

# HILL AIR FORCE BASE RETIREE ACTIVITIES



## Quarterly Newsletter—Jan-Feb 2011

The Air Force Retiree Services web site is [www.retirees.af.mil](http://www.retirees.af.mil)

### INSIDE THIS ISSUE:

Director's Message	1
Chief's Message	2
Useful Information	3
TRICARE	4
Hot Flashes	5-7
Space-A/DD214/ID cards	8
Commissary	9
Medical	11-13
DFAS/MyPay	14
VA/Fitness Center	15
MWR/Recreation	18

Newsletter Editor  
John Lannefeld  
801-777-5735

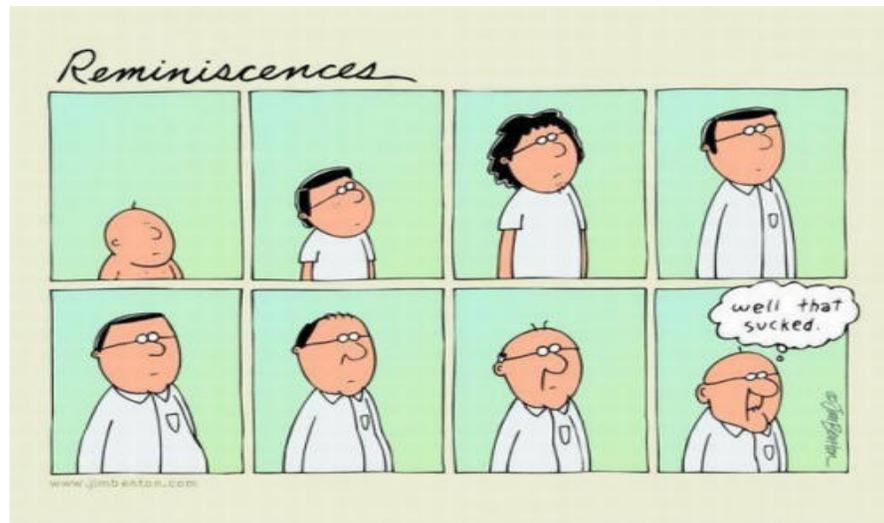
### From the Director .....

Hope everyone had a wonderful Holiday. Since starting the newsletter last January, we've seen our readership reach almost 1,000 subscribers. Tremendous growth for just one year but it represents only about five percent of the retiree population in the area surrounding Hill AFB. We need your help in advertising this letter to the retiree community so that we can reach a wider population with information regarding benefits, activities, and recreational opportunities. We also need your help in letting us know what you want to see in the newsletter. Each succeeding newsletter has grown in length as we seek out new information to pass on, however, your input would help us to focus on the information that is really important to you.



As always, we continue to have need for volunteers. We have had a number of volunteers leave us in the past few months and could use a few more individuals to enable us to continue staffing this office five days a week. If you are interested, please contact me at 801-777-5735 or by e-mail at [Dante.Petrizzo@hill.af.mil](mailto:Dante.Petrizzo@hill.af.mil). There are also a number of other places on base that need volunteers. For a complete listing of volunteer opportunities, please contact Colette Geis, Hill AFB Volunteer Coordinator, at 801-586-2697.

*Dan Petrizzo*



Please remember—hand-held cell phone usage on Hill AFB is prohibited while driving

## CSAF sends message to retiree family

The Air Force treasures its retiree community. Today's Air Force is a living memorial to you — our retirees — and to your service in years past. Every day, visible manifestations of your contributions abound. From high-technology systems to mission-focused Airmen, our Air Force continues to be the highly capable institution that you boldly envisioned and carefully forged and cultivated. Our effectiveness and reliability today are a consequence of your years of commitment, service and sacrifice.

For these reasons and many more, today's 600,000 total force Airmen are proud to take part in this rich and storied Air Force heritage, and to carry the mantle forward into the second decade of the 21st century. Each day, our Airmen, including the more than 39,000 who are deployed to 260 locations around the world, serve their country with distinction, providing air, space and cyber effects that prove, time and again, their enormous value to the success of the joint U.S. military team.

Retirees, this is your legacy —the results of your leadership, loyalty, innovation and creativity from your years of honorable service. When today's Air Force is rightly hailed for its merit, you — the retirees, spouses and extended family members — share in that praise because of the foundation of success that you helped to establish. Certainly, retirees remain valued members of our family of Airmen.

Therefore, the needs of the 790,000 members of the retiree community are important to us — be they health care services, survivor benefits or appropriate cost of living adjustments. These unique concerns must be articulated and understood properly, which is why the Air Force Retiree Council is so essential to the Air Force — and to me, personally. Recently, I attended the 37th annual meeting of the council and had the privilege of discussing key retiree issues and witnessing firsthand the pride, sincerity, and dedication of its 19 members as they championed your interests. I am very grateful for their efforts in deliberating and acting upon the concerns and issues that affect you — our alumni.

It is difficult to overstate the importance of our retiree community to our Air Force and our nation. We are grateful for your hallmark service to our country and for your professional ethic, loyalty and determination that are now embodied in our Air Force Core Values of Integrity, Service and Excellence. You who once donned Air Force Blue and served our nation now are our schoolteachers, counselors, coaches, entrepreneurs, community leaders and more — still benefitting us with your generosity, enriching us with your creativity and affording us your considerable talents. And, wherever you serve and share your substantial experience, you continue to represent the Air Force in very honorable and noteworthy ways. On behalf of all Airmen still serving, I am, as always, privileged to take note of and thank you for your service —both past and present.

Source: *September 2010 Afterburner*





## Toll-Free Phone Numbers

Defense Finance and Accounting Service: 800-321-1080  
Casualty Assistance: 877-353-6807  
Total Force Service Center: 800-525-0102  
Veterans Affairs: 800-827-1000



## Online Web Links

Air Force Retirees: <http://www.retirees.af.mil>  
AF Wounded Warrior: <http://www.woundedwarrior.af.mil>  
Veterans Affairs: <http://www.va.gov>

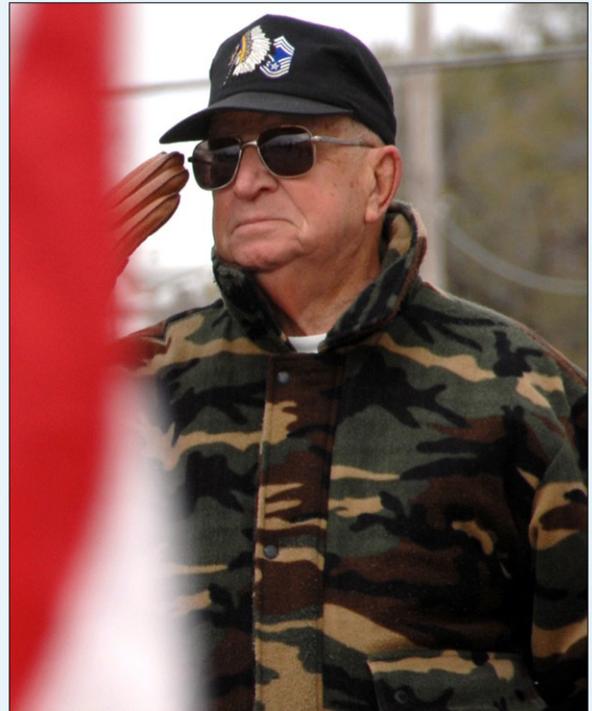
# Should I salute or place my hand over my heart?

Public Law 110-181 states "all persons present in uniform should render the military salute. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute.

All other persons present should face the flag and stand at attention with their right hand over the heart, or if applicable, remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart.

Citizens of other countries present should stand at attention. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes."

To clarify, retirees may salute or place their hand over their heart to render respect to the U.S. flag.



U.S. Air Force Photo by Josh Plueger

## ***HOT FLASHES!!!* News of Interest to the Retiree Community**

### **Court Orders VA to Publish Final Agent Orange Rule**

An estimated 200,000 Vietnam veterans suffering from three diseases newly associated with exposure to Agent Orange are closer to receiving disability compensation following the August 2nd appeals court order directing the VA to publish a final implementing regulation within 30 days.

Because of the lawsuit, brought by a coalition of veterans' service organizations, the U.S. Court of Appeals for the Federal Circuit instructed the VA to issue by Sept. 1 a final regulation authorizing payment of claims for ischemic heart disease, Parkinson's disease, or B-cell leukemia for any veteran who stepped foot in Vietnam during the war, or their survivors. The VA has been urging veterans with these diseases to file claims immediately because payments, when they begin, will be retroactive to the filing date. After a final regulation is published, the VA still will have to wait 60 days under the Congressional Review Act to begin paying claims, given the cost of adding these three diseases to the list of ailments presumed caused by exposure to defoliants used in Vietnam. That would give Congress time to block the regulation, though it seems unlikely as the funds already have been approved for anticipated first-year and retroactive payments. (Source: *Military.com Veterans Report*) **Update**, the new regulation was published on Aug. 31, 2010.

### **Benefits and Support for Transition Vets**

Have you recently returned from military service? If you've served, you've earned benefits. Now is the time to take advantage of the benefits VA offers OEF/OIF Veterans. Here are just a few of the programs VA offers: (1) five years of cost-free health care, (2) a 180-day dental benefit, (3) going back to school using the [new Post-9/11 GI Bill](#), (4) using [VA Jobs](#) and [VetSuccess](#) to find a good job, and (5) the use of [local Vet Centers](#) if you served in any combat zone. For more information, visit the [Department of Veterans' Affairs Returning Service members website](#). (Source *Military.com Veterans Report*)

### **Using Veterans' Preference**

Veterans' preference hiring laws give those who served in uniform a leg up on others when pursuing federal-government employment. This means veterans receive either a five-point or a 10-point preference, based on where they served and whether or not they are disabled. To find out if you qualify for a five-point or 10-point preference, visit <http://www.fedshirevets.gov/job/veterans.aspx>. Most federal positions are posted there, and searches can be conducted by job, agency or even location. The American Legion has experts in the federal employment arena who can answer questions or provide assistance in navigating the application process. For more information, visit the American Legion website [www.legion.org/careers](http://www.legion.org/careers).

To access the largest veteran job board in the world, visit the Military.com [Career Center](#) and find military friendly employers. (Source: *Military.com, Veterans Report*)

### **New Veteran Benefits Blog**

The new [Military Advantage Blog](#) offers service members, veterans and their families a great resource for news and information on a wide variety of benefit subjects including changes to state and federal benefits, pay and compensation, health care, seldom used benefits and more. You can find the new blog in the Military.com benefits section.

(Source: *Military.com Veterans Report*)

### **Fact sheet outlines new rule for PTSD claims**

The Veterans Affairs Department has posted a fact sheet including questions and answers about the new rule governing post-traumatic stress disorder claims. This new rule, to be published in the Federal Register, relaxes the evidence requirement of certain PTSD stressor claims by veterans. The fact sheet is available online at [www.va.gov/PTSD\\_QA.pdf](http://www.va.gov/PTSD_QA.pdf). Veterans of any era or conflict can file a claim under the new rule. The rule covers claims received by VA on or after July 13; before July 13, but not yet decided by a VA regional office; and in other specific instances outlined in the fact sheet. The new rule relaxes the evidence requirement of certain PTSD stressor claims by veterans.

(Source *Air Force Retiree News Service*)

## Federal rules published for Tricare Retired Reserve

The interim final rule for the Tricare Retired Reserve, or TRR, program has been published. That brings the opportunity for members of the Retired Reserve who are not yet age 60, the so-called “gray-area” retirees, to purchase Tricare Standard coverage one big step closer to a planned program launch expected as early as September 2010. At that time, instructions about how to qualify for and purchase TRR coverage will become available. If purchased, TRR coverage is expected to go into effect as early as Oct. 1. The statute that established TRR requires that qualified retired reservists pay premiums equal to the full cost of the coverage without government subsidy. According to the interim final rule, monthly premium rates for 2010 will be \$388.31 for TRR member-only coverage, or \$976.41 for TRR member and family coverage. Rates will be adjusted annually. This year's premiums are based on the actual costs during 2007 and 2008 for providing Tricare benefits to people in the same age categories as the retired reserve population. The 2011 premiums will be adjusted based on 2008 and 2009 costs.

Beneficiaries can read the entire interim final rule on line at <http://edocket.access.gpo.gov/2010/pdf/2010-19313.pdf>. A 60-day comment period will allow for public input before the final rule is issued. Those interested may submit comments through the Federal eRulemaking Portal -- [www.regulations.gov](http://www.regulations.gov) -- or by mail to the Federal Docket Management System Office, 1160 Defense Pentagon, Washington, DC 20301-1160.

Retirees who may want to purchase TRR coverage should make sure their eligibility information is correct in the Defense Enrollment Eligibility Reporting System. To get more information about TRR as it becomes available, visit [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions) and sign up for "Benefit Changes" for “Retired National Guard and Reserve Members.” (Source: *Air Force Retirees News Service*)

## U.S. Department of Veterans Affairs Agent Orange Web Page & Newsletter

Information about Agent Orange, possible health-related problems and VA [benefits](#). [Prior newsletters](#) on Agent Orange, Gulf War Veterans' Illnesses and Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF) Hazardous Exposures are also available. [Subscribe](#) to receive future newsletters by e-mail. (Source: *Disabilities.gov Veterans Health Information Update*)

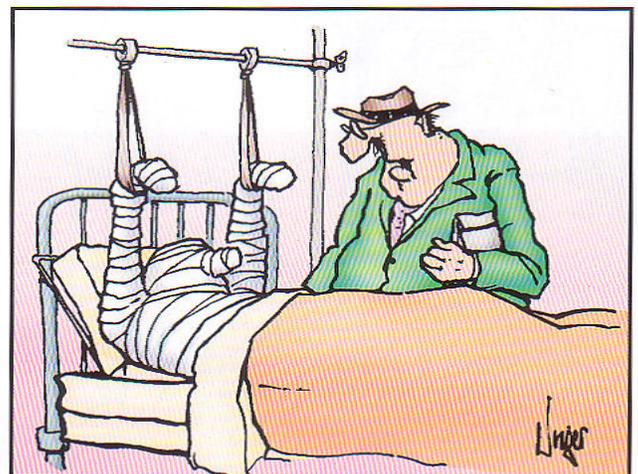
## Higher TRICARE Premiums on Gates Agenda

Defense Secretary Robert Gates has signaled that the department's fiscal 2012 budget request to be sent to Congress early next year will include recommendations to raise [TRICARE](#) premiums for some beneficiaries. If past proposals are a reliable guide, the target of higher fees is likely to be military retirees rather than active duty families. The Bush administration had tried for three straight years to raise fees for working age retirees. Congress blocked those efforts. Defense officials hope lawmakers, faced with mounting federal debt and tightening defense budgets, will be more receptive to the argument that TRICARE fees haven't been raised since they were set in 1995. (Source: *Military.com Military Report*) [Read the Full Article](#).

Printable forms

TRICARE news

You can even register for a secure [www.triwest.com](http://www.triwest.com) account and choose to receive updates about your TRICARE benefit usage, such as explanations of benefits and fee statements, delivered straight to your e-mail inbox. Be sure to visit [www.tricare.mil](http://www.tricare.mil) or [www.triwest.com/beneficiary](http://www.triwest.com/beneficiary) to learn more about your TRICARE benefit. (Source: *Tricare 2 You*)



“You’re looking a lot better today, Ralph.”

## Finding TRICARE Benefits Online

Does TRICARE cover acupuncture? No. What about urgent care? Yes. Is there a maternity benefit? Definitely. Have more questions? You can find the answers quickly and easily online, at one of two convenient sources. The first is TRICARE's official website, [www.tricare.mil](http://www.tricare.mil). It's an excellent starting point for finding information about all aspects of your TRICARE benefit, from eligibility and plan selection, to specific information about your medical coverage. Just click "TRICARE Benefit Information" and enter some basic information to get started. Your other option is the beneficiary portal on TriWest's website, [www.triwest.com/beneficiary](http://www.triwest.com/beneficiary). There, you'll find information tailored for West Region service members and families, as well as:

- A searchable TRICARE benefits database
- Downloadable handbooks and brochures
- Printable forms
- TRICARE news

You can even register for a secure [www.triwest.com](http://www.triwest.com) account and choose to receive updates about your TRICARE benefit usage, such as explanations of benefits and fee statements, delivered straight to your e-mail inbox. Be sure to visit [www.tricare.mil](http://www.tricare.mil) or [www.triwest.com/beneficiary](http://www.triwest.com/beneficiary) to learn more about your TRICARE benefit. *(Source: Tricare 2 You)*

## Navy Ships Agent Orange Exposure List

The Department of Veterans Affairs Compensation and Pension Service has issued two lists of naval vessels it has verified conducted operations on the inland "brown water" rivers and delta areas of Vietnam. The lists also identify certain vessel types that operated primarily on the inland waterways. If a veteran's service aboard one of these ships can be confirmed through military records during the time frames specified, then exposure to herbicide agents (e.g., Agent Orange) can be presumed. The lists include all vessels of Inshore Fire Support Division 93; all vessels with the designation LST, LCVP, PCF ("Swift Boats"), and PBR during their entire Vietnam tour; all Coast Guard WPBs and WHECs during their Vietnam tours. Several other vessels and time frames of operations are included in these lists. See [January 2010 ship listing](#) (PDF) and [June 2010 Updated Ship List](#) (DOC). If you served on any of these mentioned ships and you have had a claim denied, you should reapply citing the VA list as the source for your reapplication. National Association of Uniformed Services has been told the VA is already working on a third list that will have more ships listed. If you have a claim and evidence the ship you served on was in Vietnamese waters and/or actually tied up to a dock there, make sure you include that with your claim. *(Source: Military.com Veterans Report)*

## Defense Finance Accounting Service Retired and Annuitant (R&A) Pay

DFAS is on Facebook DFAS has expanded its online presence by joining its first social networking site: Facebook. Read more: <http://www.dfas.mil/rapay/newsletter/dfasonfacebook.html>

Did you notice a difference in your CRDP payment? Beginning with the June 1, 2010 paycheck, Concurrent Retirement Disability Pay (CRDP) is being rounded down to the nearest dollar amount, rather than paid to the exact penny. Read more: <http://www.dfas.mil/rapay/newsletter/didyounoticeadifferenceinyourcrdppayment.html> Separation payment recoupment's resumed Aug. 1, and recoupment of military retirees' Voluntary Separation Incentive, Special Separation Benefit and other separation payments resumed August 2, 2010. Read more at: <http://www.dfas.mil/rapay/newsletter/separationpaymentrecoups.html>. Have you moved lately?

Your mailing address is one of the most important pieces of information that you have on file at DFAS. If you've moved recently or have a new P.O. Box, please notify us to ensure that your Retiree Account Statements, tax forms and other important documents will reach you in a timely manner. Read more: <http://www.dfas.mil/rapay/newsletter/haveyoumovedlately.html> *(Source: Defense Finance and Accounting Service)*



SPACE - A  
"IT'S A  
GOOD WAY  
TO  
TRAVEL"

## Flight Passenger Terminal

"The mission of the Logistics Readiness Flight Passenger Terminal is to provide quality customer service and up-to-date information to all eligible passengers".

The RAO has detailed information regarding sign-up procedures, eligibility and flights in and out of Hill Air Force Base. All flight information can be determined by calling Passenger Service at 801-777-3088/3089.

## Lodging

Military life has special privileges! When you travel, you can take advantage of many convenient and inexpensive Space-A Lodging options available around the world from each branch of the military.

Temporary (Space A) lodging on military installations is available not just to active duty members and their families, but also to all retirees and their dependents.

Each branch of the military offers its own special lodging styles and locations. Military.com is an excellent source for further information on Space-A lodging. The phone numbers for Space-A availability for the various branches are as follows:

Air Force 888-235-6343

Army 800-4623-7691

Navy 800-628-9466

For further information on Space-A travel check out the website at [www.military.com](http://www.military.com)

## DD 214 NOW AVAILABLE ONLINE

Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents.

The National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their discharge document (DD Form 214) online: <http://vetrecs.archives.gov/>.

This may be particularly helpful when a veteran needs a copy of his DD Form 214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files.

## Need an ID Card????

There has been an upgrade in the identification card system. These enhancements significantly increase the overall security of the system, but wait times are longer. Additionally, retirees and family members seeking to renew or replace a military identification card must provide two types of identification—one of which must include a photo:

- Driver's license or ID issued by a state
- ID card issued by federal, state or local government agency
- Voter's registration card
- U.S. Military I.D. card
- U.S. Passport
- Certificate of U.S. citizenship

Also, if your ID card has been lost, you must see Security Forces in Bldg. 1219 to fill out AF 1168 prior to issuance of an ID card.

### ID Card Issuing Locations

75th FSS, Hill AFB, 801-586-5437, Bldg. 430

419th FW, Hill AFB, 801-777-0023

151st ARW, Utah ANG, SLC IAP, 801-245-2331

96th RRC, USAR, SLC, 801-656-3393

AG HQ, ARNG, Draper, 801-432-4337

Dugway Proving Ground, USA, 435-831-2244

NMCRC, USNR, SLC, 866-426-1375

Tooele Army Depot, 435-833-2559

Utah ARNG Armory HQ, Cedar City,

435-867-6517

RAPIDS Site Locator:

[www.dmdc.osd.mil//rsl/owa/home](http://www.dmdc.osd.mil//rsl/owa/home)

## Fun Activities for you and your family



### Outdoor Recreation—Golf—Bowling—Hobby Shop

Wasatch Range is an outdoor adventure paradise. There are more skiing, snowboarding, snowmobiling, hunting, fishing, climbing, hiking, kayaking, etc. opportunities than can be experienced in one lifetime. Outdoor Recreation at Hill AFB is here to help you get the most out of your adventure. Hill AFB is located at the "crossroads of the west" between the beautiful Wasatch Mountain Range and the Great Salt Lake; let the 75th Force Support Outdoor Recreation help you experience it! Head up to the High Uinta Mountains and stay in the **CARTER CREEK CABINS**--moose, elk, bobcats, and black bear abound.

Pack a picnic and spend a sunny afternoon with your family at **CENTENNIAL PARK**.

Reserve it today! Rustic and western, the **LOG CABIN** is a cozy place to celebrate any shindig.

Board your horse, of course, at the **RIDING STABLES**.

Skaters, rip it from dawn 'til dusk at the **SKATE PARK**.

Blaze away at the **ROD & GUN CLUB** where we house four trap and skeet ranges. If you think a 3-D Field Course with a variety of shooting situations is tantalizing, then you'll want to check out the **ARCHERY RANGE**.

If you're looking for a leisure activity, nurture your own garden on one of our **GARDEN PLOTS**.

**EQUIPMENT CHECKOUT** is the way to play with the least amount of money.

If you like to walk on the wild side, sign up for a trip with our **OUTDOOR ADVENTURE PROGRAM**.

**Phone: 801-777-9666/2225**



### Hubbard Golf Course

Hubbard Memorial Golf Course is located on the east side of the runway. It is an 18-hole championship golf course complete with driving range, practice chipping and putting greens. The Club House offers a full line pro shop, bar, men's and ladies locker rooms. The course was designed by Stanley W. Hadden with design inputs provided by Lee

Stotern. Construction of the first nine holes were completed in 1961, the second nine were completed the following year. The golf course is 7,317 yards long from the championship tees. The course has bent grass greens and Kentucky Blue Grass tees, fairways and roughs. The course record is 60, set in 2007.

All eligible players are entitled to reserve tee times. Weekday times are taken two days prior, except Monday & Tuesday times are taken the Friday before at 9 a.m.. Weekend and holiday times are given out on a drawing or lottery system. Slips are filled out and must be in the box Thursday morning by 8 a.m. prior to the weekend. Call anytime after 12 p.m. to find out your time, or to make a time outside of the drawing.

9 Holes-\$10 ⚏ 18 Holes-\$20 ⚏ Guest 9 Holes, \$12/\$24 ⚏ Golf Cart \$6.00/\$12.00 ⚏ Tee Times call 801-777-3272.

### Bowling Center



Hill Bowling Center is one of the most modernly equipped Air Force bowling centers, featuring AMF synthetic lanes with automated bumpers, Qubica Conqueror scoring system, youth/handicap ball ramps, full service pro shop and snack bar. Come on in and check us out! Phone number is 801-777-6565.

Hours— Monday-Thursday: 10:30 a.m.-9 p.m.; Friday: 10:30 a.m.-Midnight; Saturday: 9 a.m.-Midnight; Sunday: 12-9 p.m.

Check out all the activities/events/recreational opportunities with the latest edition of the **Happenings Magazine** at : <http://75thforcesupport.com/happenings/Happenings%20Jan%202011.pdf>



## Your Commissary

**Karen Ochsner**  
Store Director  
karen.ochsner@deca.mil  
801-586-4884

### Normal Hours

The Commissary is open Monday through Sunday from 9 a.m. to 7 p.m.

### Five good reasons to keep a good diary during the holidays

*By: Karen Hawkins, DeCA Dietitian*

It's possible to lose weight — or at least keep from gaining — during the holidays, if you keep a food diary. You might even find that you lose a few pounds, according to research.

The Kaiser Permanente's Center for Health Research found that one of the most important things you can do is write down what you eat. When they followed more than 2,000 dieters, researchers found that the keeping a food diary was the greatest predictor of successful weight loss. It was even greater than exercise habits, age and body mass index.



The number of pounds people lost was directly related to the number of days they wrote in their log. To take it a step further, participants were asked to follow the DASH diet — Dietary Approaches to Stop Hypertension — which is high in fruits and vegetables and low in fat; attend weekly education sessions; and be physically active for at least 30 minutes a day.

So if you really want to avoid the weight “creep” of five pounds or more this holiday season, consider keeping a food diary. Keeping a food diary helps you see how much and what you eat throughout the day and night. It also lets you see what you eat over a period of time.



*Early Bird hours for 15 items or less, self checkout only 8-9 a.m.*

*11 a.m.-1 p.m. Register 1 is dedicated for military in uniform*



## Kay's Kitchen



### Your commissary cookie exchange

*By Kay Blakley, DeCA home economist*

Whoever thought up the idea of a cookie exchange was one smart cook. What a great way to amass an assortment of holiday treats by baking only one of the treats yourself! The idea, of course, is to host an informal gathering of friends, each of whom brings a specified number of cookies, say a dozen or even a half dozen of a single kind of cookies for each person attending. You'll need to apply a bit of math so the numbers turn out correctly. For example, if you have eight people participating, each person will contribute eight dozen cookies. That may sound like a lot, but most cookie recipes make at least three dozen cookies, so you'll only be baking a few batches. If that still sounds like too much, make it a contribution of a half-dozen cookies each. Everybody will still go home with a total of 48 cookies made up of eight different varieties. Who could be disappointed with that? amount requested, you want your contribution to be the highlight of the event, don't you? So, here are a few baking basics to ensure your success.



**To read more go to:**

[Kay's Kitchen](#)

### Staying informed of all the various food-safety-related recalls can be a full-time job.

Thanks to Commissaries.com it's just a couple of clicks away. Click on the link [Stay Informed](#) or visit [www.Commissaries.com](http://www.Commissaries.com) to view recent food alerts and product recalls.

# *Hill AFB Commissary*

## **2011 Scholarships for Military Children Program**

*By Tammy L. Reed,  
DeCA marketing and mass communication specialist*

As families and friends come together to celebrate their favorite winter holidays, it's also time for parents to remind students to apply for the 2011 Scholarships for Military Children program. Scholarship applications will be available Dec. 7 in commissaries worldwide and online at <http://www.commissaries.com> – choose the “News & Info” tab and then the “Scholarship Info” tab. Applications are also available at <http://www.militaryscholar.org>. Since the program was announced in 2000, it has awarded \$8.3 million of service members.

“The Scholarships for Military Children program was created to recognize the contributions of military families to the readiness of the fighting force,” said the Defense Commissary Agency’s Acting Director and CEO Thomas E. Milks. “It also celebrates our role in the military community, as the scholarships are awarded annually through each commissary operated by DeCA.”



Only dependent, unmarried children, younger than 21, or 23 if enrolled as a full-time student at a college or university, of a service member on active duty, a reservist, guardsman or retiree, or survivor of a service member who died while on active duty or while receiving military retirement pay, may apply for a scholarship. Eligibility is determined using the Defense on in scholarships to more than 5,400 children Enrollment Eligibility Reporting System database. Applicants should ensure that they, as well as their sponsor, are enrolled in the DEERS database and have a current military ID card. The applicant must be planning to attend, or already be attending, an accredited college or university, full time in the fall of 2011 or be enrolled in a program of studies designed to transfer directly into a four-year program.

Applicants must submit an essay on the following topic and answer the question: “Our nation has a goal of improving health and wellness. What are your ideas and, more importantly, how do you propose to put these ideas into action in your local community?” **To read more go to: [2011 Scholarships](#)**

# Odds 'n Ends

**The Hill Aerospace Museum** is home to 96 aerospace vehicles, 77 of which are on public display. The Museum is open seven days a week, 362 days a year, free of charge. We are closed on Thanksgiving, Christmas, and New Year's Day.



What started out 1986 with a small collection of aircraft and a few displays in an old building has grown to become the second largest field museum in the Air Force system. In 2009 alone, the Museum hosted nearly 180,000 visitors--a 13% increase over our 2008 figures!

Our volunteers are the heart of the Museum, comprising 96% of our staff.

Most are retirees with close ties to either the Air Force, Hill Field, or both. Many serve as tour guides, others help with restoration, and some work in the ACE Learning Center, where they help us develop the next generation of Airmen. We currently need help in all areas of Museum operations and have a special need for a new Volunteer Coordinator.

If you are interested in learning more about volunteer opportunities available at the Museum, please contact Scott Wirz at 801-777-5706.



Church Services at Protestant Christian Worship—11 a.m. in the Chapel Annex, Bldg. 445

## Catholic Mass

8 a.m. & 9:30 a.m. at Club Hill



## Useful Search Engines

**FirstGov**—The official government search engine, this site consolidates 20,000 government Web sites and arranges them by topic, such as Money and Taxes, Healthy People and the U.S. in the World.

**Google search: Uncle Sam**—searches government and military sites.

**Government Guide**—Search AOL's government directory.

**SearchMil.com**—Searches .mil sites.

**SearchGov.com**—Searches .gov sites with a caching feature.

You cannot be mad at somebody who makes you laugh - it's as simple as that.

[Jay Leno](#), *O Magazine*, February 2003



"Sure, I'd love a second honeymoon dear... who with?"



# From the Medic Messenger



## Hours of Operation:

**Monday-Friday**

**7 a.m.-5 p.m.**

**Wednesday**

**9 a.m.-5 p.m.**

Clinic Telephone Tree/Appt  
Line: 801-728-2600

Pharmacy Refill: 801-775-3630

## Closures/Changes in Operating Hours

Jan. 17-Martin Luther King, Jr  
Day

Feb. 21-President's Day

## Modernization Changes to the 75 MDG

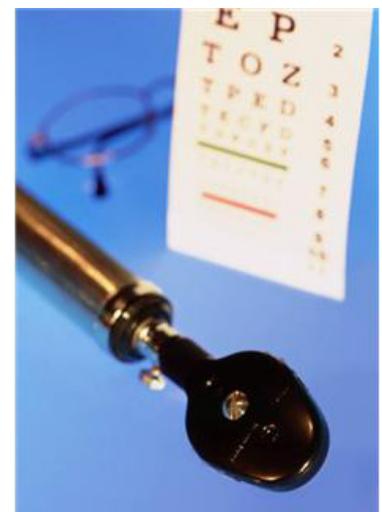
Construction has been in full swing on a \$2.1 million dollar renovation plan to up-grade the 75th Medical Group facility (Bldg. 570).

The two main entryways will reopen by the third week of January. At that time, we will start modernizing the pharmacy windows one window at a time to minimize patient impact.

Portions of the central waiting area will close for approximately 6 weeks to allow for the pharmacy window upgrades.

We appreciate your patience and understanding as we transform our main clinic. Below is an artist's depiction of what your new lobby will look like.

*Major Mark Dever*  
75th Medical Group



## TRICARE Provides Free Vaccinations

Seasonal and H1N1 flu and age-appropriate doses of vaccines recommended by the Centers for Disease Control and Prevention are covered by TRICARE. Beneficiaries can visit participating TRICARE retail network pharmacies to receive seasonal flu, H1N1 flu and pneumonia vaccines at no cost. This expanded coverage is available to all TRICARE beneficiaries eligible to use the

TRICARE retail pharmacy benefit. To find a participating pharmacy, visit TRICARE's Express Scripts webpage or call Express Scripts at 1-877-363-1303. TRICARE regularly adds coverage for new vaccinations based on CDC recommendations on the CDC website. For more information on immunizations, visit the Military Health System Immunization Awareness page.



## Tricare Preventive Health Program

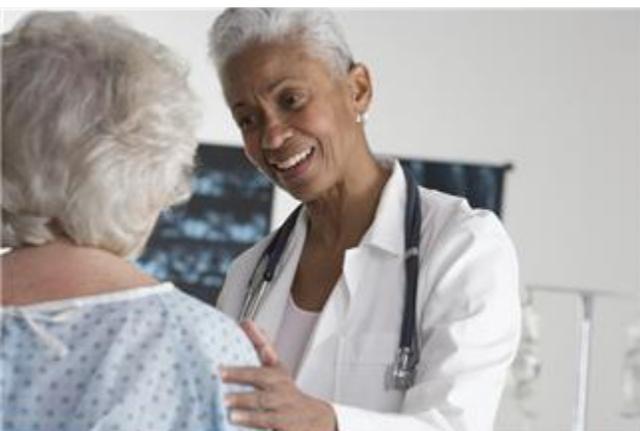
Immunization is a key weapon in the fight against disease. Preventing disease is an important part of readiness for military members, and a cornerstone of health for Tricare families and retirees. Since we are heading into the flu season this is a great time for Tricare beneficiaries to inventory their family's shot records.

It doesn't matter how old a beneficiary is, everyone needs protection against dangerous viruses like influenza and tetanus, said Rear Adm. Christine Hunter, deputy director of the Tricare Management Activity. Immunizations for children also prevent measles, whooping cough, pneumonia and meningitis, while vaccines for adults also protect against hepatitis and shingles.

H1N1 influenza is no longer in the headlines, but the World Health Organization reports the virus is still a global problem. There could be danger in believing the risk is gone, especially for Tricare beneficiaries traveling internationally or going on cruises. Family members whose active duty sponsors are assigned to overseas locations also are at risk.

Tricare covers the seasonal and H1N1 flu and age-appropriate doses of vaccines recommended by the Centers for Disease Control and Prevention (CDC). Beneficiaries can visit participating Tricare retail network pharmacies to receive seasonal flu, H1N1 flu and pneumonia vaccines at no cost.

This expanded coverage is available to all Tricare beneficiaries eligible to use the Tricare retail pharmacy benefit. To find a participating pharmacy go to: [www.express-scripts.com/Tricare/](http://www.express-scripts.com/Tricare/) or call Express Scripts at 1-877-363-1303. Tricare regularly adds coverage for new vaccinations based on CDC recommendations.



For more information about the vaccines recommended by CDC, go to [www.cdc.gov/vaccines](http://www.cdc.gov/vaccines). To visit the Military Health System Immunization Awareness page, go to [www.health.mil/Themes/Immunization.aspx](http://www.health.mil/Themes/Immunization.aspx).

# 5 Common Money Mistakes

From paying fees to missing floats, here's how to keep extra cash in your wallet:

## 1. Allowing a bank CD to roll over automatically

Banks love customers who allow their CDs to roll over automatically at maturity, but people who do that are making a mistake. How so? Banks often run special promotions offering interest rates higher than their regular rates, but you can be certain that an automatic renewal won't get a promotional rate. Take the time to call or visit the bank when you have a maturing CD, and be sure to ask if there are any current promotional rates.

## 2. Failing to recognize the differences between debit and credit cards.

When you use a debit card for a purchase, you must already have the money in your [checking account](#). That means no grace period for paying your bill; the bank deducts the money from your account immediately each time you use it. Also, it's easy to misplace a receipt and forget to note the transaction in your check register. That can result in overdrawn accounts and penalties for insufficient funds. On the plus side, paying by debit card is quick and easy and avoids interest charges. However, you pass up the advantage of using the "float." When you use a [credit card](#) and pay your full balance each month, you have up to 30 days of free use of someone else's money. You're taking advantage of the period between the purchase date and when the money is actually withdrawn from your account. In financial circles that's known as using the "float."



## 3. Buying life insurance as an investment

In general, [life insurance](#) can be divided into two categories, term insurance and whole life insurance. With term insurance, all your heirs get is the stated death benefit; it's never sold as an investment. If you determine that you need life insurance, a simple term policy may well be your best choice. It would cost much less than whole life.

Whole life insurance, also known as permanent or cash value life insurance, not only provides the stated death benefit, but includes an investment feature, known as the cash value. The major advantage of whole life insurance as a retirement investment is its tax treatment of the increasing cash value, sometimes known as the cash surrender value — the amount paid out if the policy is surrendered before death. If a whole life policy is held until death, no tax is ever paid on these earnings. If the owner ever needs funds prior to death, he or she can borrow against the cash value from the policy rather than cashing it in. That way, the cash value continues to avoid taxation. If you are in a high tax bracket and have a long time until [retirement](#), whole life insurance may be appropriate for you. However, the high fees and expenses of whole life make it difficult to compete with the returns of other forms of investments.

## 4. Paying your income taxes by credit card

If you're short on cash, it's a tempting suggestion: Postpone paying Uncle Sam until your credit card bill arrives, then pay off the bill in installments. But there's a catch — a big one: When you pay your taxes by credit card, you'll be charged a fee by the IRS. This "convenience" fee amounts to about 2.4 percent of the amount you're paying. If you owe \$2,000, the fee will be about \$48. Put a \$10,000 tax bill on your credit card and you'll be hit with a fee of about \$240.



Further, if you can't pay off the balance in full when you get your credit card bill, you'll wind up paying the oppressive interest charges levied these days by card issuers.

*(Continued on page 15)*

*(Continued from page 14)*

What's worse, paying your taxes by credit card could be a red flag to your card issuer. If it appears that you're having financial problems, it could raise your interest rate or lower your credit limit.

The bottom line: Don't do it. Almost any other way to come up with the money you need for your tax payment will be cheaper than using a credit card.

### **5. Borrowing money from your retirement accounts**

Almost all [401\(k\) retirement plans](#) contain a provision that allows you to borrow money from them, but that does not mean that you should do it. Borrowing even a small amount of money from your retirement plan can rob you of tens of thousands of dollars in lost retirement income.

Any money you borrow from your account will no longer be drawing tax-deferred interest during the period of the loan — and that lost interest could itself be drawing interest.

One of the most valuable things you have going for you as an investor is the awesome power of compounding interest. Your interest earns interest, and that's what makes it possible to double your money every nine years or so, depending on current interest rates. Borrowing money from your retirement plan stunts the magic of compound interest.

You'll also pay a fee if you borrow from your 401(k). It costs the company something to set up the loan, track payments and comply with government regulations. The [investment](#) company that sponsors your program will not do this for free.

If you take out the money as a loan and pay it back within the time limit, generally five years, there will be no IRS penalty fee. However, if you take out your money as an early withdrawal before age 59 1/2, you'll be hit with an additional 10 percent early withdrawal penalty. Borrowing money from your 401(k) plan may be an easy option, but it should be considered only as a last resort.

*Courtesy of AARP - William J. Lynott is an author and freelance writer who specializes in business and financial issues.*



### ***Shopping at Warehouse Stores—Smart Practice?***

1. Shop grocery store sales. "When you've got a sale at the grocery store, it will beat the price at the warehouse club," says Annette Economides. The Agriculture Department report showed, for example, a mere 3 percent savings on Tropicana juices. If you wait for the grocery sale, odds are you can do better. Also, most warehouse clubs don't allow you to use coupons, which grocery stores do — another saving not reflected in the report.
2. Don't assume everything at the warehouse club is cheaper. Some items have been proven to cost more. The report cites Oscar Mayer bacon as cheaper at the grocery stores for two of the three years examined. Warehouse club prices were also consistently higher on apples, dark green vegetables, tomatoes and avocados. And then there are items where the prices are nearly the same, including — in the Atlanta market — eggs, bananas, cheese, yogurt and milk.
3. Know your prices. For example, if you know you can buy bananas at your grocery store for 59 cents a pound, then you won't be so easily lured by the three-pound bag for \$1.99. (That's 12 percent higher.)
4. Split your membership. [Share](#) the annual fee with a friend, and split your purchases, too. It might be hard for you to eat five pounds of chicken legs before the freezer burn sets in, but if you divide the purchase among a few friends, then you avoid throwing out unused food. And you still get to brag about getting chicken legs for warehouse club prices.

# www.dfas & MyPay

Defense and Accounting Service (DFAS) website is your tool for accessing any of your pay issues or concerns

MyPay users have greater control over their pay accounts and can make changes to vital information in a secure environment. Some of the options within MyPay include:



- Download, save and print pay account information from military retired or annuitant account statements, or military/federal employee leave and earning statements.
- Download, save and print annual tax statements such as W-2's and 1099R's.
- Verify and update postal and email addresses.
- Verify and update bank account information for direct deposits.
- Start, change or stop financial allotments.
- Make changes to federal or state tax withholding amounts.
- Change user names and passwords to keep accounts secure.

To date, more than 2.6 million MyPay users have accessed their 2009 tax statements online, avoiding delays and possible security risks of regular mail delivery.

Last December, DFAS implemented a MyPay security enhancement requiring users to establish, new login credentials, including personalized login ID's and passwords. The agency has posted step-by-step instructions in both text and video on the MyPay home page to help customers set up new information.

If you need assistance accessing DFAS online, visit the Retired Activities Office at Hill and one of the volunteers will be pleased to help.



# The Cost of Retirement



Older adults may not have to pay for transportation to work, business or work attire and lunches since they left their jobs. However, these expenses seem replaced by others such as medical costs due to increased doctors' visits, medical equipment, prescriptions, and specialized housing.

Furthermore, if your retirement income is not as much as you were making at your job, you may find yourself not being able to live within the means you did while working.

You may have to sell your home, give up going on trips you found enjoyable or cut back on social activities. Unfortunately, all of these things are important to your happiness and survival during retirement.

## ***Keep What You Love: How to Retire Broke and Survive***

You don't have to cut out the enjoyable things in your life. All you need to do is find ways you can save money and receive [financial assistance](#). You may not be able to save a lot of money during this time, but making a few small changes will help you put away money for an emergency.

- **Cut back on groceries**

If you are accustomed to eating steak and seafood several times a week, cut back to only a couple of days each week. Choose foods that are less expensive such as pasta and chicken. You can find many recipes for both of these food items so you still have a variety of flavors to enjoy.

- **Ask for [senior discounts](#)**

- **Look out for sales**

You may not have thought about how much things cost before but now is the time to start sale shopping. After awhile, it may become fun for you because it's like a treasure hunt for good deals.

- **Choose inexpensive activities**

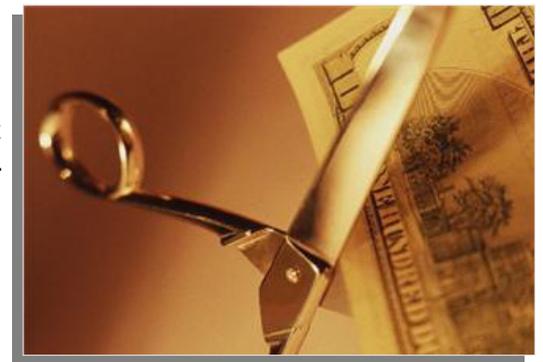
Instead of going to an expensive show, look for community theatre or college productions. You could also start going to the movies, renting movies for home viewing or find senior centers that have many free or low-cost activities available.

- **Take cost effective trips**

Instead of booking a luxury hotel when you take a trip, choose a place to stay that is less expensive but still nice. You can also use a different form of transportation that may be cheaper than flying.

- **Ask for generic prescription drugs**

Whenever your doctor writes you a prescription, ask for the generic of the medication.



## Financial Assistance

If you know where to look, you can find financial assistance for food, housing, and utility bills. Contact your local social services or Social Security Administration office to ask about any programs you may be eligible for due to your low income.

## Food stamps

If you are eligible, you will receive an allotment for food each month. You use a card similar to a credit card to debit the monthly amount awarded each time you shop for groceries.

## Meals on Wheels

Many senior centers and agencies provide meal delivery to your home if you are unable to cook or shop for groceries. Contact seniors centers or your local social services office to find out more about this service in your community.

## Section 8

Section 8 is housing assistance for low income individuals and their families. If you receive Section 8, you will receive a list of apartments, condominiums and other living options paid for by the government.

## Utility bills assistance

Some agencies offer assistance for utility bills during the winter months when electricity and gas bills are high. Not all states offer this, so you need to check with your local social services office.

- **Medicare and Extra Help**

Contact the Social Security Administration to apply for [Medicare](#). It will help pay for your doctors' and hospital visits. [Medicare Part D](#) helps you pay for prescription medications. The government set up this program to help low income seniors and provided them with a list of health insurance companies to use. Medication co-pay fees still may apply, the creation of the [Extra Help program](#) helps with the expenses not covered by the insurance companies.

Knowing how to retire broke and survive can help you make the best of your retirement. You may not want to cut corners or receive assistance, but it may be your only choice. You don't want to deprive yourself of too much because you still need to enjoy life, especially after working for so many years. Start by making small adjustments to your spending and asking for assistance, and soon you will feel more comfortable and appreciate the life ahead of you.

Initial Author: Marcelina Hardy



## VA Burial Benefit Update

VA offers the following benefits and services to honor our Nation's deceased Veterans. The website for detailed information is [www.va.gov](http://www.va.gov).

- Headstones and Markers: VA can furnish a monument to mark the grave of an eligible veteran.
- Presidential Memorial Certificate: VA can provide for eligible recipients.
- Burial Flag: VA can provide an American flag to drape an eligible Veteran's casket.
- VA can pay a burial allowance of \$2000 for Veterans who die of service related causes. For certain other Veterans, VA can pay \$300 for burial and funeral expenses and \$300 for a burial plot.
- Burial in a VA National Cemetery: Most veterans and some dependents can be buried in a VA national cemetery.

## Area Agency on Aging

Did you know there is an Area Agency on Aging in Utah that provides a variety of benefits for seniors? Have you taken advantage of yours? If not, you may visit the AAA Finder at <http://www.aoa.gov>.

\*\*\*\*\*

## Social Security News

With consumer prices down over the past year, monthly Social Security and Supplemental Security Income benefits for more than 57 million Americans will not automatically increase in 2010. This will be the first year without an automatic increase since they went into effect in 1975.

\*\*\*\*\*

## When a Retiree Dies

When a retiree dies the survivors should contact the Air Force casualty assistance representative (CAR) at 877 353-6807. The CAR will handle all relevant details and will ensure that all paperwork necessary for requesting Survivor's Benefit Payment (SBP) annuity pay and other forms of payment from the VA and/or Social Security Administration is initiated.

## FITNESS CENTER

**The Warrior Fitness Center** is one of three fitness centers on the base. Facilities found there include: a state of the art weight room, cardiovascular exercise equipment, universal equipment, saunas, steam rooms, racquetball courts, two basketball courts, a climbing wall and indoor running and walking track.



Call 801-777-2762 to make reservations for these facilities. The second center can be found in building 520, the Hess fitness center. Facilities there include: an [indoor pool](#), a basketball/volleyball court, racquetball courts, a family fitness area, [martial art](#) room and area and an indoor tennis court. The third center can be found in Bldg. 1277 on the west side of base. The unmanned west side center has a state-of-the-art cardiovascular and universal equipment for your use along with shower facilities.

## **Air Force retirees with a Defense Finance and Accounting**

Service online myPay account can now download their annual account statements. Annuitant statements will be available online Dec. 15. There is no cost-of-living adjustment increase for military retirees or annuitants in 2011.

COLA increases are determined each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for urban wage earners and clerical workers. The Department of Labor calculates the change in the CPI for goods and services from the third quarter average of the previous year to the third quarter average for the current year.

Although Congress and the Administration decide how much to increase federal pay, because military retirees and annuitants do not receive pay increases but cost-of-living adjustments, they rely on the final CPI results. Internal Revenue Service 1099R forms for retirees and annuitants will be posted online Dec. 14 and Dec. 15, respectively.

Retirees who rely on the U.S. Postal Service for DFAS correspondence should begin receiving their account statements and 1099R forms Dec. 16. Mailing will continue through Dec. 31. For annuitants, account statements and 1099R forms begin mailing Dec. 19 through the end of the month. Retirees and annuitants with questions about account statements or tax forms should call the DFAS Contact Center at 1-800-321-1080.

