

Retiree Activities Office

81st Training Wing/CVR
500 Fisher St- Room 102
Keesler AFB, MS 39534



Retiree Appreciation Day
Friday, 12 October 2012



Still Serving!



MILITARY RETIREE AND ANNUITANT NEWSLETTER

Fall 2012

Published by the Keesler AFB Retiree Activities Office (RAO) located in the Sablich Center, 500 Fisher Street, Room 102. Visit the RAO from 0800 to 1600 on all duty days, or contact us at (228) 376-8111/(800)732-2984, Ext 376-8111, via e-mail at rao.keesler@us.af.mil, or through our website at www.keesler.af.mil. **DISCLAIMER:** While every effort is made to verify information in this newsletter, the RAO volunteer staff cannot guarantee the accuracy of information furnished by outside agencies.

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Retiree Appreciation Day - Friday, 12 October 2012

Come join in the fun, food, and fellowship of this year's Retiree Appreciation Day. Once again, the event will be held at the Roberts Maintenance Facility and promises to be bigger and better than ever with more door prizes, displays, information, and of course, a free lunch.

Registration begins at 0800 with complimentary coffee and donuts available. The displays' area will open at 0830 and activities will continue throughout the morning, and conclude with lunch.

The Roberts Maintenance Facility is located on Hanger Road. All gates will have highlighted maps directing you to the Facility where you will find ample parking, including spaces for the disabled.

Mac's Musings (Director's Opinions) and Items of Interest

Election Year! We all need to get out and vote. Some elected officials are attempting to nibble away at our benefits (Remember PACMAN??). Did you know that only about 21% of Congress has any military experience, yet they are voting on bills concerning our retirement benefits?

Consider joining as many veterans' organizations as you can afford. Why? - The Military Coalition is a group of 34 military, veterans' and uniformed services' organizations representing more than 5.5 million members plus their families. They represent us (as members) when they testify to Congress so each organization we join gives us another vote! To see the list, visit the Keesler RAO or go to The Military Coalition on-line <http://www.themilitarycoalition.org/>. (Source: The Military Coalition).

Computers: This newsletter is filled with references to internet websites requiring a computer to view. (Note all the "www's"!) When are you getting a computer? Never? How about getting assistance from a relative or friend? One website of great interest is DFAS's MyPay, where you can keep up with your retired pay, taxes, allotments, etc., and print your 1099-R. Your account is password protected so that only you can access the account even on someone else's computer.

Humana: The local (Biloxi) Humana TRICARE office has moved to 284 Debuys Rd., Biloxi MS 39531, (800-444-5445).

Mac's Musings (Director's Opinions) and Items of Interest, continued

Help Wanted: The Keesler Retiree Activities Office needs volunteers to assist fellow retirees. Retirees/spouses from all services are welcome to participate. Most of our people contribute four hours per week. Come see us or ask for MSgt Charlie Partin (Ret) at 228-376-8110.

E-mail Updates : To receive important updates and pertinent information for retirees and annuitants by email contact MSgt Partin (Ret) at rao.keesler@us.af.mil to get added to his contact list.

ID CARDS AND CUSTOMER SERVICES CHANGE

The Customer Service Office (ID Card Section) announces changes that affect retirees and family members, annuitants, and all with ID Card privileges.

First, if your ID card was issued before 2003, it needs replacing to reflect the upgrade of the Defense Biometric Identification System (DBIDS). If you do not have your card reissued, you face the probability of having it confiscated as you enter the base. You are then referred to Customer Service for reissue of the card. The upgrade in DBIDS is necessary to assure your card is recognized at all bases across the United States. (ID Cards issued before 2003 are only recognized at one of the original four regions.) Also, the upgrade adds an additional layer of security to base access by identifying individuals who have been barred from installations in other regions and recognizing cards which need to be replaced. The 81st Security Forces and Force Support Squadrons appreciate your cooperation and patience during this process. (81st SFS)

Second, in order to decrease waiting times and improve customer access, the Customer Service Office now makes appointments for those seeking an ID Card. Call 228-376-8347 for an appointment or schedule an appointment at the following website:

<https://rapids-appointments.dmdc.osd.mil>

Walk-ins are permitted at any time, but you should be prepared for extended waiting times. (81st FSS Customer Services)

COMBAT RELATED SPECIAL COMPENSATION (CRSC)

Combat-Related Special Compensation (CRSC) provides military retirees a monthly compensation that is intended to replace some or all of the retired pay that is withheld due to receipt of VA compensation. CRSC is payable for disabilities that are found to be related to combat, including disabilities that were incurred 1) in actual combat, 2) while engaged in hazardous service, 3) in the performance of duty simulating war, 4) training for combat or 5) as a result of an instrumentality of war.

You may be eligible for CRSC if you have at least a 10% VA disability rating. A veteran may be eligible for CRSC no matter when the veteran left active military service: It can be paid to a 60-year-old Vietnam veteran who was medically retired in 1973, a 72-year-old Vietnam veteran who retired in 1982 after 20 years of service, or to a 29-year-old veteran who served in Iraq or Afghanistan and was medically retired in 2006. Eligibility criteria and the process of application can be complicated, but help is available through your local Veterans Service Officer or the Keesler RAO Volunteer Veterans Service Representatives located in the Retiree Activities Office (call 376-8113 for an appointment). For information also visit https://iris.custhelp.com/app/answers/detail/a_id/410. (source: The American Legion Update, 4 June 2012)

WIDOW(ER) SURVIVOR BENEFITS

There are four different age-related or marital status scenarios affecting benefits for surviving spouses:

DEPENDENCY/INDEMNITY COMPENSATION (From VA): Lost if you remarry before 57 but may be reinstated in the case of divorce, death of spouse, or annulment.

TRICARE ELIGIBILITY: Permanently stops if you remarry, and cannot be reinstated unless you marry another service member in the future.

GENERAL BENEFITS: (Exchange, Commissary, etc.) If you remarry, you must surrender your ID card. If you subsequently divorce, these benefits may be reinstated.

BURIAL BENEFITS: A widow(er) is entitled to burial in a national veterans' cemetery regardless of marital status at time of death, IF the widow(er)'s spouse is buried there.

SPB BENEFIT: Is suspended if you remarry prior to age 55. If you re-marry after age 55, this benefit will continue.

If you have questions regarding your eligibility for any of these benefits contact the Retiree Activities Office. (Source: Casualty/SBP Office)

CELL PHONE USE ON BASE

Keesler Security Forces caution that cell phone use without using a hands-free device is prohibited on Keesler and all DoD installations since April 2005. In 2011 there were 73 cell phone violation tickets issued at Keesler. So far in 2012 there have been 25 cell phone violation tickets issued and one major distracted driving accident. The first offense is a seven-day suspension, the second offense is a 30-day suspension and the third offense is a one-year revocation of on-base driving privileges. (Source: Keesler News, 23 August 2012)

LEGAL ASSISTANCE

The Keesler Legal Office continues to provide valuable assistance to retirees and annuitants. Please note the days and times (some reflect recent changes) of specific services for walk-ins. (If you need assistance outside walk-in hours, call 228-376-8601 for options.)

- General/Special Power of Attorney (POA), Tax Exemption Form and Notaries
Mon-Thurs 0800-1600, Fri 0800-1500
- Wills, Durable POA's and Living Wills
Mon 0900-1030, Tues 1330-1500
- Legal Advice
Wed 0900-1030

(Source: KAFB Legal Office)

MEDICAL CENTER UPDATE

The long anticipated opening of the new patient tower is slated for October/November, depending upon the installation and certification of medical equipment. When it does open, connecting corridors, stairs, and elevators will provide access to the existing building and services such as the dining facility, clinics, and pharmacy. Guests and personnel will be able to relax or have lunch in the wonderful new courtyard located across from the dining facility. (MCMOA Newsletters, August and September 2012)

PHARMACY ITEMS OF INTEREST

Your least expensive prescription option

TRICARE eligible personnel have the option to have their prescriptions filled (up to a 90-day supply for most medications) at Keesler or any military treatment facility (MTF) free of charge. (Note that not all medications are available at MTF pharmacies.) However, the 81st Medical Group (Keesler) Pharmacy has a robust formulary (drug list). If you use providers of care other than Keesler providers, you would be wise to obtain a copy of the Keesler formulary and ask your provider to consider using it when prescribing your medicine. The Keesler Pharmacy Formulary is yours for the asking at the “windows” of the hospital pharmacy or the BX pharmacy. On-line at: <http://newpreview.afnews.af.mil/keesler/units/81stmedicalgroup.asp>. (source: <http://www.tricare.mil/mybenefit/home/prescriptions>)

Big cost-saving prescription option

TRICARE Pharmacy Home Delivery is the least expensive option when not using a military treatment facility like the Keesler Pharmacy. Your out-of-pocket costs (co-payments) are less than if you use a participating retail or network pharmacy. Your provider can send new prescriptions electronically to Express Scripts. There are no shipping fees, and refills are easily ordered on-line, by phone, mail or mobile app. You also get convenient notifications about order status, refill reminders, and assistance with renewing expired prescriptions (The contractor, Express Scripts, will call your provider if needed!) You can call Express Scripts toll free at 877-363-1303 to find out if your prescribed medication is covered and what, if any, will be the co-payment.

<http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions>)

Keesler Pharmacy Boasts another First

Have you noticed any changes when picking up your prescriptions at the hospital or BX pharmacy? The Keesler pharmacies are the first in the Air Education and Training Command to install and the first large pharmacy in the Air Force to fully utilize a new automated prescription storage system. The system will help reduce the three most common medication errors in the pharmacy - misfiled, misbundled, and mispicked prescriptions. “Redoing” of a misfiled prescription is frustrating for patients and pharmacy staff. The new system lets staff place completed prescriptions anywhere and retrieve them by radio frequency identification technology. Also, two patients cannot be bundled together. When “picking” the prescription(s), the staff is guided by light and sound to the right location (or multiple locations if your prescriptions were ordered at different time). Using the new system, it takes less than 10-15 seconds to safely and accurately locate and retrieve patient prescriptions. (Lt Col Lok-Park, Pharmacy Flight Commander)

COMMISSARY

Don't see your favorite item in the Commissary? If you would like to see specific products carried in the Keesler Commissary, check with Mr Alan Brown, the Store Administrator. Several items have been added due to recent requests from customers. Contact him at 377-4966 or via alan.brown@deca.mil. (MCMOA Newsletter, August 2012)

BREAST CANCER NEWS

Breast Cancer Awareness Month/Mammography

October is Breast Cancer Awareness Month. One out of eight women will be diagnosed with breast cancer in their lifetime. From 2000-2010, increased and early diagnoses have made treatment easier and resulted in an almost 60 percent reduction in breast cancer deaths in the United States. Finding the disease at the earliest stage far outweighs the discomfort of a mammogram. The American Cancer Society recommends a baseline mammogram at age 40 and annual screening images. (The guidelines change if you have a mother, sister, and/or daughter with breast cancer. Ask your provider for specific guidelines for your mammogram.) Mammography saves lives. Call the Mammography Clinic at 228-376-0475 to schedule your mammogram. (Kerry Hudson, technologist, 81st Medical Group)

TRICARE to Cover Breast Cancer Tests

Some TRICARE beneficiaries will soon be able to take advantage of new technologies aimed at helping patients and healthcare providers make more informed decisions regarding treatment options for breast cancer - surgery, chemotherapy or radiation therapy. On 22 May 2012, two laboratory developed tests were approved for coverage by TRICARE under a demonstration project.

The criteria for participation in this demonstration and the administration of the tests are published in the TRICARE Operations Manual (August 2012) and providers should be prepared to accept patients under the demonstration project. For further information on this demonstration project go to www.gpo.gov/fdsys/pkg/FR-2011-12-27/html/2011-33066.htm.

Beneficiaries should speak with their primary health care professional or their regional contractor to determine their eligibility for having these tests performed as a TRICARE benefit. Find regional contractor contact information at www.tricare.mil/contactus. (AF Medical Service, 14Aug12)

NARFE ASSOCIATION SUPPORTS FEDERAL RETIREES AND THEIR SURVIVORS

The National Active and Retired Federal Employees (NARFE) Association is dedicated to protecting and enhancing the earned pay, retirement, and health care benefits of federal employees, retirees and their survivors.

NARFE Service Officers, located in the Keesler RAO, volunteer to help active and retired federal employees and families with questions and issues involving retirement benefits, survivor benefits, change in marital status, income tax withholding, health benefits, life insurance, civil service retirement system (CSRS), federal employees retirement system (FERS), and benefit programs of other agencies like Medicare. A Service Officer volunteer is available every Wednesday, 1000-1400. If you are not able to make this time, please contact us (228) 276-8111 or (800) 732-2984, Extension 376-8111, or drop by the RAO office any time for further information or assistance. (Source: Keesler NARFE Association)

KEESLER MILITARY HOUSING AVAILABLE TO RETIREES

Keesler Military Housing is now available for lease to military retirees. Three and four bedroom homes are available with amenities like paid utilities (electric, water, trash), lawn care, maintenance, appliances (stove, refrigerator, dishwasher), and garage parking. To find out more, contact Forest City (Contractor) at 228-374-5336 and visit <http://www.fckeeslerafb.com>. (Mr Lawson, Forest City Community Services)

KEESLER SERVICES

Discover Keesler and all the exciting services, activities and events that are available to retirees, annuitants, and eligible family. Pick up a copy of *The Scoop*, available at various locations throughout base, where you can find all the activities and programs available. Sign up to receive "Discover Keesler," our weekly e-newsletter, by sending an email to BOS.SVS.Marketing@us.af.mil. Get *The Scoop* and other great information on our website www.keesler81fss.us. The following is a small sample of offerings:

Bay Breeze Collocated Club (377-2334) With the best view in Biloxi, the Club features live entertainment and events, food and drink specials, daily lunch specials, Mongolian barbecue, NFL and college football games, holiday brunches, catering services and more. Club membership is not required; however for a low monthly fee, membership offers several benefits and discounts.

Bay Breeze Golf Course (377-3832) Keesler's beautiful 18-hole course has never been better, offering a driving range, putting green, club and cart rental, golf clinics, private lessons, golf tournaments, pro shop, tournament room, locker rooms and snack bar.

Gaudé Lanes Bowling Center (377-2817) This 24-lane bowling center offers open bowling, leagues, tournaments, Pro Shop, pool tables and food & drink specials at the 11th Frame Café.

Information, Tickets and Travel - ITT (377-3818) Located in the Bay Breeze Event Center (same location as the Collocated Club), ITT features a leisure travel consultant, discounted tickets and trips, travel brochures, group trips, cruise and airline specials.

DRIVER SAFETY COURSE MIGHT SAVE YOU

As a special offer for Veterans, AARP is offering a free driver safety classroom course for veterans and their dependents from 1-30 November 2012. Check the website for a location near you: www.aarp.org/applications/VMISLocator/searchDspLocations.action . Check with your insurance agent to find out if this course can reduce your insurance premium.

SOME USEFUL KEESLER PHONE NUMBERS

Appointments, Medical 376-2273
Appointments, Medical 1-800-700-8603
Base Exchange (Main) 435-2524
Commissary 377-4288
Hospital Information 376-2550
Lodging / Billeting 377-4900

Package Store/Shoppette 432-2404
Pass and Registration 377-3844
Pharmacy (Refill, Call In) 376-1000
Security Forces (Front Desk) 377-3040
Visitors Center (Main Gate) 377-3844

Be Informed / Pay Attention to Proposed Legislation

At the time of compiling this Newsletter, with the Congress in recess and an election pending, proposed legislative actions of concern to retirees and annuitants remain “fluid” and bear watching. The following items are among those of most interest:

1) **Proposals for drastic TRICARE fee increases and co-pays**. Most TRICARE fees/co-pays cannot be increased without changes in the law and Congress did not include increases in the FY 2013 Defense Authorization Bill. (Future legislative efforts must be monitored!) However, current law gives DoD the authority to set pharmacy co-payments and increases are likely.

2) **Potential sequestration** that will impose drastic new cuts on DoD and will weaken our national defense. The defense budget consumes only about 20 percent of the national budget, but will be hit with 50 percent of the cuts. There would be significant force reductions and breaking of compensation, health care, and other support commitments to generations of servicemembers, families, and survivors who already have spent decades sacrificing their personal interests in service to their country.

3) A **permanent solution for Medicare’s sustainable growth-rate formula** that without legislative relief will result in a 27.4% Medicare payment cut to doctors and subsequent reluctance of doctors to remain in the Medicare and TRICARE systems. Every year this is a threat to TRICARE for Life beneficiaries that is “fixed” at the last minute by a short-term measure to prevent its implementation.

4) Activity regarding the elimination of the **Survivor Benefit Plan (SBP/Dependency Indemnity Compensation (DIC) offset**. There are approximately 54,000 military widows/widowers affected by the DIC offset. Under current law, the surviving spouse of a retired member who dies of a service-connected cause is entitled to DIC from the Department of Veterans Affairs. If the military retiree was also enrolled in SBP, the surviving spouse's SBP benefits are reduced by the amount of DIC. The offset also affects all survivors of members who are killed on active duty.

For years it has been argued that SBP and DIC payments are paid for different reasons. SBP is purchased by the retiree and is intended to provide a portion of retired pay to the survivor. DIC is a special indemnity compensation paid to the survivor when a member's service causes his or her premature death. In such cases, the VA indemnity compensation should be added to the SBP the retiree paid for, not substituted for it. It's also noteworthy as a matter of equity that surviving spouses of federal civilian retirees who are disabled veterans and die of military-service-connected causes can receive DIC without losing any of their purchased federal civilian SBP benefits.

If one or more of the above apply to you, you can find out more details about each one through the Military Coalition and its member organizations. As the RAO Director has previously pointed out, these organizations work for us and deserve our support/membership. (Source: MOAA - *The Military Officer* and NAUS *Weekly Update*, 24Aug12)