



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

Say ‘Shoo’ to the Flu with TRICARE

The best way to keep the flu at bay is prevention. Make sure you and your family members use your TRICARE benefit and [get a flu shot](#). You can also adopt good practices to avoid the spread of germs. Flu viruses are serious, contagious viruses that can lead to hospitalization or even death. To combat the flu, take these [three actions](#):

1. Get vaccinated.

- The [Centers for Disease Control and Prevention](#) recommends a yearly flu vaccine as the first and most important step in protecting yourself.
- Children six months and older should get a flu vaccine every fall before flu activity begins since it takes about two weeks after vaccination for antibodies that protect against flu to develop in the body. Getting vaccinated later during the flu season can still be beneficial.
- Certain groups of people have an increased risk of becoming very ill from or developing complications from the flu. These include [pregnant women](#), people with certain chronic health conditions, [people age 65 and older](#), and health care workers.
- TRICARE [covers](#) the flu vaccine.

2. Take basic health precautions.

- [Wash your hands](#) frequently with soap and water. Use an alcohol-based hand rub if unable to wash your hands.
- Avoid touching your eyes, nose, and mouth.
- Avoid contact with people who are sick and stay home if you have [flu-like symptoms](#). These include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, and fatigue.
- Cough or sneeze into a tissue or the crook of your elbow, not into your hands. Throw the tissue in the trash after use.

3. If you have the flu, take antiviral drugs as prescribed by your doctor.

- It's best to take [antiviral drugs](#) within two days of getting sick. Antiviral drugs can make illness milder, shorten the time you're sick, and prevent serious [flu complications](#).
- Speak with your provider to learn more about antiviral drugs.
- You and your family can get the [flu shot](#) at no cost through either a [military hospital or clinic](#), a [participating network pharmacy](#), or a [TRICARE-authorized provider](#). The pharmacy benefit covers free vaccines when given by a pharmacist at a network pharmacy. If a provider administers your vaccine at an onsite pharmacy clinic, it may not be covered and you may have to pay the entire cost. You can go to your primary care provider or 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. (Continued on the next page)

- There are two types of TRICARE-authorized providers: Network and Non-Network for the vaccine if the pharmacy has restrictions or the vaccine isn't available however, you may have to pay copayments or cost-shares for the office visit, but the vaccine will be no cost to you.
- Take command of you and your family's health this flu season by knowing your options and staying [prepared with TRICARE](#). (Source: TriCare)

Here's Why You Shouldn't Take a Sleeping Pill Every Night :

Tens of millions of Americans struggle to sleep at night, and many of them turn to sleeping pills for relief. Prescription and over-the-counter sleep aids are especially popular among older adults. A recent study published in the American Journal of Geriatric Psychiatry found that roughly one in three adults ages 65 to 80 use these drugs at least occasionally to fall asleep, and OTC meds like Benadryl and Tylenol PM are the pills of choice for sleepless seniors.

Experts say this is concerning for a number of reasons. Studies have linked the regular, long-term use of OTC sleep medicines to some potentially serious side effects. Many OTC sleep aids—such as Benadryl and Tylenol PM—contain diphenhydramine. Diphenhydramine is an anticholinergic drug, which means it blocks activity of a brain chemical called acetylcholine, which plays a role in muscle activation and also in brain functions like alertness, learning and memory.

As a result of this blocking effect, these OTC drugs can cause constipation, confusion and other side effects, which may be more likely to affect older adults. For these reasons, the American Geriatric Society has deemed these drugs “generally inappropriate” for seniors.

The side effects of these OTC pills can also set off a “prescribing cascade, for example, in men with prostate conditions, anticholinergic drugs can lead to urinary retention, or problems fully emptying the bladder, a man experiencing this issue may not attribute it to the sleep medicine he’s taking at night to sleep, and if he fails to mention it to his doctor, he may be prescribed a new medication to treat his bladder problems. “That new drug may have side effects too, so then something else is added to manage those. In this way, the medications a patient is taking—and their many side effects—can add up quickly. There is also growing worry about another more-serious risk associated with these OTC drugs.

One 2015 study published in JAMA Internal Medicine found that over a 10-year period, people who regularly took the amount of diphenhydramine found in two Benadryl or two Extra Strength Tylenol PM pills roughly once every week or two were at significantly increased risk for dementia. For individuals who took these drugs about once every three days (or more), their dementia risks rose by 54% compared to people who did not take these types of medications.

The links between these OTC drugs and dementia are far from certain. A more recent study from the UK turned up only “tentative” links, and its authors stated that more research is needed. But the only way to 100% attribute a health issue to any specific treatment is through a randomized trial.

Prescription sleep aids carry their own risks. Headaches, dizziness, nausea, vomiting and hallucinations are a few of the short-term concerns associated with hypnotics—a class of prescription drugs designed to induce sleep that includes Ambien, Lunesta, Sonata and other popular meds. It is very difficult for researchers to nail down the long-term risks associated with regular use of these drugs.

(Source: Department of Veterans Affairs)

VA Burial Benefits: Effective July 7, 2014: VA changed its monetary burial benefits regulations to simplify the program and pay eligible survivors more quickly and efficiently. These regulations authorize VA to pay, without a written application, most eligible surviving spouses basic monetary burial benefits at the maximum amount authorized in law through automated systems rather than reimbursing them for actual costs incurred.

- Under the current regulations, VA pays for burial and funeral expenses on a reimbursement basis, which requires survivors to submit receipts for relatively small one-time payments that VA generally pays at the maximum amount permitted by law.
- The new burial regulations permit VA to pay, at a flat rate, burial and plot or interment allowances thereby enabling VA to automate payment of burial benefits to most eligible surviving spouses and more efficiently process other burial benefit claims.
- The burial allowance for a non-service-connected death is \$300, and \$2,000 for a death connected to military service.

Service-related Death: VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001, or up to \$1,500 for deaths prior to September 11, 2001. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Non-service-related Death: VA will pay up to \$780 toward burial and funeral expenses for deaths on or after October 1, 2018 (if hospitalized by VA at time of death), or \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death), and a \$780 plot-interment allowance (if not buried in a national cemetery). For deaths on or after December 1, 2001, but before October 1, 2011, VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance. For deaths on or after April 1, 1988 but before October 1, 2011, VA will pay \$300 toward burial and funeral expenses (for Veterans hospitalized by VA at the time of death).

An annual increase in burial and plot allowances for deaths occurring after October 1, 2011 began in fiscal year 2013 based on the Consumer Price Index for the preceding 12-month period.

Eligibility Requirements

- You paid for a Veteran's burial or funeral, **AND**
- You have not been reimbursed by another government agency or some other source, such as the deceased Veteran's employer, **AND**
- The Veteran was discharged under conditions other than dishonorable, **AND**
 - The Veteran died because of a service-related disability, **OR**
 - The Veteran was receiving VA pension or compensation at the time of death, **OR**
 - The Veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
 - The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
 - The Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
 - The Veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
 - The Veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

NOTE: VA does not pay burial benefits if the deceased:

Died during active military service, **OR** Was a member of Congress who died while holding office, **OR** Was a Federal prisoner. *(Continued on the next page)*

Evidence Requirements

- Acceptable proof of death as specified in [38 CFR 3.211.](#), **AND**
- Receipted bills that show that you made payment in whole or part, **OR**
- A statement of account, preferably on the printed billhead of the funeral director or cemetery owner. The statement of account must show:
 - The name of the deceased Veteran for whom the services and merchandise were furnished, **AND**
 - The nature and cost of the services and merchandise, **AND**
 - All credits, **AND**

The amount of the unpaid balance, if any

How to Apply

- You can apply [online at Vets.gov](#), **OR**
- To submit a paper application, download and complete [VA Form 21P-530, Application for Burial Allowance](#) and mail it to the [Pension Management Center](#) that serves your state, **OR**
- Work with an [accredited representative](#), **OR**
- You may also go to your [local regional benefit office](#) and turn in your application for processing.

Additional Information: Other information regarding VA burial benefits such as flags, headstones and markers is provided by the National Cemetery Administration. (*Source Department of Veterans Affairs*)

Free credit freezes: Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – [Equifax](#), [Experian](#), and [TransUnion](#). If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

Issues with a credit freeze: If you think a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a [complaint online](#) or by calling 855-411-2372. If you think someone stole your identity, visit the FTC's website, [IdentityTheft.gov](#), to get a personalized recovery plan that walks you through the steps to take. For more information, check out [Place a Fraud Alert](#), [Extended Fraud Alerts and Credit Freezes](#), and [Credit Freeze FAQs](#). And if you're considering a child credit freeze, you also may want to read [Child Identity Theft](#). Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax

[Equifax.com/personal/credit-report-services](#) 800-685-1111

Experian

[Experian.com/help](#) 888-EXPERIAN (888-397-3742)

Transunion

[TransUnion.com/credit-help](#) 888-909-8872

New Website Design at www.ptsd.va.gov

VA has just launched a complete redesign of their website at www.ptsd.va.gov. They talked to Veterans, family members, providers and researchers and the feedback has led to many new features, some of which are highlighted below.

Key Changes

Overall, the new site design features

- A simplified homepage
- Content summaries at the top of pages
- Videos integrated into more of our educational pages
- Links at the top of long pages help you jump more quickly to desired content
- Mobile friendly - access information from your phone or tablet

User-Friendly Navigation

The new menu options are designed to help users learn about PTSD and treatment, find out where to get help, and learn how to support those with PTSD. The new menu is designed to help people get answers to their questions with fewer clicks.

Our mobile phone apps, videos, and Spanish content are now featured more prominently in the main menu.

In addition to the patient and family education menu items, clinicians and researchers will be interested in the links to our publications and searchable PTSD article database as well as the section especially for providers.

Information and Resources for Providers

The new "For Providers" menu includes a new section that pulls together VA patient education resources in one place.

In addition, providers will continue to have access to VA assessment measures, information about treating trauma and PTSD, the VA catalogue of online continuing education, and the experts in the PTSD Consultation Program (including the Monthly Lecture Series webinars).

The new "For Providers" menu will help clinicians navigate to submenus for:

- Assessment
- Continuing Education
- Consultation
- Patient Education

(Source: Department of Veterans Affairs)

Reporting a SBP Annuitant's Death

Eligibility for Survivor Benefits Plan annuity pay ends with the death of the annuitant. Prompt reporting of the annuitant's death can help avoid delay in the final settlement of the annuity. All outstanding checks or direct deposits must be returned to Defense Finance and Accounting Services (DFAS) before a settlement of arrears of annuity may be made.

Follow these steps below to report the death of an SBP annuitant.

1. Call 1-800-321-1080 to report the death.
2. Send a copy of the death certificate showing cause of death to:

DFAS U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46429-1300

Inform the financial institution receiving payments about the death of the annuitant. In addition to notifying DFAS, you should also notify the following agencies/departments as soon as possible.

Social Security Administration. 1-800-772-1213
Defense Enrolment Eligibility Reporting System. 1-800-538-9552
Department of Veterans Affairs. 1-800-827-1000 for annuitants receiving Dependency Indemnity Compensation.
(Source: *Army Echoes*)

“MAX IMPACT” A Free App Designed to Help Empower Veterans, Family, Friends and Caregivers. “Max Impact” is a mobile application designed to aid and empower Washington State Veterans and their families to self-identify and self-manage symptoms of traumatic brain injury, while also providing current resources available to assist them.

Who Should Use Max Impact? Traumatic Brain Injury is a serious widespread problem. Even a mild TBI (concussion) can leave long term effects such as ringing in the ears (tinnitus), migraine or headaches and having a “short fuse” when it comes to emotions. Max Impact is an anonymous tool that helps Veterans identify if symptoms may be related to TBI. Max Impact helps the user manage symptoms on their own or with help! Download for free at Google Play <https://play.google.com/store?hl=en> or at the App Store <https://www.apple.com/ios/app-store/>. (Source: *Washington State Department of Veterans Affairs*)

Volunteers Needed and Welcomed!!! 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 retired 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

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, https://www.va.gov/opa/publications/benefits_book.asp

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 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*