



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). Email – retaffairs@us.af.mil Web Site www.mcchordrao.com Retiree Activities Office: Open 0900-1200 Monday – Friday

"The PACT Act"

The PACT Act is a historic new law that will help VA deliver for millions of Veterans and their survivors by empowering VA to presumptively provide care and benefits to Vets suffering from more than 20 toxic exposure-related conditions. It will also bring generations of Veterans into VA health care, which will improve Veteran health outcomes across the board.

The VA is ready to implement the PACT Act and deliver for toxic-exposed Veterans and their survivors. If you think you might be eligible for PACT Act benefits, here's what you need to know:

- You can apply for PACT Act-related benefits now by filing a claim at VA.
- VA made all 23 presumptive conditions in the PACT Act eligible for benefits effective, August 10th 2022.
- You can learn more about the PACT Act by visiting VA.gov/PACT or calling 1-800-MyVA411 [1-800-698-2411].

To learn more about the PACT act go to: https://www.va.gov/resources/the-pact-act-and-your-va-benefits/?utm_source=Feature&utm_medium=email&utm_campaign=VetResources&utm_id=10AUG2022 (Source, VA News Release)

Veteran Rapid Retraining Assistance Program (VRRAP)

The Veteran Rapid Retraining Assistance Program (VRRAP) offers education and training for high-demand jobs to Veterans who are unemployed because of the COVID-19 pandemic. Keep reading to find out if you're eligible and how to apply.

To be eligible for this program, you must meet all the requirements listed here.

All of these must be true:

- You're at least 22 years old, but not older than 66, **and**
- You're unemployed because of the COVID-19 pandemic, **and**
- You're not rated as totally disabled because you can't work, **and**
- You're not enrolled in a federal or state jobs program

Note: You can't receive VRRAP benefits at the same time as you're receiving unemployment benefits (including CARES Act benefits).

If I'm eligible for other education benefits or VR&E, can I get VRRAP benefits?

No. At the time you apply for VRRAP, you can't be eligible for any of these other benefits:

- [Post-9/11 GI Bill](#)
- [Montgomery GI Bill](#)
- [Veteran Readiness and Employment \(VR&E\)](#)
- [Survivors' and Dependents' Educational Assistance \(DEA\)](#)
- [Veterans' Educational Assistance Program \(VEAP\)](#)

Note: You can get VRRAP benefits if you were at one time eligible for the Post-9/11 GI Bill but you've transferred all of your benefits to family members.

What types of education and training programs does VRRAP cover? VRRAP covers education and training programs approved under the GI Bill and Veteran Employment Through Technology Education Courses (VET TEC) that lead to high-demand jobs. These include associate degrees, non-college degrees, and certificate programs. The Department of Labor determines what's considered a high-demand job for VRRAP.

[Find out which jobs are considered high demand \(PDF\)](#)

What benefits can I get through this program?

If you're eligible for VRRAP, you can get up to 12 months of tuition and fees, and a monthly housing allowance based on Post-9/11 GI Bill rates. How do I apply? You can apply online at: [Apply for VRRAP education benefits](#)

Participating schools for Veterans: Find participating schools listed in these 2 PDFs. We grouped the schools by the state where they're located and split the states into 2 alphabetical lists. The first PDF has Alabama through Indiana. The second PDF has Kansas through Wyoming. We'll update these lists as schools sign up.

- [Find participating schools in states that begin with the letters A - I \(Alabama through Indiana\) \(PDF\)](#)
- [Find participating schools in states that begin with the letters K - W \(Kansas through Wyoming\) \(PDF\)](#)

For schools: Download the participation agreement and learn about the registration process.

[Get the information and forms you'll need to participate in VRRAP](#)

How long will this program be available? VA will stop accepting new VRRAP enrollments on December 11, 2022—or when we reach either the \$386 million funding limit or the 17,250 participant limit, whichever comes first. If you're already enrolled in a program under VRRAP, you'll continue to get your payments. What if I have other questions? You can call us at [888-442-4551](tel:888-442-4551) (TTY: [711](tel:711)). We're here Monday through Friday, 8:00 a.m. to 7:00 p.m. ET.

VA launches improved Access to Care website

Based on Veteran feedback and VA Secretary Denis McDonough's commitment to ensuring timely access to care, the Department of Veterans Affairs launched an improved [Access to Care website](#) that now offers a simplified, user-friendly experience to make it easier for Veterans to make informed decisions as they plan their health care appointments.

Effective July 19, Veterans and the public will be able to see Veteran experience information for care

delivered through VA facilities and will have a clearer view of average wait times, with more detailed information on available health care services and specialties.

“VA is listening to Veterans, incorporating their feedback and reviewing access to care across the organization,” said Deputy Under Secretary for Health, Performing the Delegable Duties of the Under Secretary for Health Steven L. Lieberman, M.D. “As a national leader in health care access and transparency, this change in the presentation of Veteran-facing information ensures Veterans receive the world-class care they have earned and deserve.”

The new Access to Care website also ensures that as VA sites transition to a new electronic health record management system, Veterans will have information on timeliness for care at those facilities. (Source VA)

Have TRICARE For Life Costs Questions? Find Answers Here

Curious about how Medicare and [TRICARE For Life](#) (TFL) work together? Medicare pays first and TRICARE pays second, unless you have [other health insurance](#) (OHI). Either way, it's good to know what costs are involved when you have both Medicare and TRICARE. Generally, your costs will depend on whether the care you receive is covered by both Medicare and TRICARE, or only by one of them or neither. If Medicare and TRICARE cover the service, you'll have no out-of-pocket expenses.

Let's start with the basics.

Q: Is Medicare and TRICARE coverage the same? Medicare and TRICARE work together to minimize your out-of-pocket expenses. But, there are differences between Medicare and TRICARE coverage policies. You'll have some out-of-pocket costs when only Medicare or only TRICARE cover the care you receive. One important difference is that Medicare only covers services in the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). So, if you live [overseas](#), or obtain health care services while traveling overseas, TRICARE will be the only payer. To learn what health care services TFL does and doesn't cover, go to the [TRICARE Covered Services](#) page. For Medicare services, visit the [Medicare](#) website.

Q: Does TFL have enrollment fees? No. TFL coverage is automatic without enrollment forms to complete or fees to pay. Once a retiree—or their eligible dependent—is entitled to Medicare Part A and has Medicare Part B, TFL automatically covers them.

Q: Do I have to pay premiums? There are no premiums for TFL, but you must pay a monthly premium for [Medicare Part B](#). Your Medicare Part B premium is based on your income. Your premium amount can change from year to year. If you're receiving monthly Social Security retirement or disability payments, your Medicare premium is automatically deducted from those payments. If you aren't receiving either of these payments, you'll receive a bill every three months for your Medicare Part B premium. Be sure to pay these bills promptly. Failure to pay your Part B premiums will result in the loss of Medicare Part B and TFL. You pay for Medicare Part A through payroll taxes while you're working.

Q: What about a TFL deductible? You only have to pay the TRICARE deductible and cost-shares for services you receive if Medicare doesn't cover them. To find out what your deductible and cost-share may be, use the [TRICARE Compare Costs Tool](#) or the [TRICARE For Life Cost Matrix](#).

Q: When will I have a copayment or cost-share? As described in the [TRICARE For Life Handbook](#), there are four scenarios to consider when anticipating what your out-of-pocket costs will be:

Medical services covered by Medicare and TRICARE: When you see a Medicare participating or Medicare non-participating [provider](#), you have no out-of-pocket costs for services covered by both Medicare and TFL. Most health care services fall into this category. After Medicare pays its portion of the claim, TRICARE pays the remaining amount, and you pay nothing.

Medical services covered by Medicare, but not by TRICARE: When you get care that's covered by Medicare only, Medicare processes the claim as the primary payer and pays the Medicare-allowed amount. TRICARE pays nothing. You're responsible for the [Medicare deductible and cost-share](#) and any remaining billed charges.

Medical services covered by TRICARE, but not by Medicare: When you get care that's covered only by TRICARE, TRICARE processes the claim

as the primary payer and pays the TRICARE-allowable amount. You're responsible for the applicable TRICARE deductible, cost-shares, and any remaining billed charges.

Medical services not covered by Medicare or TRICARE: When you get care that isn't covered by Medicare or TRICARE, neither makes a payment on the claim. You're responsible for the entire bill, which may be more than the Medicare-allowed amount or TRICARE-allowable amount.

Refer to the [TRICARE For Life Cost Matrix](#) for a breakdown of costs for certain Medicare and TRICARE covered services.

Q: Who pays what if I have other health insurance? If you have [OHI](#) through your or a family member's current employer, generally:

OHI pays first

Medicare pays second

TRICARE pays last

If you have OHI that isn't based on your or a family member's current employment, such as a private plan you purchased yourself:

Medicare pays first

OHI pays second

TRICARE pays last

Q: Will I have to pay for my vaccinations and immunizations? No. Medicare and TRICARE cover COVID-19 vaccines and boosters, shingles, pneumonia, flu, and other [vaccines and immunizations](#). Check to ensure your provider accepts Medicare.

Q: What will my pharmacy costs be? TRICARE offers comprehensive prescription drug coverage, which is the same regardless of your TRICARE health plan (TRICARE Prime, TRICARE Select, or TFL). The only exception is with the US Family Health Plan; this has a separate prescription drug plan for its enrollees. For details about your pharmacy options and costs, go to the [TRICARE Pharmacy Program](#) page. You don't need to purchase a Medicare Part D prescription drug plan. Check out the [TRICARE For Life Handbook](#) for additional resources and contact information. You can also listen to the "Get to Know TRICARE" podcast for short [episodes](#) about TFL eligibility, getting care, Medicare providers, filing claims, and more. (Source *TRICARE Communications*)

Catch up on vaccines to protect yourself against serious illness.

Stay up to date on your vaccines: It's especially important to stay up to date on your vaccines. Vaccines protect you from serious illness and can even keep you out of the hospital. Talk with your doctor about which vaccines may be right for you, many of which Medicare covers: https://www.medicare.gov/coverage/preventive-screening-services?utm_campaign=20220803_cvd_prv_gal&utm_content=english&utm_medium=email&utm_source=govdelivery (Source: Medicare.gov)

Compare hospitals near you: Trying to find a nearby hospital with doctors that accept Medicare? Or, perhaps you're planning to have surgery or are thinking about your future needs. Visit Medicare.gov <https://www.medicare.gov/care-compare/> to search for hospitals in your area, select the Hospital button to find a hospital in your area that best meets your needs.

Make the most out of your hospital search: Look at a hospital's overall and patient star ratings. The overall rating is based on how well a hospital performs across different areas of quality, like treating heart attacks or safety of care. The star rating measures patient satisfaction rates based on their personal experiences. Compare a hospital's performance against national averages\ for patient experiences, timely and effective care, complications, and more. Find hospital contact information, distance from your home, and directions. (Source Medicare.gov)

The RAO is in need of Volunteers, if you have been looking for a way to stay involved with the McChord Retiree community, then volunteering could be your 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, and knowledge in assisting the retired military community. For more information you can contact us at (253)-982-3214. Our hours are from 9 till noon Monday thru Friday or leave a message after hours.

Veterans Crisis Line

988

is the New Number for the Veterans Crisis Line

No Veteran should go through a crisis alone. Save the new Veterans Crisis Line number—Dial 988 then Press 1—on your phone in case you or a Veteran loved one needs support.

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.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>

Need to call the VA, have questions, but don't know who you need to talk to, call the VA at phone number 1-800-MyVA411 (1-800-698-2411) their new one-stop call line.