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 Web Site www.mcchordrao.com Retiree Activities Office: Open 0900-1200 Monday - Friday

Joint Base Lewis-McChord Web site launched by Rich Bartell



The latest information concerning soon-to-be Joint Base Lewis-McChord can be found on the internet at http://info.lewis-mcchord.army.mil. The recently launched Website features news and information on the development and creation of Joint Base-Lewis McChord. For more than three months, a team of Army and Air Force employees and contractors have worked together to develop the Lewis-McChord joint basing Website. "Everything about the Lewis-McChord joint basing Website, from its concept and development to its dynamic content has been truly a joint effort," said Capt. Suzanne Ovel, the 62nd Airlift Wing's joint basing public affairs

officer. "We strove to ensure that the site represents the spirit of what will be Joint Base Lewis-McChord, and I believe we succeeded," said Ovel. The site offers joint base information in several forms including downloadable videos, interactive graphic maps, news articles and frequently asked questions. According to Joe Jimenez, a Fort Lewis joint base public affairs specialist, the recently launched Website is the best place to find current information on Joint Base Lewis-McChord. "As we move closer to becoming a joint base in January 2010, more people are paying attention to what may change on both bases. This site is already beginning to make a complex process easy to understand," said Jimenez. Local community members have given the site a collective thumbs-up. "Fort Lewis and McChord Air Force Base are so very important to our region. This new Website is a great way to get information on the new joint base – it's more than just a snap shot of information," said Gary D. Brackett, manager of business and trade development for the Tacoma-Pierce County Chamber. Jeff Brewster, director of communications and government relations for the City of Lakewood says the Website is helpful for communities surround the bases. "The new Joint Base Lewis-McChord website provides an abundance of useful information for surrounding communities to learn more about the details of the upcoming merge of these installations." Please visit the Joint Base Lewis-McChord Website at http://info.lewis-mcchord.army.mil.

VA COLA 2009: The House cleared a cost-of-living bill that would provide an increase for veterans with service-connected disabilities, as well as dependency and indemnity compensation (DIC) for families of deceased veterans. The Senate passed the veterans' COLA measure in July. The COLA bill, S 2617, provides for a Dec. 1 increase in disability compensation, dependency and indemnity compensation, and pensions that will match whatever increase is provided in Social Security benefits. (Continued on next page)

The increase, which applies to about 2.8 million veterans and survivors, would first appear in January paychecks. The Social Security increase for 2009 was approved at 5.8%. The Social Security COLA automatically applies to military and federal civilian retired pay, but veterans' disability and survivor benefits and pensions increase only through the enactment of new legislation. (Source: VFW Washington Weekly 12 Sep 08)

Enhanced VA mortgages possible for vets in distress. Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which President Bush signed into law Oct. 10. "These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan. Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries. VA has never guaranteed subprime loans; however, as a result of the new law VA can now help many more veterans who currently have subprime loans. The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value. Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located. Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure. Originally set to expire at the end of this month, VA's authority to guaranty Adjustable Rate Mortgages and Hybrid ARMs was also extended under this new law through Sept. 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans. Since 1944, when home loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth more than \$911 billion. This year, about 180,000 veterans, active-duty service members, and survivors received loans valued at about \$36 billion. For more information, or to obtain help from a VA loan specialist, veterans may call VA at (877) 827-3702 or visit www.homeloans.va.gov. (Source Air Force Retiree Services)

Medicare Part B to Remain Unchanged For the first time since the year 2000, Medicare Part B premiums will not go up in 2009. The Medicare Part B monthly premium will be unchanged at \$96.40 next year for most of the 44 million beneficiaries in the U.S. health program for elderly and disabled people. The decision to hold premiums steady results in part from increased reserves in the Medicare trust fund. The Part B trust fund was reimbursed \$9.3 billion earlier this year after officials discovered money had been inadvertently drawn to cover hospice benefits that should have come from the separate Part A hospital fund. This announcement may seem surprising, given the fact that medical costs continue to outpace inflation. Medicare officials said many unusual factors contributed to what will be just the sixth year without a premium increase since Medicare began in 1965. Even though premiums have risen in recent years, in part because Medicare had to build up reserves to offset changes made by Congress to adjust physician payments, these reserves finally have reached adequate levels. However, Medicare is not all good news. Even though the Medicare Part B premium will not increase, the Part A deductible will. The deductible that Medicare beneficiaries must pay for hospital stays of up to 60 days will raise \$44 next year to \$1,068 from \$1,024 this year. (Source NAUS Weekly Update)

Special Survivor Indemnity Allowance A provision of the National Defense Authorization Act Fiscal Year 2008 has established a Special Survivor Indemnity Allowance (SSIA) for surviving spouses who are the beneficiary of the Survivor Benefit Plan (SBP) annuity and their SBP annuity is partially or fully offset by the Dependency and Indemnity Compensation (DIC). SSIA also applies to the surviving spouses of members who died on active duty whose SBP annuity is partially or fully offset by their DIC. SSIA starts at \$50 per month in October and then increases each fiscal year by \$10 until it reaches \$100 in 2014. (*Continued on the next page*)

SSIA will terminate in Feb. 2016. Surviving spouses whose SBP annuity is suspended due to remarriage prior to age 55 are not eligible for SSIA during the suspension. If the surviving spouse regains eligibility for SBP and DIC, they will also regain eligibility for SSIA. The SBP annuity for children is not offset by DIC, so child SBP beneficiaries are not authorized SSIA. Surviving spouses whose SBP annuity is fully or partially offset by DIC are not required to apply for SSIA. The <u>Defense Finance and Accounting Service (DFAS)</u> will automatically pay SSIA to surviving spouses whose SBP accounts show a DIC offset of their spouse's SBP annuity for months starting in October. However, if you never applied for the SBP annuity, DFAS will not have an account to identify you as an SBP beneficiary eligible for payment of SSIA. If you need to apply for SBP, contact your Retirement Services Office: www.retirees.af.mil Surviving spouses, whose SBP annuity is completely offset by DIC, need to ensure DFAS has valid direct deposit account information or mailing address. Without valid account information or check address, DFAS will not be able to pay the SSIA. You can update your account information or check address by contacting DFAS at 1-800-321-1080. (Source: U.S. Navy Personnel Command)

The Veterans Benefits Improvement Act of 2008 pushes the Department of Veterans Affairs to use electronic filing and processing of claims to try to improve the speed of claims decisions, reduce the disparity in decisions involving similar issues and cut the number of claims decisions that end up being overturned. The bill also creates a new authority to provide a temporary disability rating for some veterans who have severe and multiple disabilities that are not fully healed. Stabilized and unstabilized disabilities that have an impact on employment could be considered in assigning the temporary rating that would be used to provide disability compensation during the first year after leaving the military. One of the pilot projects ordered by the compromise bill requires special, expedited treatment for disability claims where the veteran had the help of a veterans' service officer to prepare the paperwork. This one-year test would be carried out in at least 10 regional offices. A second pilot project, to run over three years in at least four regional offices, would have processors and veterans use a checklist when submitting claims in an effort to bring more organization and uniformity to the claims process. The bill also gives VA one year to develop a program using information technology to process claims that would allow veterans to file applications and to track the progress of their claim online. Several provisions in the bill were drawn from a claims modernization bill that attempts to improve training for VA workers who process claims. It will also change how employees are evaluated and improve VA procedures allowing claims to be processed, and benefits delivered quickly, fairly, and accurately for veterans, their families, and their survivors. Over the last two years, members of the House and Senate veterans' affairs committees have tried to push the VA to process claims more quickly while also complaining about the rate of mistakes in claims and evidence that similar claims are decided differently between VA regional offices. In the report accompanying the benefits bill, the two committees say they want a process that is perceived as fair by veterans, but realize "it is unreasonable to expect states to have exactly the same average compensation or percentage of veterans receiving compensation." The bill requires a report - due one year from now - that looks at variances in benefits between regional offices and between veterans of different states to determine whether the differences are justified. (Source Navy Times.com)

Veterans Gain U.S. Benefits for Lou Gehrig's disease The federal government will provide disability pay, lifetime health care and death benefits for all veterans with <u>Lou Gehrig's disease</u>, the <u>Department of Veterans Affairs</u> reported, saying that the disease was linked to military service. All veterans with the illness will be eligible, regardless of when or where they served. The 10-year cost for death and disability benefits is projected at \$505,839,000. That figure does not include health care costs. The decision is based on studies suggesting that veterans are more likely to develop the disease, an often fatal nerve disorder, which is also known as amyotrophic lateral sclerosis or <u>A.L.S.</u> The cause of the disease is unknown, and it is not common, affecting 20,000 to 30,000 people in the United States. It destroys nerve cells in the brain and spinal cord, and the average survival is only three to five years. Dr. Jinsy Andrews, a neurologist at the center for the disease at NewYork-Presbyterian/Columbia hospital, said that several studies had linked A.L.S. to military service, though none could explain why. (*Continued on the next page*)

There are many theories of why veterans may be having an increased risk of A.L.S., which include psychological or physical stress, or even *vaccinations* or exposures to electromagnetic fields, or to toxic agents that have been used in the gulf war. Even though the connection is not certain, the government decided to compensate veterans because the disease is so severe and so rapidly progressive that there is simply no time to sort out individual claims. The secretary of veteran's affairs, "felt the right thing to do was to give veterans the benefit of the doubt, particularly since this disease is so debilitating". The government expects 416 new cases among veterans in 2009, and about 700 a year qualifying for the benefits. In some cases, their survivors will qualify for death benefits. The death and disability benefits alone are expected to cost about \$23 million in 2009.

Update: The new regulation will apply to all applications for benefits that are received by VA on or after September 23, 2008, or that are pending before VA, the United States Court of Appeals for Veterans Claims, or the United States Court of Appeals for the Federal Circuit. (*Source New York Times*)

Vets Health Care Reform Bill Introduced The House Veterans' Affairs Committee Chairman recently introduced H.R. 6939, The Veterans Health Care Budget Reform Act, which would ensure that VA health care funding is sufficient, timely and predictable. An identical bill was also introduced in the Senate. <u>H.R. 6939</u> would authorize Congress to approve VA medical care appropriations one year in advance of the start of each fiscal year. In addition, the VA would have up to a year's worth of advance appropriations, which would allow them to investigate how to deliver the most efficient and effective care to an increasing number of veterans with increasingly complex medical conditions. The bill would also require the Governmental Accountability Office (GAO) to study and report to Congress for the next three years on VA's budget forecasting model and estimates. Read the full article on Military.com. (Source Military.com)

Award for New Washington State Home The Department of Veterans Affairs (VA) has awarded a contract worth \$32.7 million for construction of a new nursing home on the grounds of the Department's American Lake VA Medical Center in Tacoma, Washington. The contract calls for construction of a new 83-bed nursing home, a dietetics kitchen, and other infrastructure improvements, to include a parking lot and landscaping. Construction of the 79,000-square-foot nursing home is expected to take nearly two years. VA operates five major medical centers, eight outpatient clinics, and five Vet Centers across the state. For more information on services for Washington State veterans, visit the Washington State Department of Veterans Affairs website. (Source Military.com Veterans Report)

Flu Season is Coming, Get Prepared Flu season is just around the corner, and vaccines are now available across the country. A record number of flu vaccine doses (more than 140 million) have been created for use in the U.S. in the 2008-2009 season with the Department of Defense (DOD) having more than 3.5 million doses. DOD requires all service members to receive flu vaccinations. Immunization is also mandatory for all civilian and contract personnel who provide direct patient care at military treatment facilities. TRICARE covers flu shots for beneficiaries that are administered in a doctor's office. For more information about flu vaccines, visit the MILVAX Website and the CDC's flu page. (Source Military.com)

TRDP Benefits Enhanced Effective Oct. 1, the TRICARE Retiree Dental Program (TRDP) offers coverage for dental implants and one- and two-surface composite resin restorations. In addition, the orthodontic lifetime maximum was raised to \$1,500 from the current \$1,200 and enrollees in the Enhanced Overseas TRDP can receive care through the program worldwide. Enrollees in the Enhanced TDRP those who live in the U.S., Guam, Puerto Rico, U.S. Territories and Canada will also be able to receive care when traveling to other countries. These new benefits, coming as a result of requests from enrollees, military and veterans associations, will significantly improve the TRDP, making it an even more comprehensive program. To learn more about TRICARE Retiree Dental Programs click on TRDP, or call them at (888) 838-8737 (M-F, 6am – 6pm PST). (Source: NAUS Weekly Update 3 Oct.)

Policy Change for Replacing ID Cards Homeland Security Directive 12 now requires retirees and family members seeking to renew or replace a military identification card to provide two types of ID. Retirees and family members needing identification cards must have two of the following types of current identification -- one must include a photo:

- -- Driver's license or ID issued by a state or outlying U.S. commonwealth or possession
- -- ID card issued by federal, state or local government agencies or entities
- -- School ID card with a photograph
- -- Voter's registration card
- -- U.S. military ID card
- -- U.S. passport
- -- Certificate of U.S. citizenship
- -- Certificate of naturalization
- -- Persons younger than 18, who are unable to present a document previously listed, they may bring:
- -- School record or report card
- -- Clinic, doctor or hospital record
- -- Day-care or nursery school record

The listing is not all inclusive. A list of acceptable documents can be found at www.uscis.gov/files/form/I-9.pdf, Page 4. For contact information and the location of the nearest ID card issuing facility, visit www.dmdc.osd.mil/. On this website, people can search by city, state or ZIP code. (Source Military.com)

Top SUPERFOODS for all-star heart health Ever wonder how to fight off the top killer of U.S. adults . . . heart disease? Believe it or not, many of your answers lie in the foods you eat. In 2006, 11 percent of non-hospitalized American adults were diagnosed with heart disease, totaling 24.1 million people, according to the Centers for Disease Control and Prevention (CDC). As part of TriWest Healthcare Alliance's Condition (Disease) Management Program, TRICARE beneficiaries diagnosed with heart failure can receive a personalized care plan created by a clinical health coach. The coach will discuss the beneficiaries' progress and challenges with them at least once a month. And best of all, this is a free service, as part of your TRICARE entitlement. Ideally, though, you want to keep yourself from reaching this point. Check out these top five superfoods from The American Dietetic Association (ADA) and the "Nutrition Action Health Letter" that will not only make you feel good, but will help protect against the leading killer in the U.S.

- **Beans.** The ADA says beans are truly a superfood because each tiny bean has a powerful combination of protein, fiber, vitamins and minerals. Researchers have also found that diets including beans may reduce the risk of heart disease and certain cancers.
- Wild salmon. The omega-3 fats in salmon can help reduce the risk of sudden-death heart attacks. Plus, salmon caught in the wild has less PCB contaminants than salmon raised on a farm.
- **Mushrooms.** Stocked full of antioxidants that help protect cells from free radicals, which can lead to cancer and sometimes heart disease, mushrooms are also a great source of potassium, copper and certain B-vitamins.
- Garlic and onions. Keep the onions whole and the garlic as cloves instead of using garlic or onion powder. The ADA reports that research shows these two foods may help lower LDL (bad) cholesterol, control blood pressure, prevent blood clotting in blood vessels, act as antioxidants to reduce cancer risk, and even promote immunity. You may need to eat one garlic clove daily to make a difference.
- **Blueberries.** These fun little berries are bursting with antioxidants, more so than many larger berries. In addition to fighting off heart disease and cancer, blueberries can also fight aging to help you stay youthful. They're loaded with dietary fiber and vitamins A and C as well.

Eating heart-healthy can be a special treat, too. The ADA reports that recent research shows components of the cocoa bean and dark chocolate could positively impact the cardiovascular system, kidney function, brain health, immune system, diabetes and blood pressure. (Continued on the next page)

In fact, dark chocolate may help limit the build-up of plaque in arteries by lowering LDL (bad) cholesterol, raising levels of HDL (good) cholesterol and reducing blood pressure in people with high blood pressure. In addition to heart failure, the Condition (Disease) Management Program also caters to people diagnosed with asthma, diabetes and depression. If you've been diagnosed with any of these conditions, visit TriWest's Healthy Living Portal at http://www.triwest.com/beneficiary/healthy_living/ or call 1-888-259-9378 for more information.

AAFES Exchange offers retirees optical service online Thanks to expanded online service, military retirees can now use exchange optical shops and vision centers for eyewear regardless of where they live. Two new partner Web sites for glasses and contact lenses have been added to the Exchange Online Mall at www.aafes.com. After logging in, authorized shoppers who click on the new "Glasses & Contacts" link now have access to the prices comparable to those found in the exchanges' brick-and-mortar optical shops and vision centers through FramesDirect.com and MilitaryContacts.net. The sites have been set up to offer the same opening price points exchange shoppers find at optical shops and vision center facilities on military installations. The sites solve some long-standing issues by delivering the eyewear benefit to an authorized shopper's front door. Now, any beneficiary can use the Internet for discount eyewear service, especially those retirees and their families without access to traditional exchange facilities. With single vision eyeglasses starting at just \$39, FramesDirect.com's Exchange Online Mall site features some 50,000 prescription frame styles and 8,000 sunglasses from more than 200 brands, all discounted 10 to 30 percent with free shipping. The site also allows people to upload pictures and virtually try on different frame styles. MilitaryContacts.net offers prices up to 30 percent less than the leading mail-order contact lens provider, and orders of \$50 or more always receive free shipping. Shoppers can e-mail or fax their prescription or provide their eye doctor's name and phone number, and if the prescription is on file, the site will validate and fill the order. (Source AAFES)

New Exchange Online Mall Site Helps Save the Planet while Putting Green in Your'

Pockets From environmentally friendly shopping bags to an increased selection of ENERGY STAR(r) appliances, military exchanges continue to find new and creative ways to make the communities they serve better places to live, work and shop. The exchanges are riding the green wave to more efficient and environmentally friendly operations that is even making its way to the World Wide Web as MilitaryRecycling.com, now online through the Exchange Online Mall at www.usmc-mccs.org navy-nex.com www.navy-nex.com and www.cg-exchange.com. "With MilitaryRecycling.com's simple three-step process, authorized exchange shoppers can get paid to safely recycle old electronics, cell phones and computers in an environmentally friendly way. (Continued on next page)

Authorized shoppers simply tell the site what type of electronic device they want to recycle and MilitaryRecycling.com provides a cash offer, in the form of a Visa Prepaid Card. A recent search using a working cell phone produced an offer of \$28 while a broken name-brand laptop was worth \$10.

After agreeing to the amount offered, shoppers just box up the product with a provided packing slip and prepaid shipping label and drop it in the mail. Depending on the condition and model of the item being recycled, it will either be reutilized or broken down into raw materials which are then repurposed. (Source AAFES News Release)

McCormick & Schmick's Tribute to Veterans Sunday, Nov. 9, is the date that McCormick and Schmick's Seafood Restaurants around the country will salute veterans. They will be offering a free entrée from a special menu. Veterans are encouraged to make reservations and bring proper ID to present to your server. Proper ID includes retired military ID cards, membership card in a veteran's organization like NAUS or a copy of your DD-214 discharge papers. Most restaurants will not be able to seat parties over six people in order to accommodate more veterans. To find the participating McCormick & Schmick's restaurant nearest to you Click here. http://www.mccormickandschmicks.com/index.cfm?fuseaction=content.display&pageID=263 (Source McCormick & Schmick's)

Golden Corral's 2008 Military Appreciation "Thank You" Dinner On Monday, Nov. 17, 2008, from 5 to 9 pm, all 485 Golden Corral restaurants across America will offer any person who has served or is serving in the United States Military (including National Guard and Reserves) a free "thank you" dinner buffet and beverage with no identification required. This will be the eighth annual "thank you" dinner for our nation's heroes from Golden Corral restaurants, which has provided over 1,835,000 complimentary meals to military personnel over the history of the event. For the second year, Golden Corral's guests and restaurant teams may send personal greetings to America's military personnel on active duty overseas. From Sept. 1 through Nov. 17, 2008, special postcards will be available at all Golden Corral restaurants for sending messages of thanks and encouragement to the troops overseas. They will be delivered to our troops prior to the Holidays. In 2007, over 55,000 Military Appreciation post cards were delivered to military troops stationed overseas. To find the Golden Corral Restaurant nearest you click Here http://www.goldencorral.com/ (Source Golden Corral"s)

RAO VOLUNTEERS NEEDED Is retired life getting you down? Do you need a little something extra to help fill your days? The McChord Retiree Activities Office would like to help you out, we have ongoing needs for dedicated volunteers. The RAO desk is staffed by retiree volunteers, spouses and survivors. Our hours of operation are 0900 to 1200 hours Monday through Friday. You may volunteer for one day a week, one day a month or as many days as you like, the choice is yours. Volunteers answer phones and do research on questions from fellow retirees, their spouses and survivor's questions on benefits such as Tricare, Tricare for Life, Delta Dental, Retiree Pay matters, and Veterans programs and more. Working with fellow retirees can be extremely enjoyable; it is a satisfying feeling knowing that you have helped a fellow retiree or survivor with their needs. It is also great to get together and rub elbows with your fellow retirees and their spouses all working together to help the local military retiree community. We host a business luncheon at the McChord Club on the second Thursday of each month. Feel free to stop by and check us out or you can call and volunteer at (253) 982-3214 or e-mail us at rao@mcchord.af.mil.

McChord Clinic The McChord Clinic will now be opening its doors at 7:20 AM, Monday through Friday as opposed to 7:00 AM. The change is being made for the safety reasons the clinic wants to ensure that their patients are in the building when adequate medical staffing is also in the building. Clinic hours will remain unchanged and continue to operate from 0730-1630. (*Source McChord Clinic*)

McChord AFB Community Center Happenings

Phone 253 982-0718 / 0719

Base Theater Bldg 742 Col. Joe Jackson Bld Theater shows FREE movies at 4 &7 pm on Saturdays and 4 pm on Sundays, popcorn and candy are available for purchase. For movie schedule call 253-982-5836.

Adult Guitar Lessons Class will start Friday Nov 7, 08. It will be held every Friday days for six weeks from 7:15 to 8:45 pm. Must be 18 yrs older or attend with a parent. Cost \$88 Call 253-982-0718 for more Information.

Chili Cook-off Nov 19, Located in the club near the concierge deck, Submit your chili w/completed registration form to the Comm. Ctr Office between 10-11:30 am on WED Nov 19. Judging will take place at noon. Chili must be: made from scratch, in a 4qt minimum sized crock pot, and safe to ingest.

TOPS IN BLUE Dec 4, time 7:00 pm Hanger 9, come see this high impact performance. The AF best show off their talent as they rock the house.



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