



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

TRICARE Retiree Dental Program celebrates 1.5 million enrollees milestone

Sacramento, Calif. — Delta Dental of California announced that enrollment in the TRICARE Retiree Dental Program (TRDP) surpassed 1.5 million.

In December 2012, the Department of Defense (DoD) awarded the TRDP contract to Delta Dental, continuing the company's prior 15 years of service to Uniformed Services retirees and their family members. The TRDP is the nation's largest voluntary, all-enrollee paid dental program.

“We are proud to serve our military retirees and their family members,” said Patrick T. Henry, senior vice president for Delta Dental's Federal Government Programs division. “Through our collaborative partnership with the Defense Health Agency (DHA), we continually improve the TRDP, which is central to our partnership with the agency. Achieving this milestone is very gratifying, and our commitment to helping these families receive quality oral care and improve their overall health is stronger than ever.”

The TRDP is a combined fee-for-service/preferred provider program that offers enrollees access to comprehensive, affordable dental care in the United States and overseas. Enrollees may seek care from any licensed dentist; however, the best plan benefits — including no copayments for routine cleanings, exams and x-rays — are obtained by using a TRDP network dentist. Diagnostic and preventive services, basic restorative services, periodontics, endodontics, oral surgery, dental emergencies and a separate dental accident benefit are available immediately upon the enrollee's effective date of coverage.

The waiting period for an enhanced scope of benefits is 12 months, after which the maximum coverage for crowns, bridges, full/partial dentures and orthodontics goes into effect. New enrollees can qualify to waive the waiting period if they enroll within four months after retirement from active duty or transfer to Retired Reserve status. The TRDP also coordinates benefits with other dental plans, maximizing the enrollee's overall coverage under both plans.

“The program continues to grow while we keep premiums low for what amounts to a broad benefits and wellness package,” said Henry. “We are committed to maintaining the right benefit at the right price while providing the best customer experience possible.”

Eligible retirees and their family members can learn more about the program through the TRDP website at trdp.org. Some of the website features include online enrollment and other self-service tools, YouTube videos that explain program benefits and the award-winning SmileWay® wellness site with focused content to improve overall oral and physical health. Those who are eligible for the TRDP can enroll at any time during the year. (Source: TRDP News Release) Follow us on [Facebook](#), [Twitter](#) and [LinkedIn](#) (Source: Delta Dental)

TRICARE Pharmacy Changes Effective Now: Several changes to the TRICARE pharmacy benefit took effect on Feb. 1. First, copays for drugs filled at retail pharmacies and TRICARE Pharmacy Home Delivery increase slightly. Second, TRICARE Over-the-Counter (OTC) drug coverage becomes a full and permanent part of the TRICARE benefit, requiring that beneficiaries pay the usual generic copays.

If you get your drugs from a military pharmacy, or use Home Delivery to get a generic drug, you will still pay \$0. To view all the new copays, visit www.tricare.mil/pharmacycosts.

TRICARE OTC coverage also changes now that it is a full and permanent part of TRICARE pharmacy coverage, not a demonstration project. The biggest change is that the usual generic copays now apply for OTC drugs. This means that OTC drugs you get at a military pharmacy or through Home Delivery will still have no cost, but if you use a retail pharmacy, you will pay \$10 for a 30 day supply.

Different OTC drugs will be available as well. Versions of Cetirizine and Loratadine that include pseudoephedrine are now covered, but Prilosec OTC is no longer covered. For more information about the OTC benefit, please visit TRICARE.mil <http://www.tricare.mil>. (SOURCE: TRICARE Press Release, 02 Feb 16, http://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/02_02_16_OTCChangesInEffect.aspx)

Scam Medicare imposters: There are different kinds of Medicare imposter scams on the rise. The scammers call, pretending to work for Medicare. They say they need to verify your bank account number. Some callers may even know the first few numbers of your account, and say you just need to verify the rest. However if you fill in the blanks, you're giving them access to your money and they want to steal it.

They may say they lost your information and need it to deposit funds, provide additional benefits, or send you a new Medicare or prescription card. They assure you there's no charge, and act like it's an urgent matter — that your benefits will be cut off if you don't give them your bank account information right away. Remember Medicare imposters want to steal your money. Don't let them.

The next time you get a call like this, here's what you should do:

- * Don't give out your bank account number — or any part of your Social Security number.
- * Simply hang up the phone.
- * Report your experience at 1-877-FTC-HELP or ftc.gov/complaint <https://ftc.gov/complaint>. Click on "Scams and Rip-offs," and then "Imposter Scams."
- * If you have questions about your Medicare benefits, call 1-800-MEDICARE.

Chances are, you know someone who could use a reminder on how to avoid these imposter scams. Pass on this blog post and share other consumer protection tips <http://www.consumer.ftc.gov/features/feature-0030-pass-it-on> with your friends and family. (SOURCE: FTC Consumer Information News Release)

2014-2015 NIH Alzheimer's disease progress report available online

A new online report provides an easy-to-read overview of recent National Institutes of Health-funded research advances and initiatives in Alzheimer's disease and related dementias. Issued by the National Institute on Aging (NIA) at NIH, the annual report—2014-2015 Alzheimer's Disease Progress Report: Advancing Research toward a Cure, describes research opportunities, and summarizes scientific advances in several areas:

- * Understanding the biology of Alzheimer's, related dementias, and the aging brain
 - * Identifying genetic influences on risk for late-onset Alzheimer's, the most common form
 - * Detecting the earliest Alzheimer's-related brain changes, including further development of biomarkers to track the onset and progression of Alzheimer's.
- (Continued on next page)

- * Understanding gender and racial differences in the impact of Alzheimer's
- * Stepping up translational research enabling the design and testing of new drugs
- * Testing in clinical trials potential new therapies to prevent, delay or treat Alzheimer's
- * Finding better ways to support caregivers

The report includes searchable tables of NIA-funded clinical trials that are testing promising interventions for Alzheimer's disease, mild cognitive impairment, age-related cognitive decline, delirium and dementia-related psychiatric conditions and symptoms—agitation, apathy and depression.

Read the report online: 2014-2015 Alzheimer's Disease Progress Report: Advancing Research Toward a Cure http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTUxMjExLjUyNjMwMjkxJm1lc3NhZ2VpZD1NREItUFJELUJVTc0yMDE1MTIxMS41MjYzMDI5MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjM2MDY4JmVtYWlsaWQ9bWlsdG9uLmJlbGxAaG9zdG10Yi5vcmcmdXNlcmlkPW1pbHRvbi5iZWxsQGhvc3RtdGIub3JnJmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&102&&&http://www.nia.nih.gov/alzheimers/progress-report?utm_source=20151211_ADPR&utm_medium=email&utm_campaign=ealert (SOURCE: National Institute on Aging 11 December 2015)

Manage your SBP Annuity: As the beneficiary of a deceased military retiree's Survivor Benefit Plan, you can expect a payment every month. The benefit, also known as an annuity, is usually paid for the rest of your life or until you become ineligible.

Annual Certification of Eligibility: Effective Aug. 1, 2013, most Survivor Benefit Plan annuitants over the age of 55 are no longer required to complete and submit an annual [Certificate of Eligibility](#) to the Defense Finance and Accounting Service. Annuitants should no longer expect to receive the annual COE once they reach age 55. Their eligibility to receive annuity payments will continue without submitting the COE. The following annuitants will continue to receive annual COEs and must submit their completed forms to DFAS to continue annuity payment eligibility:

- Annuitants under 55 years of age
- Annuitants who are receiving hard copy checks in a foreign country (regardless of age)
- Annuitants who have a permanent disability (regardless of age)

If you are in any of these categories, send your annual COE to:

U. S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131
Fax: 800-982-8459

We will send you an annual reminder when your COE is due. **Please be sure to notify DFAS if you move**, so that we can continue to send you important notices and reminders.

Terms and Conditions of Your SBP Annuity: As a new annuitant, you should educate yourself about the terms and conditions of your annuity. There are a number of reasons you could lose your eligibility to receive your annuity. Your payment could be temporarily or even permanently suspended. You also should be familiar with regulations that prevent you from collecting full SBP payments from DFAS while you are receiving Dependency and Indemnity Compensation from the Veterans Administration (VA). Please **review the terms and conditions** of your SBP annuity on the following page: [Providing for Your Loved Ones: Educate Your Beneficiary](#) *(Continued on the next page)*

Services for Annuitants: As long as you maintain your eligibility, you can expect to receive the following services from DFAS Retired and Annuitant (R&A) Pay:

- Monthly payment of benefit
- Implementing [changes of address](#)
- Implementing changes in Federal Income Tax Withholding
- Providing 1099Rs
- Establishing [direct deposit](#) orders
- Establishing [international direct deposit](#) orders
- Confirmation of annuity income

Manage Your Account with myPay: The quickest and most convenient way to manage your annuity pay is with [myPay](#). This online account management system puts you in control of your own account. You can use [myPay](#) to view your SBP annuity account detail, change Direct Deposit information, change your mailing address, and print and view IRS forms, such as the 1099R.

Annuitant Account Statement: The Annuitant Account Statement (AAS) is issued annually through [myPay](#) or when changes are made to the account. Use it to verify payment, tax information, and to keep informed about your account.

Taxes: When you fill out a [W4P](#) and mail or fax it to DFAS Military Annuitant Pay, we will withhold Federal Income taxes from your annuity account. Every January, we will issue a 1099R statement that you will need to complete your tax return.

R&A Pay cannot withhold state taxes for annuitants. (*Source: DFAS*)

Veterans Health Library: The Veterans Health Library has fact sheets, videos, guidebooks, interactive quizzes and much more. Since 2013, the Veterans Health Library at <http://www.veteranshealthlibrary.org> has been offering Veterans, family members, and caregivers 24/7 access to comprehensive, Veteran-focused health information. The online Library is a one-stop source for health information to help Veterans stay healthy and well-informed.

There are over 1,500 health sheets; more than 150 videos; Go-to-Guides with audio, video and interactive quizzes; and Flipbooks that have been approved by VA experts, and include topics specific to Veterans, such as posttraumatic stress disorder (PTSD), combat-related Traumatic Brain Injury, Agent Orange, and Cold Injury.

All health information is available in English and Spanish to Veterans, their family and the public, no matter where the Veteran receives care.

Today, the Veterans Health Library has a fresh, new look and feel that improves the users' experience to make it more responsive to your needs. Come on in...browse around...and see for yourself. Stay Healthy!

For more articles on health and wellness, read the latest issue of Veterans Health Matters magazine at <http://www.visn8.va.gov/VISN8/news/publications.asp> (*SOURCE: Miami VA Healthcare System News Article, 16 Feb 16*)

Volunteers are Welcome!!! Volunteering is a rewarding experience. There are many programs and activities within the military community that could not exist if it were not for the many volunteers doing the work to make things happen. (Continued on the next page)

Be a Volunteer at the RAO: if you have been looking for a fun, a creative and rewarding way to stay involved in the McChord Military Retiree community, then volunteering is the answer. At the McChord Retiree Activities Office, you can easily join our volunteer staff. Hands on training will be provided and you will be working with a great team of volunteers who are military retirees and spouses providing their time, skills, talents and wisdom towards helping the military community. For more information you can contact us at 253-982-3214

There are many other opportunities for volunteers, if you are a retired aircraft mechanic the McChord Heritage Museum can use your help restoring and maintain the museum's heritage aircraft, contact Mr. Jordon at 253-982-2485. The USO, the Red Cross, the base clinic and American Lake VA Hospital and American Lake Veterans Golf Course also need volunteers.

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

Air Force Afterburner:

www.retirees.af.mil/afterburner

Marine Corps Semper Fidelis:

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.

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 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

Editor