who also has them. Migraines are caused by changes in blood vessels in the brain. The vessels dilate and put pressure on the nerves, causing the pounding pain. Although very debilitating when they occur, migraine headaches generally do not signify a more serious medical problem. About one-fifth of migraine sufferers have "classic" migraines with warning signs, or an aura, that precedes the headache. Auras might be caused by a temporary constriction of a blood vessel in the brain. Auras include seeing stars, zigzag lines, tunnel vision, or a blind spot, and can last up to 20 minutes to an hour or until the headache begins. About 75% of migraines are "common" migraines, which do not have an aura and usually are characterized by a pounding, severe, one-sided headache. Nausea, vomiting, and sensitivity to light can occur with a migraine. There might be numbness or tingling in the face, neck, or upper extremities. The headache can last a few hours to a day or two. The day after the headache ends a migraine sufferer still can feel fatigued, tired, and mentally exhausted. There also can be residual neck pain. Migraines occur less frequently if you can identify and avoid triggers. Common triggers include bright lights; loud noise; physical or emotional stress; lack of sleep; skipping meals; caffeine, alcohol, or nicotine; and hormonal changes. Some foods are triggers, including fermented foods such as soy sauce, aged cheese, and red wine; nitrate-containing foods such as bacon, corned beef, hot dogs, and salami; foods containing MSG; and other foods, including chocolate and nuts. Going to a quiet, dimly lit room during a migraine can help. Drinking fluids is important to keep from being dehydrated. Biofeedback is often a useful tool in treating migraines, and some patients find self-hypnosis valuable. If you have migraines as often as once a week, preventive medication, taken daily, may be prescribed. If your migraine headaches are less frequent, medication can be taken at the first sign of a headache (or aura). The medication can be injected (by the patient) or taken in the form of a nasal spray, rectal suppository, or fast-acting oral preparation. The goal is to provide treatment as soon as possible and to ward off a more serious headache. Migraine medications have side effects, especially for patients with heart disease or other health problems. Some medications affect the vascular system, while others are strong painkillers (which can become habit-forming if taken too frequently). Work closely with the physician prescribing your medication. For more information, visit [www.headaches.org](http://www.headaches.org) (Source: MOAA Magazine Ask the Doctor Nov 05)

**The Combined Federal Campaign (CFC)** of the South Puget Sound wants to thank you for your service to our country and your continued willingness to make a difference. Last year, the CFC of the South Puget Sound that services Pierce, Lewis, and Thurston counties, received over 8,000 donations totaling \$1,121,805 thanks to the generous spirit of military retirees such as you. Whether recently retired from the armed services or you have been for some time you are able to participate during the campaign that runs October 1 through December 15 each year.

Gifts from military retirees can be made by check or cash. The CFC gives more than 2,000 choices of where you can choose to make a real difference in the lives of others – whether local, national, or international. By getting involved, you have the opportunity to make a difference and bring about change in our neighborhoods, our community, our country, our world, so it is a better one for future generations and us.

CFC will have tables setup at Fort Lewis and McChord AFB during the campaign, see below, where you can come by and donate to the organizations you wish to support. Alternatively, in October you can go to [www.CFCgive.org](http://www.CFCgive.org) and learn more about the campaign and search for charities online. If you have questions or wish to donate, please contact Sean Armentrout at 253-597-7488 to get more details, or write to CFC of South Puget Sound, 1501 Pacific Avenue, 4<sup>th</sup> Floor, Tacoma WA 98401.

**FT LEWIS:** Commissary on 31 October 2008 between 10:00am and 3:00pm

**MCCHORD AFB:** To be TBD (check back at [www.CFCgive.org](http://www.CFCgive.org) in September)

## McChord AFB Community Center Happenings

Phone 253 982-0718 / 0719

**Base Theater** Bldg 742 Main Street the Theater shows FREE movies at 4 & 7 pm on Saturdays and 4 pm on Sundays, refreshments, and snacks are available for purchase. To check out the movie schedule call 253-982-5836.

**Free Computer & Technology Training** free online classes at <http://fortlewis.giantcampus.com>. There are many programs available. Sign up or get answers to your questions by sending an email to [CommunityCntr@mcchord.af.mil](mailto:CommunityCntr@mcchord.af.mil) or call 253-982-5581 / 2795

**Group Guitar Lessons** Classes are on Mondays for six weeks from 6:45 to 7:30 pm. Must be 18 or attending with a parent. Cost \$88 Call 253-982-0719 for more information.

**Adult Piano Lessons** Monday, Tuesday, & Wednesday> Cost is \$15 per lesson email [CommunityCntr@mcchord.af.mil](mailto:CommunityCntr@mcchord.af.mil) for more information.

**Basic Digital Photography Workshop** \$65 for one 4 hour workshop July 5<sup>th</sup> or 26<sup>th</sup>. Classes run from 9 am to 1 pm, email [CommunityCntr@mcchord.af.mil](mailto:CommunityCntr@mcchord.af.mil) for more information.

**Community Center Flea Market and Garage Sale** July 12 & 26 8:30 am to 1 pm at the McChord Express store parking lot on the corner across from the Commissary and BX email [CommunityCntr@mcchord.af.mil](mailto:CommunityCntr@mcchord.af.mil) for more information.

**McChord Air Show** July 19 & 20<sup>th</sup> 2008 go to <http://www.mcchordairexpo.com/T> to check it out.

**Sesame Street Show** July 24 at 1 pm located in Hangar #9

**Pet First Aid** August 30 12 to 4 pm at Holiday Park

### McCHORD PHONE DIRECTORY

Airman & Family Readiness Ctr	253-982-2695
Air Terminal (PAX Svcs)	253-982-7259
Armed Forces Bank	253-581-9272
Causality Assistance	253-982-3821
Chaplin	253-982-5556
Colocated Club	253-982-2795/5581
Commissary	253-982-3285/2740
Credit Union	253-588-5843
Dental Clinic	253-982-5505
Eye Clinic	253-982-2273/2032
Exchange	253-582 3110
Finance	253-582-5156
Hospital (McChord Clinic)	253-982-5766
ID Cards/Deers	253-982-2543/2544
Legal Assistance	253-982-5512
Library	253-982-3454
Madigan (Emergency Room)	253-968-1390
McChord Pharmacy	253-982-2273/2458
Public Affairs	253-982-2060
Retiree Activities Office	253-982-3214
Security Police	253-982-2779
Survivor Benefits Plan	253-982-3821
Telephone Locator	253-982-0/113
Visitors Center	253-982-2347
Red Cross	253-982-5557/5778

### NATIONAL PHONE NUMBERS

Air Force Contact Ctr	1-800-616-3775
Deers	1-800-538-9552
Tricare Information	1-800-363-6337
Tricare West Region	1-888-874-9378
Tricare Mail Order Pharmacy	1-866-363-8667
Delta Dental	1-888-838-8737
Defense Finance & Accounting	1-800-321-1080
Social Security	1-800-772-1213
VA Benefits	1-800-827-1000
VA Insurance	1-800-669-8477
Air Force Village (Officer)	1-800-762-1122
Air Force Village (Enlisted)	1-850-651-3766
Air Force Billiting	1-888-235-6343
Army Billiting	1-800-462-7691
Navy Billiting	1-800-628-9466



Reduce  
Reuse  
Recycle

It's the right thing to do!



# McChord Recycling Center Location

Public drop-off bins are always open!

## We Take:

- ALUMINUM
- ANYTHING PAPER
- CARDBOARD
- TIN
- GLASS
- PLASTICS
- CLOTHING
- CELL PHONES
- MIKE CARTONS
- DRINK BOXES
- SCRAP METAL
- MOST APPLIANCES (CALL FOR INFO)
- ELECTRONICS  
(COMPUTERS, MONITORS)

24 Hour Public Drop-off

*Please No TV's*



Preserving Our Past,  
Protecting Our Future

