

28 June 2018



## Hangar Flying Newsletter

*A Publication of the JBLM McChord Field Retiree Activities Office for Air Force Retirees, their spouses and survivors.  
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**VA Puget Sound Health Care System: Vets - Manage appointments from your mobile phone:** VA is making it more convenient for Veterans to manage their health care appointments using a new automated interactive text message system called VEText.

The new system will enable Veterans to manage appointments quickly and efficiently. If they cancel an appointment via VEText, they will automatically receive a follow-up call from the medical center to reschedule. Additionally, cancelled appointments will immediately become available to fellow service members who need to be seen.

Veterans enrolled at any of VA Puget Sound's health care facilities, including the Seattle and American Lake Divisions and seven Community-Based Outpatient Clinics in Bellevue, Bremerton, Federal Way, Mount Vernon, North Olympic Peninsula, North Seattle and South Sound, will automatically be included in the new service and receive text notifications of upcoming appointments.

VEText will not replace existing notification systems, such as mailed reminders. While it is free, some mobile device carrier plans charge to receive text messages. Veterans should check with their mobile carrier to avoid unexpected charges. Opting out is easy: simply reply "STOP" to end the messages.

VA Puget Sound provides comprehensive care to more than 105,000 Veterans across its nine facilities in the Pacific Northwest. It has the 5th largest research program within the national VA system and seven Centers of Excellence (in areas from limb-loss prevention and prosthetic engineering to primary care education and substance abuse treatment). More than 2,000 trainees participate in its undergraduate and graduate programs each year. (Source: US Department of Veterans Affairs)

## VA and PsychArmor Institute Offer Online Suicide Prevention

**Training:** The U.S. Department of Veterans Affairs (VA), in collaboration with PsychArmor Institute, a national nonprofit that provides online education and support to Americans who work with, live with or care for military service members, Veterans and their families, recently launched an online suicide-prevention training video, titled 'SAVE, <https://psycharmor.org/courses/s-a-v-e/>, which is designed to equip anyone who interacts with Veterans to demonstrate care, support and compassion when talking with a Veteran who could be at risk for suicide. (Source: VA.gov)

**Veterans and Suicide:** It's been said that 20 veterans a day are committing suicide, that's 20 too many. What can you do to help prevent veteran's suicide?

If you are, or you know of, a veteran who is, or appears to be, contemplating suicide please call the Veterans Crisis Line at 1-800-273-8255 and press 1. Or, Chat on Line @

VeteransCrisisLine.net/chat or, Text to 838255 for free confidential support; and, to help a Veteran facing homelessness call 1-877-424-3838. (Source: VA.gov)

## **VA issues new policy to protect Veteran homeowners from predatory**

**lending:** VA has issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect Veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan.

The act helps protect Veterans and service members from the dangers associated with repeatedly refinancing their home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs and expenses related to the refinance.

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

VA recently implemented a policy where lenders provide Veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps Veteran borrowers clearly understand the costs of refinancing, the monthly payment savings, and the overall impact on their finances.

VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.

The VA Home Loan Program's mission is to maximize Veterans' and service members' opportunity to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. In addition, VA also helps severely disabled Veterans adapt their homes to live more independently by providing up to \$81,080 for home modifications. For more information, including eligibility criteria, visit [Housing Grants for Disabled Veterans at https://www.benefits.va.gov/homeloans/adaptedhousing.asp](https://www.benefits.va.gov/homeloans/adaptedhousing.asp) . (Source: Department of Veterans Affairs)

**Women and Health: Take Time to Care for Yourself:** Do you or the women in your life prioritize their health, or put it on the back burner? Being proactive about your health can help prevent disease and illness. It may also help you catch medical problems before they become serious. TRICARE covers [preventive health care for women](#), including immunizations and screenings.

According to the Centers for Disease Control and Prevention (CDC), [the leading causes of death of females in 2015](#) include heart disease, cancer, chronic lower respiratory disease and stroke.

Early detection can increase your chances of surviving treatable illnesses. Medical professionals can detect many "silent symptoms" like high blood pressure and high LDL cholesterol. The symptoms of [heart disease](#) are often silent. Regular heart, cholesterol and blood pressure screenings may take place at [well-woman exams](#) and [Health Promotion and Disease Prevention exams](#), which are covered annually for females under age 65. (Continued on the next page)

Take steps to reduce your risk for illnesses by scheduling regular visits to your health care provider. These visits will help you navigate common health issues and stay healthy.

At a well-woman exam, you may get the following no-cost screenings:

**Breast exams:** Women age 40 or older and women age 30 or older who are at a higher risk of developing breast cancer should have annual breast exams.

**Pelvic exams:** All women should begin cervical cancer screenings at age 21.

**Pap test:** Women aged 21-29 should have a Pap test at least every 3 years.

**HPV DNA testing:** Performed in conjunction with a Pap test for women age 30 and older.

It's important to also talk to your health care provider about your emotions, stress, mood, anxiety, sleep patterns or any other mental health concerns. These issues are just as important as concerns about your physical health. Learn more about [TRICARE mental health services](#) and invest in [preventive health](#) to help you take command of your health. *(Source TriCare Communications)*

## **Seeking Referrals or Prior Authorizations for Specialty Care with**

**TRICARE:** At some point, you may need [specialty care](#) that your primary care manager (PCM) or general physician can't provide. He or she may refer you to a specialty provider, like a cardiologist, dermatologist or obstetrician. Under some TRICARE programs, you may need a referral or prior authorization from your PCM to seek care from a specialty provider.

A referral is when your PCM or provider sends you to another provider for care. You may also need pre-approval or prior authorization, for coverage of certain care. Prior authorization is a review of a requested health care service by your regional contractor to see if TRICARE will cover it.

Under TRICARE Prime, your PCM provides your routine care. When specialty care is needed, you'll generally need to coordinate with your PCM (or other care coordinator) to see a specialty provider. *(Continued on the next page).*

Under the new rules for TRICARE Prime, your PCM may refer you to a network specialist without approval from your regional contractor. For clinical preventive services, TRICARE Prime beneficiaries can see any network provider within their region. You don't need a referral or authorization.

Without a referral from your PCM, you can get care from any TRICARE-authorized provider. An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE. There are two types of TRICARE-authorized providers: Network and Non-Network., but you'll pay more out of pocket. Your claim will be subject to the point-of-service (POS) option deductible and cost-share (50 percent of the TRICARE-allowable charge. The maximum amount TRICARE pays for each procedure or service. This is tied by law to Medicare's allowable charges.).

POS doesn't apply to clinical preventive care you get from a TRICARE network provider in your region.

If you have TRICARE Prime and you live within a one-hour drive of a military hospital or clinic, your provider may refer you for specialty care at that facility. You may get travel reimbursements at <https://tricare.mil/Plans/HealthPlans/Prime/TravelReimb> if referred for specialty care more than 100 miles away from your provider's office.

*(Continued on the next page)*

There is no referral requirement for [urgent care visits](#), <https://tricare.mil/CoveredServices/IsItCovered/UrgentCare> POS deductibles and cost-shares don't apply when you get urgent care from a TRICARE network provider or a TRICARE-authorized (network or non-network) urgent care center or convenience clinic. Referrals aren't required for most services under [TRICARE Select](#). <https://tricare.mil/Plans/HealthPlans/TS> Under TRICARE Prime and TRICARE Select, certain services need prior authorization. Some providers may contact your regional contractor to get you prior authorization. Prior authorizations apply to services like:

Hospice care, <https://tricare.mil/CoveredServices/IsItCovered/HospiceCare>

Home health care services

[Extended Care Health Option](#) <https://tricare.mil/Plans/SpecialPrograms/ECHO> covered services

[Applied behavior](#)

[analysis](#) <https://tricare.mil/CoveredServices/IsItCovered/AppliedBehaviorAnalysis> for autism spectrum disorder.

Your PCM will work with your regional contractor for referrals and prior authorizations as needed. For more information, visit your regional

contractor's website <https://tricare.mil/About/Regions> and the [Referrals and Authorization](#) page on the TRICARE website <https://tricare.mil/referrals>. (Source: *Tricare Updates*)

**5 Tips to Improve Men's Health:** June is [Men's Health Month](#). This month-long observance is an opportunity for men to take command of their health. Taking preventive steps and making changes to your lifestyle can improve your health. According to the Centers for Disease Control and Prevention, the [leading causes of death among men in the U.S.](#) include heart disease, cancer, respiratory diseases, and stroke. Here are a few tips for men to improve their health:

**Recognize Preventable Health Problems Early** - Be aware of potential health concerns, even if you aren't sick or injured. Your doctor can help you identify problems, like being overweight or experiencing depression or anxiety.

So it's important to see a doctor or health care professional for regular checkups and preventive screenings. Also, review your [family health history](#). Your provider can assess your risk of disease based on your family history and other factors.

**Get Regular Screenings** - TRICARE covers [clinical preventive services](#). You can get one [Health Promotion and Disease Prevention Examination](#) each year if enrolled in TRICARE Prime or TRICARE Select. Your doctor can help you decide what tests you need based on your age and risk factors. Important health screening tests for men include:

- Blood pressure screening
- Cardiovascular screening
- Colorectal cancer exams
- Prostate cancer exams
- Skin cancer exams
- Testicular cancer exams

**Speak Openly with Your Provider** - Establish a working relationship with your doctor. Honest doctor-patient communication can prevent misdiagnoses and unnecessary tests. If you don't have a primary care manager or need help finding a doctor, visit Find a Doctor at <https://tricare.mil/FindDoctor> on the TRICARE website. (Continued on the next page).

**Make Healthy Lifestyle Choices** - Get adequate sleep, exercise regularly, and eat healthy balanced meals to stay in control of your mental and physical health. If you're depressed, seek help. [Depressed men](#) may appear to be angry or aggressive instead of sad, making it more difficult to recognize symptoms. Learn about TRICARE's [mental health coverage](#).

**Minimize Risky Behavior** - If you smoke or use other tobacco products, ask your doctor to help you quit. Smoking can cause conditions, such as heart disease and cancer – top two leading causes of death among men. If you drink alcohol, do so in moderation. Drinking too much can contribute to poor health. For resources to help you quit smoking check out TRICARE [Tobacco Cessation Services](#). Also, visit the TRICARE [Alcohol Awareness](#) page for information about alcohol and drinking responsibly.

Check out the TRICARE monthly tips on the [Healthy Living](#) page for more information and resources about your health. *(Source: TriCare Communications Bulletin)*

**Keep Your DEERS Information Up To Date:** Do you or your family member expect to experience a [Qualifying Life Event](#) (QLE), including planning to move this summer? If so, you'll need to update your information in the [Defense Enrollment Eligibility Reporting System](#) (DEERS). To remain eligible for TRICARE coverage, you must keep your information current in DEERS. DEERS is a computerized database of active duty and retired service members, their family members and others who are eligible for TRICARE. Proper and current DEERS registration is a key factor to getting timely, effective TRICARE benefits.

It's essential to update and verify your information in DEERS anytime you have a [QLE](#). This is especially true during the summer moving season. After you [arrive at a new duty station](#) or location, update your information in DEERS. Your Social Security number (SSN) and the SSN of each of your covered family members must be included in DEERS for your TRICARE coverage to be accurate.

You have several options for updating and verifying DEERS information. You can make changes in person, by phone, online or by mail.

#### **Add or Remove Family Members**

**In person:** Visit a local ID card office. Find an office near you at [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

#### **Update Contact Information**

**Phone:** Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883) or fax updates to 1-831-655-8317

**Online:** Log into milConnect at <https://milconnect.dmdc.osd.mil>

**Mail:** Mail updates to:

Defense Manpower Data Center Support Office  
Attention: COA,  
400 Gigling Road, Seaside, CA 93955-6771

Only sponsors can add a family member in DEERS. But family members age 18 and older may update their own contact information. Find more information about [DEERS](#) on the TRICARE website. *(Source: Tricare.mil)*

### **Looking for a Job?**

***Stay up to receive updates on Veteran employment information***

Get stats delivered directly to your inbox by subscribing to the [VETS monthly Veteran Employment Update](#).

**Greetings, Fellow Retirees!** On behalf of my wonderful colleagues at the McChord Retirees Activity Office, let me invite you to join us, helping our new Retirees transition to a civilian life style. As most of you know, we are available Monday through Friday from 0900 to 1200 on the first floor of the Wing HQ building to assist with the many changes that they might need to make as we all have done as we made that move. We are looking for folks who can spare any time from one day a week to as much as you can to help our new friends. Thank you for thinking about joining us. Don Brown

*Note: MG Brown is the current Director of the McChord RAO*

**Volunteers Needed and Welcomed!!!** Volunteering is a rewarding experience and a proven benefit to well being. 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 an enjoyable, 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, <http://www.mcchordairmuseum.org/> 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 and Golf Course also need volunteers.



## HELPFULL 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**

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*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. Our 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*