August 2016

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***](http://www.geocities.com/MCCHORDRETIREE/)***Retiree Activities Office: Open 0900-1200 Monday - Friday***

**Former Spouse SBP Coverage Open Season:** The National Defense Authorization Act for Fiscal Year 2016 (NDAA FY16) amended the Survivor Benefit Plan (SBP) statute to provide a member who had made an election to provide SBP or Reserve Component SBP (RCSBP) coverage for a former spouse the ability to cover a subsequent spouse if the former spouse dies. The enactment of this legislation included provisions in the form of an open season period to accommodate members whose covered former spouse beneficiaries were already deceased when the legislation was enacted.

**Who Is eligible for this Open Season?** Members who have been identified as a military retiree who once elected former spouse coverage which is now discontinued have been contacted via direct mail. However, some members may be eligible to elect coverage for a current spouse during this open season period if before November 25, 2015 they had a former spouse beneficiary under the SBP who died before that date and if they were on November 25, 2015 married to a subsequent spouse. This Former Spouse SBP Coverage Open Season DOES NOT APPLY if they are not currently married or if their former spouse SBP coverage was discontinued for any reason other than the death of their covered former spouse.

**How do I make an election to cover my current spouse?** If a member has not already been contacted, but believes the open season may apply to them, and has an interest in making the election, please direct their inquiry to us at the address found here <http://www.dfas.mil/retiredmilitary/about/aboutus/customer-service.html>. Once we have received their inquiry, we will provide them with the necessary supporting documents which may include:

* Certificate of Death for the Former Spouse
* Marriage Certificate for Current Spouse
* Birth Certificate for Current Spouse
* Expression of Interest Form

Once we receive all required documentation, we will prepare an estimate of the costs associated with the coverage, and any retroactive premiums due from the effective date of the coverage. We will provide this estimate to them along with a blank “Final Election” form. Once they have reviewed the figures, if they decide to elect the coverage, they will need to complete and sign the “Final Election” form and return it to us. The election must be made with the form provided or in writing. It must be received by the Defense Finance and Accounting Service-Cleveland with a postmark on or before November 24, 2016.

Please be advised that once made, this election is irrevocable.  Coverage may only be established at the level of coverage previously elected for their former spouse.  *(Continued on next page)*

The member is responsible for all premiums due from the effective date of the election.  The option to cover a current spouse during this open season will run through November 24, 2016.

**When will my election become effective?** Married ON the Date of the Death of the Former Spouse – If the member had been married for at least 1 year on the former spouse’s date of death, the effective date is the 1st day of the 1st month after the date of death of the former spouse.

Married AFTER Death of the Former Spouse - If the member married after the former spouse’s date of death (or in the 1 year period preceding the date of death of the former spouse), the effective date is the 1st day of the 1st month after the 1st anniversary of the marriage.

For members who are not fully paid u, retroactive premiums will be effective on the date of the election.  Such members will be responsible for all premiums for this time period.  An estimate of premiums and payment options will be provided after receipt of a member’s expression of interest form.  The member will be required to pay the premiums in either a lump-sum amount or over a period of months, but all premiums must be paid within 24 months of the date of their final election. *(Source: DFAS)*

**Veterans' Diseases Associated with Agent Orange**: VA assumes that certain diseases can be related to a Veteran's qualifying military service. We call these "presumptive diseases." VA has recognized certain cancers and other health problems as presumptive diseases associated with exposure to Agent Orange or other herbicides during military service.

Veterans and their survivors may be eligible for benefits for these diseases.

* AL Amyloidosis, A rare disease caused when an abnormal protein, amyloid, enters tissues or organs
* Chronic B-cell Leukemia’s, A type of cancer which affects white blood cells
* Chloracne (or similar acne form disease), A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.
* Diabetes Mellitus Type 2, A disease characterized by high blood sugar levels resulting from the body’s inability to respond properly to the hormone insulin
* Hodgkin's Disease, A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia
* Ischemic Heart Disease, A disease characterized by a reduced supply of blood to the heart, that leads to chest pain
* Multiple Myeloma, A cancer of plasma cells, a type of white blood cell in bone marrow
* Non-Hodgkin's Lymphoma, A group of cancers that affect the lymph glands and other lymphatic tissue
* Parkinson's Disease, A progressive disorder of the nervous system that affects muscle movement
* Peripheral Neuropathy, Early-Onset, A nervous system condition that causes numbness, tingling, and motor weakness. Under VA's rating regulations, it must be at least 10 percent disabling within one year of herbicide exposure.
* Porphyria Catenae Tarda, A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.
* Prostate Cancer, Cancer of the prostate; one of the most common cancers among men
* Respiratory Cancers (includes lung cancer), Cancers of the lung, larynx, trachea, and bronchus
* Soft Tissue Sarcomas (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma)A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues. *(Continued on next page)*

 Live healthy, there are steps Veterans can take to help prevent heart disease, cancer, and other common diseases of aging. Get the recommended health screenings, eat a healthy diet, exercise regularly, and don't smoke. Learn more about healthy living.

Children with birth defects VA presumes certain birth defects in children of Vietnam and Korea Veterans are associated with Veterans' qualifying military service.

 Veterans with Lou Gehrig's Disease VA presumes Lou Gehrig's Disease (amyotrophic lateral sclerosis or ALS) diagnosed in all Veterans who had 90 days or more continuous active military service is related to their service, although ALS is not related to Agent Orange exposure. - See more at: http://www.publichealth.va.gov/exposures/agentorange/conditions/index.asp#sthash.8pJN91wx.dpuf

**Your Social Security Statement is now at your fingertips:** Have you ever received a Social Security Statement in the mail? You know, the one that shows all the earnings you’ve had each year and how much you could receive per month in Social Security benefits when you retire? The Statement contains crucial information workers need to plan for a comfortable retirement. Now, thanks to my Social Security, this information—and so much more— is only a few minutes away!

Your personal my Social Security account is secure and gives you ready access to your earnings records, Social Security benefit estimates, and printable Statements. Those who already receive benefits can view their payment history, current status, and manage their benefits.

To open a personal my Social Security account, go to [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) and select “Create an Account” to get started. You must be 18 years old, have a valid Social Security number, U.S. mailing address (or a military address if deployed overseas), and an email address.

In some cases you may have to contact your local Social Security office to open a my Social Security account.

Once registered, you can:

\* Verify your earnings history;

\* View estimated Social Security benefits based on your past earnings;

\* View Social Security and Medicare taxes you’ve paid over your lifetime,

\* Print your current Social Security Statement; and

\* Request a replacement Social Security card (in some states)

If you’re currently getting benefits, you can:

\* View benefit payment information;

\* Change your address and phone number;

\* Start or change electronic payments;

\* Get a replacement Medicare card;

\* Get a replacement 1099 for tax season; and,

\* Get a benefit verification letter.

When you sign up for a personal my Social Security account, we use a secure authentication process to protect the privacy of your identity and your Social Security Statement information. In addition to your unique username and password, you can also further protect your my Social Security account with a secure code texted to your phone every time you log in.

Just one more way Social Security strives to provide customers with peace of mind. Learn more at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) *(SOURCE: Social Security Blog Article at* [*http://blog.socialsecurity.gov/your-social-security-statement-is-now-at-your-fingertips/*](http://blog.socialsecurity.gov/your-social-security-statement-is-now-at-your-fingertips/)*)*

**Good dental health and good overall health go hand in hand:** Did you know that more than 120 different diseases are first detected in the mouth? And that going for your annual dental exams can actually help in detecting heart disease, diabetes, pancreatic cancer and more? In fact, swollen gums, mouth ulcers, dry mouth and excessive gum problems can often be signs of bigger health problems. The good news is that most dental diseases are actually preventable.

The TRICARE Retiree Dental Program (TRDP) was created and designed with this in mind. When seeing a network dentist, TRDP enrollees have the peace of mind of knowing that they get two annual exams, two cleanings (or three for Type 1/Type 2 diabetics) and an x-ray covered at 100%--with no out-of-pocket costs. This allows enrollees to recoup almost all of their annual premiums ***and*** ensures their dental and overall health is being well cared for. Here are some other reasons why more than 1.5 million current enrollees find the TRDP to be such a good value and an important partner in their health:

* As soon as your enrollment takes effect, you’re covered for routine services, fillings, root canals, gum surgery, oral surgery and dental accidents. After 12 months of continuous enrollment, you’ll get crowns, dentures, dental implants, braces and more.
* The TRDP offers a large nationwide network of dentists to help you save money on your covered dental care. To find a network dentist near you, use the “Find a Dentist” link at [**trdp.org**](http://www.trdp.org/).
* Network dentists have agreed to accept reduced fees for covered services—there are no surprise costs beyond the expected cost share and deductible, where applicable.
* Each enrollee gets a generous $1,300 annual maximum, a $1,200 annual dental accident maximum, and a $1,750 lifetime maximum for braces.
* The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans and reduce or even eliminate your out-of-pocket dental costs.

Visit[**trdp.org**](http://www.trdp.org/retirees/enroll.html) to enroll, and choose the method that works best for you. Enroll online using the Quick Link to the Beneficiary Web Enrollment (BWE) site, or print an application from the TRDP website and mail it to Delta Dental along with the correct prepayment amount.

After enrolling, you’re encouraged to register for the online Consumer Toolkit®, where you can verify your program eligibility; review your benefits, coverage levels, and remaining maximums and deductibles; check on the status of your processed claims and claim payments; and sign up for paperless (electronic) Explanation of Benefits statements.

Your oral health plays a big role in your overall well-being and quality of life. Enroll in the TRDP today—and enjoy regular, affordable dental care that’s essential for your lifelong health and peace of mind. *(Courtesy of: TRICARE Retiree Dental Program)*

 **Volunteers Welcomed!!!** 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. **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 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 the American Lake VA Hospital also need volunteers.

**HELPFUL LINKS**

**To find your state representative:**

[**http://www.house.gov/representatives/**](http://www.house.gov/representatives/)

**To find your state senators:**

[**http://www.senate.gov**](http://www.senate.gov)

**To find the VA:**

[**http://www.va.gov**](http://www.va.gov)

**To find DFAS:**

[**http://www.dfas.mil**](http://www.dfas.mil)

**To find Tricare:**

[**http://www.tricare.mil**](http://www.tricare.mil)

**To schedule appointment to renew ID Card**

[**https://rapids-appointments.dmdc.osd.mil**](https://rapids-appointments.dmdc.osd.mil)

**Link to Retiree Publications**

**Army *Echoes:***

[***http://soldierforlife.army.mil/retirement***](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**](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>.

**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 a;* *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, ED*