

December 2015



## Hangar Flying Newsletter

A Publication of the JBLM McChord Field Retiree Activities Office for Air Force Retirees, their spouses and survivors. Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, JBLM McChord Field WA 98438-1114; Phone (253) 982-3214 (Voice Mail 24 hours a day) Fax 253-982-5234. Email – [retaffairs@us.af.mil](mailto:retaffairs@us.af.mil) Web Site [www.mcchordrao.com](http://www.mcchordrao.com) Retiree Activities Office: Open 0900-1200 Monday - Friday

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*The holidays are here! This is a time of year when we gather with family and friends, give thanks for the blessings in our lives and share our gifts with others. The volunteer staff here at the McChord RAO would like to take this opportunity to wish you all the happiest of holidays. Merry Christmas and a Happy New Year to all.*

### What TRICARE Beneficiaries Need to Know About Open

**Enrollment and the Health Insurance Marketplace:** It's time for open enrollment; the time of year when people can enroll in or change their health insurance plan. The open enrollment period for HealthCare.gov <<http://www.healthcare.gov/>> is November 1, 2015 to January 31, 2016 for 2016 coverage.

How does this affect you? Most TRICARE beneficiaries don't need to worry about open enrollment. However, for beneficiaries who are not eligible for TRICARE coverage, have lost or are losing coverage, or may qualify to purchase a TRICARE premium-based health plan TYA <http://www.tricare.mil/Plans/HealthPlans/TYA.aspx> , TRR <http://www.tricare.mil/Plans/HealthPlans/TRR.aspx> , TRS <http://www.tricare.mil/Plans/HealthPlans/TRS.aspx> or CHCBP <http://www.tricare.mil/Plans/SpecialPrograms/CHCBP.aspx> you can utilize this open enrollment period to see if there are other health coverage options that work best for you and your family.

If you want to explore your local coverage options outside of TRICARE, go to [www.HealthCare.gov](http://www.HealthCare.gov) . You can find out if you qualify for financial assistance and review coverage plans offered in your area without having to submit an application. Just indicate that you don't currently have coverage when using the portal.

When using the portal, go to the 'Individual and Families' tab on HealthCare.gov <http://www.healthcare.gov/> , and click the 'Get Coverage' tab. From there, click the '\$ Will You Save?' section near the middle of the web page.

After selecting your initial options, use 'Get Ready to Apply' where you can enter family size, income and your state and/or zip code of residence to get an estimate of available coverage and costs, including available plans, premiums, and cost shares. If you are under 30, you can get personalized health coverage options on HealthCare.gov here <https://www.healthcare.gov/under-30/#/>. (Continued on the next page)

After exploring the Health Insurance Marketplace options, you can use TRICARE.mil <http://www.tricare.mil/> to compare TRICARE premium based coverage and costs to the marketplace plans. You can also compare TRICARE plans online with our 'Compare Plans <http://www.tricare.mil/Plans/ComparePlans.aspx> tool. If you need additional help, call the HealthCare.gov <http://www.healthcare.gov/> toll free line (1-800-318-2596 or TTY: 1-855-889-4324) or contact a local person or group in your area for assistance. *(Continued on next page)* Visit their 'Contact Us <http://www.healthcare.gov/contact-us> page to enter a zip code to find contact information for individuals and organizations in your area.

If you are currently enrolled in a premium based TRICARE plan and decide to use a non-TRICARE option, you need to submit a disenrollment request to your TRICARE regional contractor. Be sure not to disenroll from your current TRICARE coverage until you confirm the start date of your new coverage so that there is no gap in coverage and you aren't penalized or pay a tax penalty for each month that you and the other individuals listed on your tax form do not have coverage. Once the Defense Enrollment Eligibility Reporting System records your disenrollment date, the Defense Manpower Data Center responds to queries from the Federal Hub that you do not have minimum essential coverage (MEC) from the Department of Defense.

Beneficiaries losing TRICARE coverage due to separation or discharge, divorce, aging out, etc., may qualify to enroll for alternate coverage during a special enrollment period. They must apply for marketplace coverage within 60 day of losing their TRICARE coverage. You can find more information online at HealthCare.gov <https://www.healthcare.gov/>.

Don't forget that the Affordable Care Act requires most Americans, including TRICARE beneficiaries and DoD employees, have MEC. Most TRICARE plans meet this requirement, but if you want to explore health care options outside of TRICARE, make sure to visit HealthCare.gov <https://www.healthcare.gov/> during open enrollment. *(SOURCE: TRICARE News Release at [http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/11\\_06\\_15\\_OpenEnrollment.aspx](http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/11_06_15_OpenEnrollment.aspx))*

**Protect Yourself Against Common Medicare Scams:** It's that time of year again for Medicare's annual open enrollment period. In addition to the challenge of sifting through the dizzying array of plan options, experts say Medicare open enrollment is also prime time for Medicare scams.

A few quick tips to protect yourself against scams.

1. Guard your Medicare number as you would protect your bank and credit card information. Don't give it to anyone you don't know for certain is part of your health care team.
2. Keep in mind that Medicare will never call or email you with product offers. "The moment you get a call or email asking for your [Medicare] number by someone claiming they're from Medicare, hang up the phone. If an insurance agent calls or visits your home to sell or endorse any Medicare product, they are acting illegally

*(Continued on the next page)*

3. Finally, keep an eye out for these five common Medicare open enrollment scams:
- Insurance agents telling you that open enrollment isn't just an opportunity to change your Medicare Advantage and Part D prescription drug plans, it's a must, and that failing to do so could cause you to lose your current coverage. (*Continued on next page*)
  - While shopping your options each year is the best way to ensure you're still covered by the best plan, you're entitled to stay with your current policy and not make any changes at all if that's your preference.
  - Another scam is; Medicare is changing cards. Be on the lookout for anyone who tells you Medicare cards are changing and that to get your new card you need to update your information. Medicare will never call you or show up at your door – or ask you for personal information via email.
  - High-pressure pitches; Insurance agents tell seniors that for a limited time, they can sign up for an early bird discount with a lower monthly premium for a particular health plan. To shop for or enroll in legitimate Medicare Advantage or Part D prescription drug plans, check out the Medicare plan finder at <http://www.medicare.gov> or call 800-MEDICARE, or 800-633-4227. For free personalized counseling services, contact your State Health Insurance Assistance Program at [shipnpr.shiptalk.org](http://shipnpr.shiptalk.org), or call 800-677-1116.
  - Health fairs. Health fairs or other events that take place during Medicare open enrollment. A common tactic by vendors with bad intent is to staff a table at a health fair and advertise a free gift, like nutrition supplements. To enter a drawing for a free prize, you'll be asked to give your name and Medicare number, and to come in back in a little while to see if you've won.
  - Phony organizations, Be on the alert for bogus calls from people saying they're from your doctor's office, or state or local health agencies. Sometimes crooks will get illegal access to your medical information from your doctor's office and call with enough detail about your personal situation to lure you into sharing more personal details that can lead to fraud. They try to convince you to give up your Medicare number so they can switch you to a plan in which their doctors participate.

(SOURCE: Scott AFB email)

**Veterans Health Administration Update: Agent Orange** The VA has recently made updates to the list of ships that operated in Vietnam, including the addition of six new ships and the expansion of dates for ships already on the list. The list can help Vietnam-era Veterans find out if they qualify for presumption of Agent Orange exposure when seeking disability compensation for certain related diseases. To learn more visit <http://www.publichealth.va.gov/exposures/agentorange/shiplist/index.asp> Visit [www.publichealth.va.gov/exposures](http://www.publichealth.va.gov/exposures) to learn about military exposures and VA benefits. (Source: US Department of Veteran Affairs)

**VA Makes Changes to Veterans Choice Program:** The Department of Veterans Affairs (VA) has announced a number of changes to make participation in the Veterans Choice Program <http://www.va.gov/opa/choiceact/> easier and more convenient for Veterans who need to use it. The move, which streamlines eligibility requirements, follows feedback from Veterans along with organizations working on their behalf.

“As we implement the Veterans Choice Program, we are learning from our stakeholders what works and what needs to be refined,” said VA Secretary Robert A. McDonald. “It is our goal to do all that we can to remove barriers that separate Veterans from the care they deserve.” To date, more than 400,000 medical appointments have been scheduled since the Veterans Choice Program went into effect on November 5, 2014.

Under the old policy, a Veteran was eligible for the Veterans Choice Program if he or she met the following criteria:

- Enrolled in VA health care by 8/1/14 or able to enroll as a combat Veteran to be eligible for the Veterans Choice Program;
- Experienced unusual or excessive burden eligibility determined by geographical challenges, environmental factors or a medical condition impacting the Veteran’s ability to travel;
- Determined eligible based on the Veteran’s current residence being more than 40 miles driving distance from the closest VA medical facility.

Under the updated eligibility requirements, a Veteran is eligible for the Veterans Choice Program if he or she is enrolled in the VA health care system and meets at least one of the following criteria:

- Told by his or her local VA medical facility that they will not be able to schedule an appointment for care within 30 days of the date the Veteran’s physician determines he/she needs to be seen or within 30 days of the date the Veteran wishes to be seen if there is no specific date from his or her physician;
- Lives more than 40 miles driving distance from the closest VA medical facility with a full-time primary care physician;
- Needs to travel by air, boat or ferry to the VA medical facility closest to his/her home;
- Faces an unusual or excessive burden in traveling to the closest VA medical facility based on geographic challenges, environmental factors, a medical condition, the nature or simplicity or frequency of the care needed and whether an attendant is needed. Staff at the Veteran’s local VA medical facility will work with him or her to determine if the Veteran is eligible for any of these reasons

Veterans seeking to use the Veterans Choice Program or wanting to know more about it, can call 1-866-606-8198 to confirm their eligibility and to schedule an appointment. For more details about the Veterans Choice Program and VA’s progress, visit: *(Source: VA News Release)*

**Flu season is here**, and getting your flu shot has never been easier. Remember that getting vaccinated is the best way to protect yourself, as well as your loved ones, against the flu virus. This year, enrolled Veterans of the VA health care system have several options to get a flu shot. VA now offers more options, easy access, and seamless records. And the best thing is that your VA medical record, as well as your [VA Blue Button](#), will be automatically updated. It doesn't matter if you get your flu shot at your local VA health care facility or your neighborhood Walgreens, your VA records will be updated. Check out [when and where to get your flu shot today](#). (Source: Veterans Administration)

**Holiday Gate Hours:** JBLM will incorporate weekend gate hours during the upcoming Christmas Holidays. All JBLM Gates will be on a weekend schedule from 24-27 December. This means the following gates will be closed on those dates: Logistics Center, Transmission Line, Integrity, Center Drive/Mounts Road and McChord Field North. The Woodbrook Gate will be open from 0800-1700 each day. Here is a link to the Gate Operations Page: [http://www.lewis-cchord.army.mil/des/le\\_gate\\_operations.htm](http://www.lewis-cchord.army.mil/des/le_gate_operations.htm)  
(Source: JBLM McChord Public Affairs)

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from Joint Base Lewis-McChord, Washington

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ARMY BAND  
"THE HEARTBEAT OF AMERICA'S CORPS"

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CELEBRATION

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## HELPFUL LINKS

To find your state representative:

<http://www.house.gov/representatives/>

To find your state senators:

<http://www.senate.gov>

To find the VA:

<http://www.va.gov>

To find DFAS:

<http://www.dfas.mil>

To find Tricare:

<http://www.tricare.mil>

To schedule appointment to renew ID Card

<https://rapids-appointments.dmdc.osd.mil>

### Link to Retiree Publications

*Army Echoes:*

<http://soldierforlife.army.mil/retirement>

*Navy Shift Colors:*

[www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

*Air Force Afterburner:*

[www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

*Marine Corps Semper Fidelis:*

[www.usmc-mccs.org](http://www.usmc-mccs.org)

*Coast Guard Evening Colors:*

<http://www.uscg.mil/hq/cg1/psc/ras>

### List of businesses who give military discounts

<http://www.rather-be-shopping.com/blog/2014/05/29/veteran-military-discounts/>

## VA benefits book available

The Federal Benefits for Veterans, Dependents & Survivors handbook is available – with 18 pages of new information. The

book can be found at

[http://www.va.gov/opa/publications/benefits\\_book/2014\\_Federal\\_Benefits\\_for\\_Veterans\\_English.pdf](http://www.va.gov/opa/publications/benefits_book/2014_Federal_Benefits_for_Veterans_English.pdf).

### Veterans Crisis Hotline

1-800-273-8255 press 1

#### **EDITOR'S NOTE:**

*Thank you for your support of the Hangar Flyer newsletter. If you have questions about anything pertaining to military retiree benefits and services, email us at; [retaffairs@us.af.mil](mailto:retaffairs@us.af.mil) or call us at the RAO. Hours are 9 to 12 Monday through Friday. After 12 please leave a message and we will call you back. The phone number is 253-982-3214*

*Thank you, Editor*