



## 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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*Season's Greetings*, yet another year has too quickly flown by. We the staff and volunteers of the JBLM McChord Field RAO wish each and every one of you the *Happiest of Holidays* and a bright, prosperous, and eventful *New Year*.

**DEERS and Your Income Tax Reporting:** When you do not have your family enrolled in the Defense Enrollment Eligibility Reporting System (DEERS), the Department of Defense (DOD) cannot accurately report your healthcare coverage to the Internal Revenue Service. DEERS is a database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DOD and uniformed services civilians, other personnel and their family members. You need to be registered in DEERS to get TRICARE coverage.

Starting last year, the DOD reported health care coverage of its service members and their dependents to the IRS. This report allows the IRS to determine which families had Minimum Essential Coverage (MEC), basic health care coverage that meets the Affordable Care Act requirement. If you don't have current coverage, you may have to pay a fee for each month that you are not covered. (MEC) is required by the Patient Protection and Affordable Care Act (ACA).

For tax purposes, individuals and family members are identified by their Social Security Numbers (SSN). If a sponsor receives a letter indicating that their SSN or a family members' SSN needs to be updated in DEERS please follow the instructions in the letter to ensure your information is correctly reported to the IRS. Those who have not met the MEC requirement will be required to pay a fee for the number of months each family member did not have coverage. If your family information is not reported accurately in DEERS, then your IRS information will be reported incorrectly.

Make sure you go to the right place if you have questions about any required forms you might need. Army, Air Force, Marine Corps and Navy members, retirees and annuitants serviced by Defense Finance and Accounting Services can opt-in to receive their IRS Form electronically via myPay <https://mypay.dfas.mil/mypay.aspx> or call 1-888-332-7411 for assistance. Active duty members and active reservists of the U.S. Coast Guard, National Oceanic and Atmospheric Administration (NOAA) can call 1-866-772-8724 or visit their Pay and Personnel Center page at <http://www.uscg.mil/ppc/aca/>. Non-active duty Coast Guard, NOAA, Public Health Service (PHS) retirees, annuitants and former spouses can call 1-800-772-8274. Active Public Health Service members can call 240-276-8799, email the PHS pay center at [compensationbranch@psc.gov](mailto:compensationbranch@psc.gov) <mailto:compensationbranch@psc.gov> or fax an email to 240-276-8817.

For general ACA tax questions, please use the Yellow Pages to contact your local IRS Service Center or go to [www.irs.gov/aca](http://www.irs.gov/aca) <http://www.irs.gov/aca> (SOURCE: TRICARE News Release at <http://www.tricare.mil/TaxReporting2016> )

## **TRICARE Reminds Beneficiaries: Protect Your Personal Information**

Don't wait for fraud against TRICARE beneficiaries to be in the news. Always protect your personal information! Whether you're active duty or retired, don't share your uniformed service identification card, or personal or family information with someone you don't know. Protecting your personal information is vital to your privacy, and prevents abuse of taxpayer dollars.

Fraudsters often target TRICARE beneficiaries. For example, they conduct fake surveys to collect personal information. They call saying they know you have TRICARE and want to let you know you qualify for a free or low cost knee brace or walker. They then bill TRICARE for services or supplies you don't need and never get.

No one from TRICARE will ever recommend a particular product or medicine. If someone does, don't share any personal information. If you think you're the victim of TRICARE-related fraud, report it to the Defense Health Agency <http://www.health.mil/reportfraud> . Also, report when you think a provider or company is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits (EOB) shows a charge for services you didn't get, tell your TRICARE Regional Contractor <http://www.tricare.mil/About/Regions> .

TRICARE won't just call or email you asking for personal identifying information, such as your uniformed service ID number, social security number, or Department of Defense benefits number. Only give that kind of information to a trusted person or office, like your doctor, a TRICARE claims processor or regional contractor. Be wary of an unknown person offering a gift or reward in exchange for a health service. They may be trying to commit fraud.

For more information about fraud, visit <http://www.health.mil/fraud> . (SOURCE: TRICARE News Release at <http://www.tricare.mil/preventfraud>)

## **VA and Social Security Partner to Speed Up Disability Decisions for Veterans**

The Department of Veterans Affairs (VA) and the Social Security Administration (SSA) launched a new Health Information Technology (IT) initiative that enables VA to share medical records electronically with social security disability processors. This secure process will save time and money resulting in better service for Veterans and dependents who apply for social security disability benefits. The SSA requests nearly 15 million medical records from health care organizations yearly to make medical decisions on about three million disability claims. For decades, SSA obtained medical records through a manual process. This new national initiative puts in place an automated process to obtain Veterans' medical records entirely electronically.

The joint venture is expected to significantly speed up social security disability decisions, utilizing VA's [VLER Health Exchange](#) under the [Virtual Lifetime Electronic Record \(VLER\)](#) Program. The VLER Health Exchange gives VA and participating community providers the ability to retrieve Veterans' health information from each other for the purpose of treatment. Currently, VLER Health Exchange shares health data with over 79 community health care partners, representing 775 Hospitals, 427 Federally Qualified Health Centers, 142 Nursing Homes, 8441 Pharmacies and over 11,969 Clinics. The SSA now has access for the purpose of processing benefits for Veterans and their dependents.

“This SSA-VA partnership is another example of VA's leadership in interoperability efforts among federal partners,” said VA Secretary, Robert McDonald. “Increasing federal partnerships to improve operation and resource coordination across agencies is among VA's 12 Breakthrough Priorities for 2016.” VA has partnership agreements with Health and Human Services (HHS), Department of Defense (DOD), Department of Treasury (DOT) among many others. To learn more about VA health care visit: [www.va.gov/health](http://www.va.gov/health). (Source VA News Release)

## VA National Cemeteries Now Offering Pre-Need Eligibility Determinations

The Department of Veterans Affairs (VA) has announced it now provides eligibility determinations for interment in a VA national cemetery prior to the time of need. Through the [Pre-Need Determination of Eligibility Program](http://www.cem.va.gov/pre-need/), <http://www.cem.va.gov/pre-need/> upon request, individuals can learn if they are eligible for burial or memorialization in a VA national cemetery.

"MyVA is about looking at VA from the Veterans' perspective, and then doing everything we can to make the Veteran Experience effective and seamless," said Secretary of Veterans Affairs Robert A. McDonald. "This new program reaffirms our commitment to providing a lifetime of benefits and services for Veterans and their families."

Interested individuals may submit [VA Form 40-10007](#), *Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery*, and supporting documentation, such as a DD Form 214, if readily available, to the VA National Cemetery Scheduling Office by: toll-free fax at 1-855-840-8299; email to [Eligibility.PreNeed@va.gov](mailto:Eligibility.PreNeed@va.gov); or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151. VA will review applications and provide written notice of its determination of eligibility. VA will save determinations and supporting documentation in an electronic information system to expedite burial arrangements at the time of need. Because laws and personal circumstances change, upon receipt of a burial request, VA will validate all pre-need determinations in accordance with the laws in effect at that time.

VA operates 135 national cemeteries and 33 soldiers' lots in 40 states and Puerto Rico. More than 4 million Americans, including Veterans of every war and conflict, are buried in VA's national cemeteries. VA also provides funding to establish, expand and maintain 105 Veterans cemeteries in 47 states and territories including tribal trust lands, Guam, and Saipan. For Veterans buried in private or other cemeteries, VA provides headstones, markers or medallions to commemorate their service. In 2016, VA honored more than 345,000 Veterans and their loved ones with memorial benefits in national, state, tribal and private cemeteries.

Eligible individuals are entitled to burial in any open VA national cemetery, opening/closing of the grave, a grave liner, perpetual care of the gravesite, and a government-furnished headstone or marker or niche cover, all at no cost to the family. Veterans are also eligible for a burial flag and may be eligible for a Presidential Memorial Certificate. Information on VA burial benefits is available from local VA national cemetery offices, from the Internet at [www.cem.va.gov](http://www.cem.va.gov), or by calling VA regional offices toll-free at 800-827-1000. To make burial arrangements at any open VA national cemetery at the time of need, call the National Cemetery Scheduling Office at 800-535-1117. *(Source: Veterans Administration)*

**VA News Release:** The VA has partnered with the Prostate Cancer Foundation to expand clinical research. As a national leader in oncology advancement and as the largest integrated healthcare system in the nation, the Department of Veterans Affairs has announced an important and substantial partnership with the Prostate Cancer Foundation (PCF) to prevent, screen and promote research to speed the development of treatments and cures for prostate cancer among Veterans. Announcement of the partnership was made during Launch Pad: Pathways to Cancer InnoVAtion, a joint VA/PCF summit that brought together world-class oncology experts, corporate and nonprofit partners to discuss research, big data, technology and clinical solutions to advance screening, diagnostics and care coordination for cancer and to promote the implementation of best practices across the VA healthcare system. *(Source: Department of Veterans Affairs)*

## **VA Grants Full Practice Authority to Advance Practice Registered Nurses**

The Department of Veterans Affairs (VA) has announced that it is amending provider regulations to permit full practice authority to three roles of VA advanced practice registered nurses (APRN) to practice to the full extent of their education, training, and certification, regardless of State restrictions that limit such full practice authority, except for applicable State restrictions on the authority to prescribe and administer controlled substances, when such APRNs are acting within the scope of their VA employment. *(Source Department of Veterans Affairs)*

## **CFPB Takes Action Against Reverse Mortgage Companies for Deceptive**

**Advertising:** The Consumer Financial Protection Bureau (CFPB) took action against three reverse mortgage companies for deceptive advertisements, including claiming that consumers could not lose their homes. The CFPB is ordering **American Advisors Group, Reverse Mortgage Solutions, and Aegean Financial** to cease deceptive advertising practices, implement systems to ensure they are complying with all laws, and pay penalties.

A reverse mortgage is a special type of home loan that allows homeowners who are 62 or older to access the equity they have built up in their homes and defer payment of the loan until they pass away, sell, or move out. The loan proceeds are generally provided to the borrowers as lump-sum payments, monthly payments, or as lines of credit. Homeowners remain responsible for payment of taxes, insurance and home maintenance, among other obligations.

The Mortgage Acts and Practices Advertising Rule prohibits misleading claims in mortgage advertising. In addition, the Dodd-Frank Wall Street Reform and Consumer Protection Act prohibits institutions from engaging in deceptive acts or practices, including with regard to advertising of consumer financial products or services. *(Source: Consumer Finance Protection Bureau)*

## **Upcoming Events**

### **15 Dec – 15 – January - Habaneros, Golf Course Grill will be closed**

When: 15 December – 15 January 2017

What: Habaneros will be closed for renovation but there will be a food truck outside. (Dates may change based on construction)

### **17 December – Breakfast with Santa**

When 17 December 1000 to 1200

Where: McChord Club Ballroom

Who; Active Duty, dependents, retirees and DOD employees

Cost; Adults \$13.00 Children 3-9 years old \$10.00 and 2 and under \$2.00

### **FEBRUARY 10 Feb. – Brewfest Homebrew Competition & JBLM Brewfest**

When: 10 February 1830

Where: McChord Club Ballroom

What: Register online January 1-30 by 1800 at [www.competitions.hopsclub.com/2017jblm](http://www.competitions.hopsclub.com/2017jblm)

Cost: \$7 per entry

For more information go to <http://www.jblmmwr.com/brewfest/> or call 253-967-5776

## See the latest E-edition of the Northwest Guardian

The Northwest Guardian is the authorized newspaper of JBLM managed by the JBLM Public Affairs office. The Northwest Guardian reports news, sports, features, and commentaries relevant to the installation, service members and members of the surrounding community. For more information, click [here](#).

<http://digital.olivesoftware.com/Olive/ODN/NorthwestGuardian/default.aspx>

**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 retiree volunteers doing the work to make things happen. ***Be a Volunteer at the RAO.*** If you have been looking for a fun, 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 comprised of military retirees and spouses providing their time, talent and wisdom to help the retired military of Western Washington and Northern Oregon. For more information please 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. Ray 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/>

**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, and Merry Christmas*

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