



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

IRS scam season is under way for taxpayers

Aggressive and threatening phone calls by criminals impersonating IRS agents remain a major threat to taxpayers, but now the IRS is receiving new reports of scammers calling under the guise of verifying tax return information over the phone.

Scam artists call saying they have your tax return, and they just need to verify a few details to process your return. The scam tries to get you to give up personal information such as a Social Security number or personal financial information, such as bank numbers or credit cards.

According to IRS Commissioner John Koskinen, “These schemes continue to adapt and evolve in an attempt to catch people off guard just as they are preparing their tax returns. Don’t be fooled. The IRS won’t be calling you out of the blue asking you to verify your personal tax information or aggressively threatening you to make an immediate payment.”

Scammers often alter caller ID numbers to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legitimate. They may use the victim’s name, address and other personal information to make the call sound official.

If you get a phone call from someone claiming to be from the IRS and asking for money or to verify your identity, here’s what you should do:

- Do not give out any information. Hang up immediately.
- Report the call to the Treasury Inspector General for Tax Administration at (800)-366-4484, or report it to the Federal Trade Commission at www.ftc.gov. Use the “FTC Complaint Assistant” on the website. Add “IRS Telephone Scam” (Source IRS)

Preventing Winter Injuries with TRICARE: The Centers for Disease Control and Prevention says cold weather can cause extra strain on your heart. Outside of heart strain, cold-weather injuries such as hypothermia, frostbite, and falls can occur if you aren’t careful. There are things you can do to help protect your health and safety. Know your TRICARE options for getting care in case an injury occurs. And follow these tips below to prevent, spot, and treat winter injuries.

Heart Strain: Cold weather can affect your heart, especially if you have cardiovascular disease. Simply walking through heavy, wet snow can strain some people’s heart. The best way to avoid heart strain when doing outdoor winter activities, such as shoveling snow, is to work at a slower pace and take pauses. According to the American Heart Association, signs of overexertion and heart strain are; chest pain or discomfort, lightheadedness or dizziness and Cold sweat.

Tips to combat heart strain and overexertion in the winter are to; take frequent rest breaks when shoveling snow or performing other hard work in the cold, avoid drinking alcohol before or immediately after shoveling.

Learn the warning signs of a heart attack and learn how to perform CPR. *Continued on the next page*

Hypothermia: Hypothermia occurs when the body's internal temperature drops due to extremely cold temperatures. The best way to prevent hypothermia is to dress in warm, loose-fitting layers of clothing. Also make sure to wear a water-resistant coat to keep dry. Signs of hypothermia include:

Intense shivering, Feeling tired or sleepy, Feeling disoriented or confused and Loss of coordination. If you notice any of these warning signs or suspect hypothermia, you want to seek medical attention as soon as possible. If medical care isn't available, follow these tips to help restore warmth slowly; move into a warm room or shelter, remove wet clothing and warm the center of the body first (chest, neck, head) using an electric blanket, if available. If not, use dry layers of blankets and clothing and drink warm beverages like tea, hot chocolate, or warm water to help raise the body temperature.

Frostbite: Frostbite occurs when a body part freezes, damaging the tissue. Fingers, toes, nose, cheeks, chin, and ears are the areas that are most prone to frostbite. So, it's important to cover these body parts in warm, dry clothing when going outside in winter. Watch for these signs of frostbite; redness or pain in any skin area, numbness, tingling or stinging, aching and bluish or waxy looking skin.

Falls: Walking on ice is dangerous. Many cold-weather injuries result from falls on ice-covered sidewalks, steps, driveways, and porches. To prevent winter falls, make sure you: Keep your steps and walkways free of ice by using rock salt or another chemical de-icing compound, watch where you're walking before you take a step, and avoid being in a hurry and take your time during your day-to-day winter travels.

If you need medical care after a weather-related injury, TRICARE covers urgent and emergency care. Make sure to follow the rules for your plan for getting care. If you aren't sure of the level of care you need, the Military Health System Nurse Advice Line is available 24/7 to provide health advice. For more winter weather safety tips, read "Winter Safety Tips to Stay Safe and Healthy." (*Source: Tricare.mil*)

Learn More about Your Benefit with 2019 TRICARE Resources: It's a new year, which means it may be time to replace the old with the new. Do you have old or outdated TRICARE brochures or handbooks laying around? If so, now is a great time to check out the new 2019 TRICARE benefit resources. Visit [TRICARE Publications](#) to get started.

TRICARE publishes handbooks, newsletters, brochures, fact sheets, and more. You can view, print, or download a variety of these TRICARE resources. To find what you're looking for, select a category from the dropdown menu (for example, TRICARE Plans, Life Events, Newsletters) and then select the search button. Or, find a resource by "Publication Title" or "Date Posted." Select either to begin your search. You'll find products covering a wide range of topics, like retiring from active duty, Medicare, and maternity care. TRICARE resources are continually updated and added. A few are highlighted below.

TRICARE Health Plans If you have questions about [costs](#) or your TRICARE medical benefit, here are some resources that you may find helpful. In addition, you can visit the [Health Plans](#) section to find information specific to your TRICARE health plan.

- *TRICARE Costs and Fees Sheet*
- *TRICARE Plans Overview*
- *TRICARE Choices in the United States Handbook*
- *TRICARE Choices for National Guard and Reserve Handbook*
- *TRICARE Overseas Program Handbook*
- *TRICARE For Life Handbook Continued on the next page*

TRICARE Dental Options Do you have questions about your [TRICARE dental options](#)? Here are some resources that provide information about dental options (separate from TRICARE health care options) available to you based on your eligibility:

- *TRICARE Dental Options Fact Sheet*
- *TRICARE Dental Program Handbook*
- *TRICARE Dental Program Benefit Brochure*
- *TRICARE Active Duty Dental Program Brochure*

TRICARE Pharmacy Coverage The [TRICARE Pharmacy Program](#) provides prescription drug coverage for most TRICARE beneficiaries. (Those in the [US Family Health Plan](#) have separate pharmacy coverage). The [Pharmacy](#) section and the resources below are good places to find answers about the TRICARE Pharmacy Program.

- *TRICARE Pharmacy Program Overview*
- *TRICARE Pharmacy Program Handbook*

Don't miss changes related to your TRICARE medical, dental, and pharmacy benefits this year. New TRICARE publications are added and updated to reflect [TRICARE changes](#) frequently, so visit the [TRICARE Publications](#) page often. Use these resources to stay up-to-date, and take command of your health. (*Source: TriCare.mil*)

Veterans Appeals Improvement and Modernization Act of 2017

This bill revises the (VA) disability claims appeals system. It will permit a veteran to appeal, within one year by:

1. Requesting a review of the agency of original jurisdiction's (AOJ) decision by a higher-level adjudicator within AOJ using the same evidentiary record.
2. Filing a supplemental claim with a regional office that includes the opportunity to submit additional evidence and have a hearing.
3. Appealing directly to the Board of Veterans' Appeals, with the opportunity to select an expedited review to submit new evidence but without a hearing, or to select a review with the option to submit new evidence and request a hearing.

A veteran may:

1. Maintain the original effective date of a claim if he or she submits new and relevant evidence within one year of the most recent decision, and
2. Retains the services of attorneys and accredited agents who charge a fee when the AOJ provides notice of the original decision.

(*Note: option 2 places the burden of cost for the collection of new evidence and attorney's fees upon the veteran.*) The VA's statutory duty to assist a veteran terminates after the original decision.

The bill: requires the VA to issue decision notification letters, permits certain veterans who initiated an appeal prior to the bill's effective date to opt-in to the modernized appeals system, authorizes the VA to conduct a pilot program to test such system, and requires the VA, prior to full implementation, to certify to Congress that it has sufficient resources and personnel to carry out the legacy and modernized appeals systems. You can [read the law in full](#) on Congress.gov. (*Source: Department of Veterans Affairs*)

Exploring Your VA Benefits is Simple: Are you interested in finding out which VA benefits you may qualify for? Start with the VA Benefits Navigator tool.

By answering a series of questions related to your service, you'll learn which VA benefits you may be eligible to receive. It takes **less than 20 minutes** and all information you enter is secure.

VA benefits may help you buy a [home](#), earn a [degree](#), start a [career](#), stay [healthy](#) and do so much more.

Visit Explore.VA.gov and click the red "Get Started" button to begin.

Congressional Budget Office 2018 Suggestions to Save Money

The Congressional Budget Office (CBO) has once again developed a list of suggestions to save the government some money over the next ten years (One Trillion Dollars) by cutting Veterans Benefits and introducing enrollment fees and out of pocket-fees for Tricare-for-Life.

Tricare-for-Life enrollment fees

TFL enrollment fees (if-enacted) would be \$485 for a single person and \$970 for a family, in addition to the Medicare part B cost and out-of-pocket fees.

The suggestions for the Department of Veterans Affairs

Would:

- Narrow Veteran eligibility. Those conditions are arteriosclerotic heart disease, chronic obstructive pulmonary disease, Crohn's disease, hemorrhoids, multiple sclerosis, osteoarthritis, and uterine fibroids.
- End VA's Individual Un-employability Payments to Disabled Veterans at the Full Retirement Age for Social Security.
- Reduce VA's Disability Benefits to Veterans Who Are Older than the Full Retirement Age for Social Security.
- Narrow Eligibility for VA's Disability Compensation by Excluding Veterans with Low Disability Ratings, i.e. Less than 30%

CBO also suggest using an Alternative Measure of Inflation to Index Social Security and Other Mandatory Programs (COLA) adjustments.

(Source: CBO's 2018 Congressional Budget Analysis)

Editor's note: These are currently only suggestions, but they are suggestions which are for the most part always showing up as "viable" ways for the government and DOD to save dollars, some may end up in House and or Senate resolutions. As military retirees we need to keep abreast of these developments.

For Veterans and Servicemembers

You may receive Vocational Rehabilitation and Employment (VR&E) services to help with job training, employment accommodations, resume development, and job seeking skills coaching. Other services may be provided to assist Veterans in starting their own businesses or independent living services for those who are severely disabled and unable to work in traditional employment. Click on the link below to learn more and how apply for Vocational Rehabilitation and Employment services.

VA's Education and Career Counseling program is a great opportunity for Veterans and Servicemembers to get personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits, and achieve their goals. [Learn more and apply for education and career counseling.](#)

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 or just a retiree looking for something interesting to do, 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/>

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.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper Fidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper+Fidelis)

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.

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 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, Editor