



A Publication of the McChord AFB Retiree Activities Office for Air Force Retirees, their spouses or survivors. Dep June/July 2012 Joe Jackson Blvd, Customer Service Mall Rm 1001, McChord AFB WA 98438 (Voice Mail 24 hours a day) Fax 253-982-5234. Email – rao.mcchord@us.af.mil Web Site www.mcchordrao.com Retiree Activities Office: Open 0900-1200 Monday - Friday

Supreme Court Health Care Ruling: No Impact on TRICARE: The June Supreme Court decision upholding the constitutionality of the Patient Protection and Affordable Care Act (ACA) has no impact on TRICARE health benefits for service members, military retirees and their families. TRICARE's commitment to providing the best possible health care to its more than 9.7 million beneficiaries remains unchanged. TRICARE is authorized by independent statutes, and remains under sole authority of the Defense Department and the Secretary of Defense.

TRICARE benefits meet or exceed the minimum requirements provided in the ACA for creditable coverage, including coverage for pre-existing conditions and serious illnesses, preventive care services with no cost shares, reasonable out-of-pocket costs with no or low deductibles and copayments, and no annual or lifetime caps on coverage. For more information about TRICARE's covered clinical preventive services, go to www.tricare.mil/preventivecare. Further, Congress also passed the TRICARE Affirmation Act, signed into law in April 2010. This law explicitly states that Department of Defense health coverage, including TRICARE, qualifies as "minimum essential coverage" under the ACA.

Finally, TRICARE Young Adult (TYA) extends TRICARE coverage to the children of beneficiaries up to age 26. Congress authorized this program in the 2011 National Defense Authorization Act, which became law in January 2011. TYA, implemented in April 2011, gives eligible uniformed services dependents under 26 who are unmarried and not eligible for employer-sponsored health care coverage the option to purchase TRICARE coverage. As of May 31, 2012, more than 17,000 beneficiaries are enrolled in TYA. For more information about TYA and how to purchase it, go to www.tricare.mil/tya. (Source: TRICARE)

Obama Administration Presents National Plan to Fight Alzheimer's

Disease: The U.S. Department of Health and Human Services has released a national plan to fight [Alzheimer's disease](#). The plan is part of the National Alzheimer's Project Act, which President Obama signed into law in January 2011. The plan has five goals, including the development of effective prevention and treatment approaches for Alzheimer's disease and related dementia by 2025. To read the full article follow this link <http://www.hhs.gov/news/press/2012pres/05/20120515a.html> (Source: Disability.gov)

The VA's VET CENTER HISTORY: The Vet Center Program was established by Congress in 1979 out of the recognition that a significant number of Vietnam era vets were still experiencing readjustment problems. Vet Centers are community based and part of the U.S. Department of Veterans Affairs. In April 1991, in response to the Persian Gulf War, Congress extended the eligibility to veterans who served during other periods of armed hostilities after the Vietnam era. Those other periods are identified as Lebanon, Grenada, Panama, the Persian Gulf, Somalia, and Kosovo/Bosnia. In October 1996, Congress extended the eligibility to include WWII and Korean Combat Veterans. The goal of the Vet Center program is to provide a broad range of counseling, outreach, and referral services to eligible veterans in order to help them make a satisfying post-war readjustment to civilian life. On April 1, 2003 the Secretary of Veterans Affairs extended eligibility for Vet Center services to veterans of Operation Enduring Freedom (OEF) and on June 25, 2003 Vet Center eligibility was extended to veterans of Operation Iraqi Freedom (OIF) and subsequent operations within the Global War on Terrorism (GWOT). *(Continued on the next page)*

The family members of all veterans listed above are eligible for Vet Center services as well. On August 5, 2003, VA Secretary Anthony J. Principi authorized Vet Centers to furnish bereavement counseling services to surviving parents, spouses, children and siblings of service members who die of any cause while on active duty, to include federally activated Reserve and National Guard personnel.

Services: What is readjustment counseling?

Readjustment counseling is a wide range of psycho social services offered to eligible Veterans and their families in the effort to make a successful transition from military to civilian life. They include:

- Individual and group counseling for Veterans and their families
- Family counseling for military related issues
- Bereavement counseling for families who experience an active duty death
- Military sexual trauma counseling and referral
- Outreach and education including PDHRA, community events, etc.
- Substance abuse assessment and referral
- Employment assessment & referral
- VBA benefits explanation and referral
- Screening & referral for medical issues including TBI, depression, etc.

Does VA have readjustment counseling for family members?

Family members of combat veterans have been eligible for Vet Center readjustment counseling services for military related issues since 1979.

Am I eligible for Vet Center readjustment counseling?

If you, or a family member, served in any combat zone and received a military campaign ribbon (Vietnam, Southwest Asia, OEF, OIF, etc.) then your family is eligible for Vet Center services.

Where is counseling offered?

VA's readjustment counseling is provided at community-based Vet Centers located near veterans and their families. All Vet Center services are prepaid through military service. Contact your nearest Vet Center through information provided in the Vet Center Directory or listings in your local blue pages. Vet Center staff are available toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

(Source Department of Veterans Affairs)

Obstructive Sleep Apnea Steals a Good Night's Slumber: Hitting the snooze button when the alarm sounds in the morning? Dozing off during morning meetings at work? Yawning excessively throughout the day? These could be symptoms associated with obstructive sleep apnea, a condition millions of American adults have according to the National Institutes of Health (NIH). The most common form of sleep apnea, obstructive sleep apnea, occurs when there are an increased number of pauses in breathing while sleeping. The pauses can last from a few seconds to minutes, and can happen hundreds of times per night. After the pauses, normal breathing continues often accompanied by a loud snort or choking sound. Obstructive sleep apnea causes people to move in and out of deep sleep, limiting periods of restful sleep, and leaving them feeling tired during the day. For people who suffer from obstructive sleep apnea, the airway can be blocked or narrowed during sleep for several reasons. NIH lists several factors associated with obstructive sleep apnea:

- While asleep throat muscles and tongues relax more than normal
- Having tongues and tonsils that are large in comparison to the size of the opening in the windpipe can impact air flow
- Being overweight. The extra fat tissue causes the wall of the windpipe to thicken, narrowing the airway and making it harder to keep the airway open while sleeping
- The shape of an individual's head and neck can create a smaller airway size in the mouth and throat, potentially impacting airflow
- The aging process limits the brain signals that keep the throat and muscles stiff during sleep, preventing narrowing of the airway
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Untreated obstructive sleep apnea can lead to serious cardiovascular complications such as a heart attack and stroke. Beneficiaries should get medical attention if they suffer from this treatable condition. Health care providers can diagnose obstructive sleep apnea by combining personal medical and family history, a physical exam and results of a sleep study. TRICARE covers sleep studies, but beneficiaries must be referred to a sleep disorder center by their provider after a review of their medical information. Obstructive sleep apnea is commonly treated with lifestyle changes (i.e., losing even small amounts of weight or avoiding alcohol before sleeping), mouthpieces, surgery or breathing devices. Currently, there are no medications used to treat this disorder. A physician will determine what treatment options are best to relieve daytime sleepiness, a common symptom of obstructive sleep apnea.

To better understand sleep apnea and how it's treated, visit NIH website www.nhlbi.nih.gov/health/health-topics/topics/sleepapnea. To learn more about TRICARE's coverage for diagnostic sleep studies go to www.tricare.mil/coveredservices. (Source: TriCare Communications)

As an Enrollee in the TRICARE Retiree Dental Program (TRDP), you have paperless access to almost everything you need to help you manage your enrollment, right at your fingertips! For instance, the [dedicated TRDP website](http://www.trdp.org/) (<http://www.trdp.org/>)

- contains comprehensive program information,
- provides a Customer Service Inquiry Form that you can complete and submit electronically for a prompt response by email,
- has all the necessary program materials and forms (like the Benefits Booklet and claim form) that you can view online (and print if you really need a paper copy!), and
- even allows you to search the online Dentist Directory to locate a TRDP network dentist near your home or office. (Continued on the next page)

(You can also request much of this information by using the automated Interactive Voice Response System, at 888-838-8737.)

From the TRDP website you can [log on to the Consumer Toolkit®](https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop), (<https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop>) where you have even more self-service tools available to help you manage your enrollment. The newest of these is the ability to sign up for paperless Explanation of Benefits (EOB) statements--so now, you'll be able to view them immediately through the toolkit (TRDP will notify you by email as soon as a claim has been processed) instead of waiting for your paper copies to arrive in the mail. Log on to the Consumer Toolkit® today to see all the other great options that are there to help you throughout your TRDP enrollment (and be sure to [connect with TRDP on FaceBook, too!](#)) (Source: *TriCare Retiree Dental Program*)

Get Screened and Stand Up to Cancer: Cancer is one of the leading causes of death in the United States, but fortunately, many common types of cancer are treatable if detected early. To ensure early detection, TRICARE covers a variety of cancer screenings at no cost to you. Cancer screenings are among the most effective preventive measures available to protect your health. As you age, cancer screenings should become part of your regular medical routine. Talk to your primary care physician about recommended tests for a person your age. It could save your life. Here is just one example of how screenings and early detection of cancer save lives. A recent study published in the New England Journal of Medicine (www.nejm.org) found the death rate from colorectal cancer decreased 53 percent in those screened. In addition to starting treatment for those found to have colon cancer, screenings allowed doctors to detect and remove small pre-cancerous growths called polyps. Screenings improve your chances of preventing cancer before it emerges, or diagnosing it early enough for effective treatment. There are many effective screening tests for different types of cancers. Tests are performed before you have symptoms, with the idea being to catch cancer early when it may be easier to treat and even cure. The National Cancer Institute has information about when you should consider different screenings (www.cancer.gov/cancertopics/screening). TRICARE covers cancer screenings for breast cancer, cervical cancer, colorectal cancer, prostate cancer, skin cancer and others. Since cancer screenings are preventive care, there is no cost to you for the service, although you may have to pay office visit cost shares if you visit your doctor. Learn more about TRICARE coverage of preventive services like cancer screenings at www.tricare.mil/mybenefit/home/overview/HealthyLiving/PreventiveCare. (Source: *TriCare Communications*)

Take as Directed: An enduring problem in modern medicine is that many patients do not take their medications as directed by their doctor. This is known as poor “medication adherence.” If you are taking medication for a serious chronic condition, missing a dose can cause your symptoms to flare up. With multiple medications, not following your doctor’s instructions could lead to dangerous drug interactions or side effects. Even over-the-counter medicines have risk, as taking too much can be life threatening. According to the National Consumer League (NCL), poor medication adherence contributes to an estimated 125,000 preventable deaths a year and billions of dollars in avoidable medical costs. The NCL reports one in three Americans never fills their prescriptions, and poor adherence contributes to a third of hospital admissions. (Continued on the next page)

Poor medication adherence can be an especially acute problem for members of the military who bear an added responsibility for staying healthy as a matter of national defense.

There are many reasons people don't follow their doctor's orders about medication. It can be as simple as not understanding the directions or forgetting to take a pill, or as serious as intentionally over-medicating. Additionally, patients may not understand the consequences of not following their doctor's instructions. Some of the most common types of poor medication adherence are:

- Not filling a new prescription or failing to refill an existing prescription
- Stopping a medication before directed by your doctor
- Taking too much or too little of a prescribed medication
- Taking your medication at the wrong time

There are simple ways to practice good medication adherence. It starts with personal responsibility. Talk to your doctor and pharmacist to understand the medications prescribed. Write down their instructions and ask questions if you don't totally understand them. If your physician prescribes a brand name medication, ask about a less expensive generic alternative and consider using low-cost TRICARE Pharmacy Home Delivery for your maintenance medications (www.tricare.mil/homedelivery). TRICARE is a partner with the NCL in the "Script Your Future" campaign, whose goal is patient education and awareness. You can learn about the "Script Your Future" campaign and find tools to improve your medication adherence and start conversations with your doctor at www.scriptyourfuture.org. Put yourself in the best position to be healthy by practicing good medication adherence. Find more information about managing your medications by visiting www.tricare.mil/manageyourmeds. (Source: TriCare Communications)

Post-Traumatic Stress Disorder (PTSD): is an emotional and psychological response to trauma that is shocking and painful. The person perceives the event as life-threatening. PTSD is grouped with other anxiety disorders but is different in that it is associated with events that can even be witnessed and directly experienced by you. These traumatic events can be war, terrorist attacks, violence against you or someone else, natural disasters and others. These events can leave you feeling horrified, helpless, and afraid.

It is normal to have some anxiety about a frightening event. On the other hand, post-traumatic stress includes intrusive memories, flashbacks and nightmares. You may try anything to avoid the memories, which can leave you sleep deprived and even lead you to resort to alcohol or substance abuse to help you cope and avoid re-experiencing the trauma. PTSD does not discriminate, it effects adults and children too, anyone no matter what age, gender, ethnicity, financial status etc. PTSD can be mild or severe, but more importantly, there is treatment for PTSD. Post-traumatic stress is not a matter of willpower, and you don't get it because you are weak. More importantly, if left untreated it can be debilitating and will get worse. If you are having symptoms that you cannot fully understand, visit with your primary care manager (PCM) and discuss the symptoms with him/her. This would be a great place to start because your PCM can rule out other medical conditions that could be the origin of the symptoms. For example, high blood pressure, thyroid irregularity, diabetes etc. These conditions could also cause changes to a person's mood, activity level, sleep, appetite, and even affect your overall personality. Here is a list of other resources that can help. Visit their website or contact them by phone for more information. The VA Health Benefits Service Center 877-222-VETS or go online to Specialized PTSD Treatment Programs (www.ncptsd.va.gov), The National Center for PTSD (www.ncptsd.va.gov), The Defense Centers of Excellence (DCOE) 24/7 outreach at 866-966-1020 (www.dcoe.health.mil), The Wounded Warrior Project (www.woundedwarriorproject.org) (Source: *Military.com Military Report*)

SSA to Resume Mailing Annual Earnings Statement: Were you disappointed when Social Security Administration (SSA) decided to no longer mail annual earnings statements? Well, there's great news!

SSA plans to resume mailing paper statements later this year for workers age 25 and older.

In February, SSA resumed mailing paper statements to workers age 60 and older, if they were not already receiving social security benefits.

Why is this important?

Well, for many of us (or family members) who are between the ages of 40-60 and not quite tech-savvy or receptive to accessing personal documents online, this is huge. *(Continued on the next page)*

This statement provides annual social security earnings and benefits information. It includes estimates for disability and survivors benefits, making the statement an important financial planning tool.

Social Security benefits are based on average earnings over a person's lifetime. Therefore, it is important to review this statement annual to ensure the information reported is accurate. Inaccurate information could affect the benefits to which a person may be entitled.

SSA will continue to offer [online access](#) for working individuals ages 18 or older. To access statements online individuals will need to provide information about themselves that matches information already on file with Social Security Administration. For more information visit the [SSA website](#). *(Source: MOAA)*

eVetRecs: Start Your Military Service Record Request Military personnel records can be used for proving military service, or as a valuable tool in genealogical research. Most veterans and next-of-kin can obtain **free** copies of their [DD Form 214 \(Report of Separation\)](#) and other military and medical records several ways.

Online Requests Using eVetRecs: The online eVetRecs system creates a customized order form to request information from your, or your relative's, military personnel records. You may use this system if you are: A **military veteran**, or Next of kin of a **deceased**, former member of the military. The **next of kin** can be any of the following: Surviving spouse that has not remarried, Father, Mother, Son, Daughter, Sister or Brother

Note: *Records are accessioned into the National Archives, and become archival, 62 years after the service member's separation from the military. This is a rolling date; hence, the current year, 2012, minus 62 years is 1950. Records with a discharge date of 1950 or prior are archival and are open to the public. Records with a discharge date of 1950 or after are non-archival and are maintained under the Federal Records Center program. Non-archival records are subject to access restrictions. [Learn more](#)*

If the Official Military Personnel File (OMPF) is a Federal (non-archival) record: The military veteran, or the next-of-kin (*un-remarried widow or widower, son, daughter, father, mother, brother or sister*) of the deceased veteran can request copies of the OMPF online.

If the Official Military Personnel Files (OMPF) is an Archival record: Any archival OMPF can be ordered online for a [copying fee](#). Archival records are open to the public. If you are **not** the veteran or next of kin, you must complete the [Standard Form 180](#) (SF 180). See [Access to Military Records by the General Public](#) for more details.

Required Information

Your request must contain certain basic information for locating your service records. This information includes: The veteran's complete name used while in service, Service number, Social security number, Branch of service, Dates of service and Date and place of birth (especially if the service number is not known). *(Continued on the next page)*

If you suspect your records may have been involved in the [1973 fire](#), also include: Place of discharge, Last unit of assignment and Place of entry into the service, if known.

All requests must be **signed** and **dated** by the veteran or next-of-kin.

If you are the next of kin of a deceased veteran, you must provide proof of death of the veteran such as a copy of death certificate, letter from funeral home, or published obituary.

Recommended Information (optional) While this information is not required, it is extremely helpful to NPRC staff in understanding and fulfilling your request: The **purpose or reason** for your request, such as applying for veterans benefits, preparing to retire, or researching your personal military history. Any **deadlines** related to your request. We will do our best to meet any priorities. For example, you may be applying for a VA-guaranteed Home Loan and need to provide proof of military service by a specific date. Any other specific information, documents or records you require from your Official Military Personnel File (OMPF) besides your Report of Separation (DD Form 214). For additional details on what information may or may not be included, please see the [Special Notice to Veterans and Family Members regarding requests for copies of military personnel and/or medical files](#).

"Emergency" Requests and Deadlines: If your request is urgent (e.g. upcoming surgery, funeral, etc.) and there is a deadline associated with your request, please provide this information in the "Comments" section of [eVetrecs](#) or in the "Purpose" section of the [SF-180](#) and fax it to our Customer Service Team at (314) 801-0764. Our goal is to complete all urgent requests within two working days. Please contact our customer service staff at (314) 801-0800 if you have questions or require same day service. Due to the large number of calls we receive at this number, hold times are often long. However, once you reach a technician they will be happy to assist you with emergency service. If your burial request involves interment at a Department of Veterans Affairs National Cemetery, contact the National Cemetery Scheduling Office at (800) 535-1117 or visit their website <http://www.cem.va.gov/bbene/need.asp>. We work directly with the Veterans Affairs staff to obtain records to verify service for burial benefits. If the veteran is not going to be interred at a National Cemetery, the requester may fax the SF-180 or signature page from eVetRecs (including signature of the next of kin and proof of death) to the Customer Service Team at (314) 801-0764. If your request involves the burial of a Marine Corps veteran, you may also contact the USMC Liaison Officer at (314) 538-2344.

Where to send your request: You can mail or fax your **signed** and **dated** request to the National Archives's National Personnel Record Center (NPRC). Most, but not all records, are stored at the NPRC. **Be sure to use the address specified by eVetRecs or the instructions on the [SF-180](#). [Locations of Military Service Records](#).**

NPRC Fax Number :
314-801-9195

NPRC Mailing Address:
National Personnel Records Center
Military Personnel Records
1 Archives Drive
St. Louis, MO 63138
314-801-0800 *(Continued on the next page)*

Please note that requests sent by Priority Mail, FedEx, UPS, or other "express" services will only arrive at the NPRC sooner. They will not be processed any faster than standard requests.

Response Time: Response time for records requested from the [National Personnel Records Center \(NPRC\)](#) varies and is dependent upon the complexity of your request, the availability of records and our workload. Please do not send a follow-up request before 90 days have elapsed, as it may cause further delays. While the NPRC works actively to respond to each request in a timely fashion, the Center receives approximately 4,000 - 5,000 requests per day. We are responding to requests for separation documents within 10 days about 92% of the time. However, requests that involve reconstruction efforts due to the [1973 Fire](#), or older records which require extensive search efforts, may take 6 months or more to complete.

Checking the Status of Your Request: Once you have allowed sufficient time for us to receive and process your request (about 10 days), you may check the status of your request by e-mail through our NPRC Customer Service Center at mpr.status@nara.gov. Please provide the request number if you have one, the name, address and phone number of the requester, and the veteran's branch of service to aid us to finding your request in our system. You will receive a return e-mail from us with a projected completion date for your request. You may also telephone the NPRC Customer Service Line (this is a long-distance call for most customers): 314-801-0800

Note: Peak calling times are weekdays between 10:00 am CST and 3:00 pm CST. Staff is available to take your call as early as 7:00 am and as late as 5:00 pm cst. (Source: National Archives NPRC)

Triple Bonus for VA Eligible Borrowers Today: Three bonuses for VA loan borrowers make for one sweet home-buying opportunity: 1) Reduced Home Prices 2) Historically Low Interest Rates 3) Zero Money Down. This combination and the no-money-down trait of [VA loans](#) makes now maybe the best time ever to use military home loan benefits. According to the S&P indices, today's home prices are what they were in early 2003. It's hard to predict when prices will go up. But, the housing price graph that's been on a down slope since 2006 may be bottoming out. The graph, which looked like a black diamond ski slope in the second quarter of 2011, now looks more like a bunny hill. Home prices are still falling, generally speaking, just not as fast. Prices began to drop in 2006. Since then, annual reports, on a national basis, show that home prices have decreased. An annual increase in home prices would be a sign that the home market is improving. Historically low interest rates are another bonus for veterans using VA home loan benefits. The rates are so low that 15-year mortgages have become the new trend. Borrowers who qualify can get VA purchase loans at the shorter term, with a monthly payment they can afford, and save a small fortune in interest over time. A 15-year VA loan today compared to a 30-year VA loan from a few years ago can help drive this point home. Both examples show fixed-rate loans of \$250,000:

- 15-year VA loan at 3.2%(today) = \$1,750 monthly payment and \$65,109 in total interest*
- 30-year VA loan at 6.5%(2008) = \$1,580 monthly payment and \$318,861 in total interest*

*(*Interest which would be paid over the full life of the loan)*

Together, the savings over time from low interest and cheaper home prices make owning a home reachable for many [VA-eligible borrowers](#). But, the bonus of zero money down, unique to VA loans, gives military borrowers an edge. Many conventional lenders request 20% cash down payments for purchase loans. On a \$250,000 home purchase, that's \$50,000. VA-eligible qualified borrowers can keep savings intact by avoiding down payments. The VA loan program is one of few that allow for no money down on purchase loans within conforming loan limits. For more on VA loans, contact an approved lender. *(Source, Military.com)*

The RAO is Looking for Volunteers: Need something extra to help you fill the hours in your days? The McChord Retiree Activities Office has an ongoing need for volunteers. The RAO desk is staffed by retirees and family volunteers. Hours of operation are 0900 to 1200 hours Monday through Friday. You can volunteer for a shift one day a week, one day a month or as many days as you like. Volunteers assist retirees by, providing directions, answering phones and researching questions from fellow retirees their spouses and widows. Volunteering can be extremely enjoyable; it is satisfying knowing that you have helped a fellow retiree or survivor with their needs. We host a business luncheon at the McChord Club on the second Thursday of each month. We also hold a semi-formal diner as well as a picnic and Christmas party annually. Feel free to stop by and check out your RAO or call and volunteer at (253) 982-3214 or e-mail us at retaffairs@us.af.mil. (*Source: McChord AFB Retiree Affairs*)