

HILL AIR FORCE BASE RETIREE ACTIVITIES



Quarterly Newsletter—October—December 2011

The Air Force Retiree Services web site is www.retirees.af.mil

From the Director...



I want to thank everyone for helping to make our Retiree Appreciation Day this past August a success. Thanks for coming and hope you found the information presented of value. There were so many who volunteered their time working behind the scenes, from airmen to senior members of the Air Base Wing, to make this event a reality. We appreciate them for their efforts in supporting and participating in the Appreciation Day.

At the event, CMSgt. Lokovic, USAF (ret), Division 12 representative of the Air Force Sergeants Association, made a compelling argument for our becoming involved with the military associations. A casual perusal of the daily news demonstrates the seriousness with which our elected officials are scrutinizing military retirement benefits for potential cuts. In addition they are looking at ways to require increased contributions from us for continued medical insurance. Other proposals seek to either combine the commissaries and BXs into one agency or even to eliminate the subsidies altogether for the commissaries. Actions such as these could negatively affect benefits. These issues and many others are addressed in this newsletter. Our willingness to affiliate with any one of the military associations will help those organizations continue to educate members of Congress and the public regarding the rationale for the existence of these benefits as well as the sacrifices the members of the military have made and continue to make. A list of the various military associations is included in this newsletter.

As always, we need volunteers. We have not been able to maintain office hours due to a lack of volunteers. If you have the time, we can use your help. Currently, we have openings for Monday AM, Tuesday PM, and Wednesday PM. We can be reached at 801-777-5735 or by email at re-tact@hill.af.mil. In addition to the Retiree Activities Office, there are also volunteer opportunities at a number of other locations on base. For a complete list, please contact Colette Geis, Hill AFB Volunteer Coordinator, at 801-586-2697.

Hill AFB RAO Newsletter is published electronically each quarter. Printed copies may be obtained from the RAO office located in Building 430 (old BX—next to the commissary)

John Lannefeld— Newsletter Editor

RAO Volunteers: Ed Anderson, Sam Brooks, Ken Cravens,
Art Kassell, Beverly Olsen, Don Pantone, Dan Rutledge, and
Robert Willbanks

The Secretary of the Air Force

SECAF, or SAF/OS) is the Head of the Department of the Air Force, a component organization within the Department of Defense of the United States of America. The Secretary of the Air Force is appointed from civilian life by the President, by and with the advice and consent of the Senate. The Secretary reports to the Secretary of Defense and/or the Deputy Secretary of Defense, and is by statute responsible for and has the authority to conduct all the affairs of the Department of the Air Force.

The Secretary works closely with his civilian deputy, the Under Secretary of the Air Force; and his military deputy, the Chief of Staff of the Air Force, who is the senior ranked uniformed officer in the United States Air Force.

The first Secretary of the Air Force, Stuart Symington, was sworn-in on Sept. 18, 1947 upon the re-organization of the Army Air Forces into a military department and a military service of its own, independent of the War Department/Army, with the enactment of the National Security Act.

Michael Bruce Donley is the 22nd Secretary of the United States Air Force. Donley has 30 years of experience in the national security community, including service on the staff of the United States Senate, White House and The Pentagon. Prior to assuming his current position, Donley served as the Director of Administration and Management in the Office of the Secretary of Defense. On June 9, 2008, Secretary of Defense Robert M. Gates recommended that President George W. Bush nominate Donley to become Secretary of the Air Force. Gates also announced Donley would become acting Secretary of the Air Force effective June 21, 2008.^[4] The United States Senate confirmed his nomination as the 22nd Secretary of the Air Force on Oct. 2, 2008.

As secretary, Donley is responsible for the affairs of the Department of the Air Force, including the organizing, training, equipping and providing for the welfare of its more than 300,000 men and women on active duty, 180,000 members of the Air National Guard and the Air Force Reserve, 160,000 civilians, and their families. He also oversees the Air Force's annual budget of approximately \$110 billion.





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>

Air Force Retiree Home's and Foundations

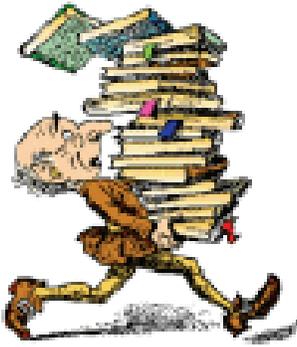
Air Force Enlisted Village. The village's primary goal is offer housing and financial assistance to widows/ surviving spouses of retired members. The village also offers housing to retired enlisted couples of the Air Force and Air National Guard who receive full retirement benefits and meet the eligibility criteria. For more information call 1 (800)258-1413, Ft Walton Beach Florida.

Air Force Village West. Located in California is a military-oriented care retirement community serving officers of all branches of service. It is a full-service village designed for a wonderful lifestyle, comfortable housing and long-term health care. Any retired officer, spouse or widow holding an ID card (DD Form 2) is a candidate for residency at the village. The minimum residency age for the qualifying individual is 60 years. For additional information, write to the Air Force Village West, 17050 Arnold Drive, Riverside California 92518 or call 1(800)729-2999.

Air Force Village Foundation. The Air Force 1 and 11, in San Antonio, Texas, provides financial support and homes to widows and widowers of Air Force active and retired officers who would others wise have no other place to live. Widows and widowers without financial means have priority for admission, and no one has ever been turned away for inability to pay. The widow and widower must be age 62 or over to become a permanent resident. The vil-lages also offer a furnished apartment to a surviving spouse and children for up to a year to gather their lives follow-ing the death of an officer. For additional information on Air Force Villages 1 and 11, write to the Air Force Village Foundation, 5100 John D. Ryan Blvd, San Antonio, Texas 78245-3502, or call them toll free at 1(800)762-1122.

Air Force Enlisted Men's Widows and Dependents Home Foundation Inc: Widowed spouses over age 55 of Air Force enlisted members are eligible for residency. Residents pay for housing and service, although a primary purpose of the Foundation is to provide care for needy, eligible persons. For information, write to the Air Force Men's Widows and Dependents Home Foundation, 92 Sunset Lane, Shalimar, Florida 32579-1000, or call them at (904)651-3766.

The General and Mrs. Curtis E. LeMay Foundation: It can be confusing, frightening and heart-breaking to lose a spouse and find little, if any, financial resources and not know where to turn. The LeMay Foundation can be there to ease the burdens of everyday life. The Foundation can help with monthly supplemental grants to assist with food, rent, utilities and for some, health care. For additional information write to the General and Mrs. Curtis LeMay Foundation, 17050 Arnold Drive, Riverside, California 92518 or call them at (909)697-2099.



MORE STUFF.....

GUARD MARKS BIRTHDAY

Air Force Lt. Gen. "Bud" Wyatt, director of the Air National Guard, helped the Guard mark its 374th birthday. "I'm sure those Guardsmen and soldiers in Massachusetts back in 1636 could not have imagined the missions that the Guard does today," he said. "They would probably also be amazed to find that we now number close to half a million soldiers and airmen in service .

FEWER VETERANS IN CONGRESS - Congressional members with military service continued to decline in the 112th Congress. In the Senate, there are 25 veterans, including four military retirees, unchanged from the last Congress. In the House, there are 87 veterans (20 percent of voting members), including 10 military retirees, down from 94 in the 111th Congress.

RESERVISTS ON THE JOB - Roughly 10 percent of the Air Force's 70,000 Reservists are on active duty today, according to CMSgt. Dwight Dale Badgett, command chief for Air Force Reserve Command. About 25 percent of US Air Forces in Europe airmen are deployed every day, and about 10 to 15 percent of Air Force Global Strike Command airmen are deployed to US Central Command, while AFGSC B-52 forces maintain a continual presence in Guam.

STATISTICAL AIR FORCE - The new fiscal year started with 329,638 airmen on active duty and 138,801 full-time Air Force civilian employees. Officers total 66,201, with an average age of 35. There are 263,437 enlisted members, with an average age of 29. Women are 19.2 percent of the force. Slightly more than 20 percent of the force is assigned overseas (including Alaska and Hawaii) and 59.2 percent of airmen are married.

NEW MUSEUM DIRECTOR - Retired Lt. Gen. Jack L. Hudson is the new director of the National Museum of the U.S. Air Force at Wright-Patterson AFB, Ohio. Maj. Gen. (Ret.) Charles D. Metcalf, director since 1996, retired Dec. 31. General Hudson was the museum's deputy director. The museum covers 17 acres and includes more than 1 million square feet of public exhibit space, more than 500 aerospace vehicles and 78,000 artifacts. Nearly 1.4 million people visited the museum last year.

SUCCESSFUL ORBITAL VEHICLE - The X-37B, first Air Force unmanned re-entry space vehicle, returned to Vandenberg AFB, Calif., after more than 220 days. The Orbital Test Vehicle One was tasked to perform risk reduction, experimentation, and concept development for reusable space vehicle technology. It completed all its on-orbit objectives. Plans are to launch the next unmanned space vehicle, OTV-2, this spring aboard an Atlas V booster.

AIR FORCE SWITCH AT CIA - Lt. Gen. Kurt Cichowski has replaced Lt. Gen. Mark Welsh as the Central Intelligence Agency's associate director for military affairs. General Cichowski, an Air Force Academy graduate, had been vice commander of Air Force Special Operations Command. General Welsh assumed command of U.S. Air Forces in Europe at Ramstein AB, Germany.

Air Force Retiree Council

The Air Force Retiree Council provides the link between members of the Air Force retiree community—retirees, family members and surviving spouses living throughout the world—and the Air Force Chief of Staff. It is comprised of two co-chairmen and 15 members representing retirees by geographical areas in the United States and overseas. Currently, there are two members-at-large appointed by the co-chairmen for their expertise in certain areas needed at the time of appointment. Annual meetings are held at Randolph Air Force Base, Texas.



The Retiree Council was established in 1972 with the first meeting in 1973. Effective in 1999, the Air Force Chief of Staff established co-chairmen. Incumbents are retired Lt. Gen Steven Polk and retired former CMSAF Rodney McKinley. The council co-chairmen are the Air Force chief of staff's liaison with the retired community and work directly for the chief. They chair the Air Force Retiree Council and meet annually at the Air Force Personnel Center to discuss retiree issues. Upon conclusion of the meeting, they report the council's findings directly to the chief.

The council is comprised of the co-chairmen, 13 members who represent geographic areas within the continental United States, and one member from the Pacific and European areas. There are 109 Retiree Activities Offices and each council member oversees the retiree activities programs within his/her respective areas of responsibility. The co-chairmen play an active role in the selection of members.

At the invitation of local commanders and Retiree Activities Office directors, the co-chairmen visit Air Force installations to speak about issues concerning retirees and their dependents. They maintain with many military associations and obtain their views on retiree matters.

Council members are responsible for annual visits to their assigned installations in support of the local Retiree Activities Office. The current council member for Area IV which includes Utah, Colorado, Wyoming and Nevada is Lt. Col. (retired) John Lannefeld. Colonel Lannefeld served thirty years with the Air Force, both active and reserve. His last assignment was as the Deputy Support Group Commander with the 419th Fighter Wing at Hill Air Force Base.

Survivor Benefit Plan

Remarriage has impact on SBP coverage

A retiree who is providing Survivor Benefit Plan coverage for a spouse or a spouse and child will have the monthly coverage cost suspended if those beneficiaries become ineligible for coverage. A spouse loses eligibility on the date of divorce, or death. Children are eligible until age 18, or 22 if a full-time student. Marriage or military service at any age terminates a child's eligibility. Retirees who remarry and have suspended their spouse-only or spouse and child coverage have the following options:

1. Spouse coverage can resume as before. By law, the new spouse will automatically become the eligible beneficiary at the same level in effect for the previous spouse, adjusted by cost-of-living increases, on the first anniversary date of remarriage, or when a child is born as legal issue of the marriage; however, it is the member's responsibility to notify the Defense Finance and Accounting Service of the new marriage to prevent loss of options or premium debt accrual. Other SBP options after a post-retirement remarriage:

A. Increase coverage (base amount) up to and including full retired pay. If a retiree selects this option, he or she must pay the difference between the SBP costs previously paid and the costs which would have been incurred if the new level of participation had been originally elected, plus interest. Any increase in premiums, with interest, must be paid before the first anniversary of the marriage. Payment of these premiums and interest must be completed before the spouse qualifies as an eligible beneficiary or the election increasing the coverage will be null and void.

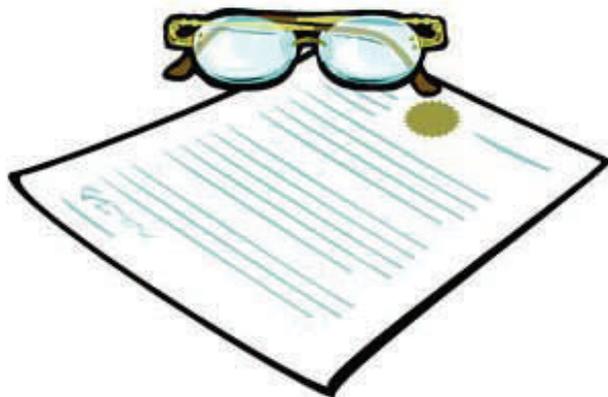
B. Elect not to resume the spouse portion of coverage before the date the spouse becomes an eligible beneficiary. Elections under this option are effective upon receipt; however, notification must be received before the date that the spouse becomes an eligible beneficiary or the spouse coverage will automatically be resumed at the level of coverage for the previous spouse plus any cost-of-living increases.

3. Election of either Option 2 or 3 above must be done before the first anniversary of the remarriage.

Notification of intent to select one of the above options must be accomplished by completing a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate. This certificate, along with a copy of the marriage certificate, should be mailed or faxed (one or the other method, not both)

Defense Finance and Accounting Service as soon as possible after remarriage. The mailing address is provided in the instructions on the DD Form 2656-6 and the fax number is 800-469-6559.

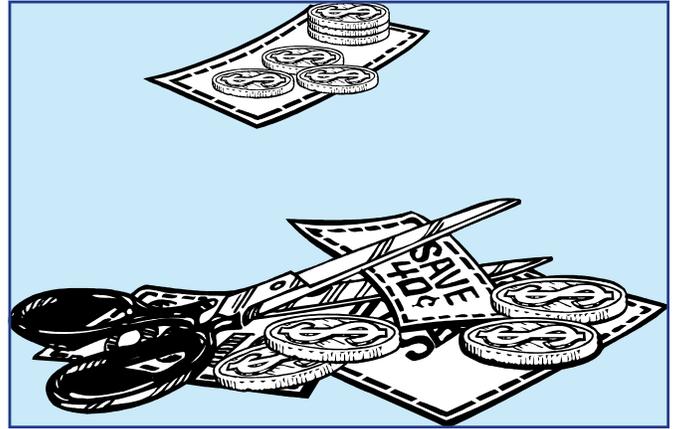
Failure to notify DFAS well before the first anniversary will restrict a retiree's options and may result in a debt for SBP premiums to begin accumulating.



Could You Handle a 5%-20% Retired Pay Cut?

If you're following the ongoing debt ceiling/budget negotiations (and you should be), you know multiple plans have been offered by various individuals or groups to cap federal spending or require a balanced budget. Those sound reasonable in concept (how can a balanced budget not be a good thing?). But how much do you understand about how they would affect you?

In many cases, the specifics are vague...either because they have yet to be worked out, or because it's inconvenient to have constituents understand exactly what kind of pain would be involved before there's a vote. In some cases, proposals have been pretty specific. In others, impacts have to be inferred by doing some math.



To start, let's look at the "Cut, Cap and Balance" legislation (H.R. 2560) that was passed by the House of Representatives on Tuesday by a vote of 234 to 190 – and then blocked in the Senate by a 51 to 46 vote. Among other things, that legislation envisioned capping federal outlays below 20 percent of Gross Domestic Product (GDP) by Fiscal Year 2017. For comparison, federal spending currently represents about 24 percent of GDP.

For FY2014 and subsequent years, H.R. 2560 would explicitly exempt military personnel accounts, military (but not federal civilian) retired pay, TRICARE For Life, Medicare, Social Security and veterans' benefits from cuts.

But a separate section citing exemptions for FY2012 lists only Social Security, Medicare, veterans' benefits, and net interest. Spending on non-exempt "mandatory spending" programs for FY12 would be capped at \$680.7 billion – an apparent 21.7 percent cut below the \$828.6 billion requested in the Administration's FY2012 budget for those programs. While the Senate's blocking vote rendered the issue moot, the potential for large one-time program cuts in FY2012 is still disturbing.

One of the most modest plans is the Corker-McCaskill budget cap bill (S. 245) that would phase in reductions at a more moderate pace, limiting FY2013 spending to 25 percent of the FY09-11 average GDP, with further reduction in later years. It would allow no exemptions. That would require a 5 percent cut in FY 2013 outlays for retired pay, TRICARE For Life, and SBP, for example, with cuts escalating each year – to 19 percent by FY2021. Giving up COLAs for five years would be a head start to meet those goals, but more would be needed – perhaps rolling back some concurrent receipt payments. A 5 percent cut in TFL would require something on the order of a \$350 per person annual TFL deductible. For SBP, it would require several years of COLA forfeitures, plus maybe rolling back recent payments to SBP-DIC widows or reinstating some level of benefit reduction upon receipt of Social Security.

Initiatives that would cap spending at lower percentages of GDP would impose far more severe cuts.

For example, the balanced budget amendment (H.J. Res 1) introduced in the House would cap federal outlays at 20 percent of GDP. The Judiciary Committee subsequently amended it to reduce that to 18 percent.

Neither version would exempt any spending category, allowing the ceilings to be waived only in years when war is formally declared, or Congress passes a joint resolution if the country is engaged in armed conflict that causes "an imminent and serious military threat to national security." Another proposal endorsed by a group of senators calling themselves the "Gang of 6" includes initiatives similar to those proposed by last year's deficit commission.

They would dramatically reduce military retirement value for new entrants, require holders of Medicare supplement policies (including TFL) to absorb an extra \$3,000 per year (\$6,000 per couple), and raise TRICARE fees for retired military families under 65 by up to \$2,000 a year or more, and freeze military pay raises, among other things. (*Source: MOAA*)

Plan to Reduce Retiree COLA Gets Clearer

Over the last two years military retirees and VA compensation recipients have complained about the lack of a cost-of-living adjustment to their pay. As reported here, the issue was not political or even deficit reduction; it was due solely to the fact that COLA is based on inflation as determined by the previous year's Consumer Price Index.

But, that may all soon change — right when retirees are looking forward to getting a COLA for the first-time since 2009. In an effort to reduce government expenses, the Senate is now considering changing the rules for how COLA is determined. The proposed changes will likely result in reducing the COLA in 2012 by up to .3 percent.

Military columnist, Tom Philpott, reports that the new basis for COLA would be the Chain Consumer Price Index for All Urban Consumers (or C-CPI-U). Adopting the Chain CPI to adjust entitlements has been recommended by every group looking for ways to address the federal debt crisis.

It appears that after two years of getting a break from paying a COLA, the Federal Government is now looking to change the rules just as the COLA and inflation are about to shoot upwards. (Source: MilitaryAdvantage. Military.com, July 21, 2011 • Terry Howell)

Chained CPI

One of the most frequently mentioned options by most parties at the deficit-cutting table is a —technical correction to the CPI called the —chained CPI.

It's gone under the radar for the most part. But if implemented, it could affect the lives of almost all Americans — especially service members, federal civilian employees, Social Security recipients, and other retirees and survivors.

This isn't a new idea. It's been pushed for years by some economists who believe the CPI overstates inflation by failing to adequately recognize that consumers change their behavior when prices of some products and services rise sharply. When that happens, economists say, people simply buy cheaper substitute products — carrots instead of peas or tea instead of coffee.

While coffee drinkers might rebel at that, the case gets even stickier with other substitutions. Is hamburger a reasonable substitute for steak? Is a compact car a reasonable substitute for a full-size one? Is pasta a reasonable substitute for fish? Is shopping at a discount store a reasonable substitute for shopping at a high-end department store?

We're not just talking about price substitution here. It's also about quality-of-life substitution, and that's where MOAA thinks a line must be drawn. Over time, this mentality leads to substantial changes in living patterns — from steak to hamburger to hot dogs to ... let's not go there.

While critics might argue this wouldn't actually happen, there's no practical safeguard to prevent it. If A can be substituted for B, then B later can be substituted for C, once you've accepted the substitution philosophy.

Let's look beyond the philosophy to the bottom line. The chained CPI would reduce retired pay and other COLAs by about one-quarter of a percentage point each year. That doesn't sound like much, until you see how that would compound over a retiree's lifetime.



Military retirees and the disabled particularly would be affected because they start drawing inflation-adjusted pay at relatively younger ages. For a military retiree, switching to a chained CPI COLA would reduce total lifetime retired pay by about 6 percent. That's about \$100,000 for an E-7 retiring today with 20 years of service. A newly retiring O-5 with 20 years of service would lose double that amount. And that's

(Continued on Page 9)

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for someone living an average lifespan (early 80s). Half will live longer, and expected longevity is rising every year. Three other factors are relevant here, as well.

First, the Bureau of Labor Statistics already made a change to allow some relatively modest substitutions (of the peas and carrots variety) several years ago. Second, when COLA changes (delays) previously were proposed in the 1990s, the outcry from seniors successfully won an exemption for Social Security, leaving COLA penalties to fall disproportionately on military retirees. Third, smaller COLAs aren't the only penalty of the chained CPI, because it also would be used for tax threshold adjustments.

Smaller annual tax-bracket adjustments mean ... guess what? More people shifting into higher tax brackets every year. Some think it's the lesser of the evils we might face during the coming fiscal crunch and that might well be true. But that doesn't make it right. (Source: MOAA, By Col. Steve Strobbridge, USAF-Ret.)

Mullen Says Pay, Benefit Cuts 'On the Table'

The Pentagon's top officer said Thursday that service members will likely see cuts in pay and benefits as the military plumbs its budget for nearly half a trillion dollars in savings over the next 12 years. Joint Chiefs of Staff Chairman Adm. Mike Mullen warned against taking the "relatively easy" choice of cutting hardware while maintaining the increasing costs of paying and providing ongoing health care to troops and retirees.

"Two of the big places the money is, is in pay and benefits," Mullen told defense reporters at a June 2 breakfast meeting in Washington. "And so when I say all things are on the table, all things are on the table."

In May, President Obama proposed sweeping budget cuts totaling \$400 billion over the next 12 years -- a fiscal hit experts say will largely come from the DoD. Defense Secretary Robert Gates has said health care costs are "eating the Department of Defense alive" -- with nearly 10 percent of the budget going to health benefits for active and retired service members.

"Sustaining ... the weapons and the Soldiers, Sailors, Airmen and Marines who use them is increasingly difficult given the massive growth of other components of the defense budget, the 'tail' if you will -- operations, maintenance, pay and benefits, and other forms of overhead," Gates said in a May 24 speech. "America's defense enterprise has consumed ever higher level of resources as a matter of routine just to maintain staff and administer itself."

Mullen went further, saying savings should be found in pay and benefits costs before cuts to programs and personnel. "We need to avoid just making the relatively easy decision [to] just cash in force structure," Mullen said. "We have to go through everything else -- and 'force structure' are platforms and people -- before we get to that point, because that's why we're here."

He added that these cuts will likely need to be made in the next few years in order to "start to generate cash in the out years."

The U.S. doesn't face the same world it saw after the Vietnam War, Mullen argued, when Congress and the Pentagon slashed defense by nearly 40 percent. The threats to U.S. security are real and growing, so gutting aircraft and ship programs would undercut American defense, he said.

"I'm not satisfied with the idea that 'let's just be the best counterinsurgency force we can be in the future,' and that's it," he said. "We still have high-end war fighting requirements that we're going to have to resource, and those are important programs."

Mullen, who's due to leave his post this fall, said the Pentagon is still working out the options on where to find the \$400 billion in savings. And while he wasn't sure where the White House would come down on the issue, he was firm in his belief that preserving future hardware is a top priority for the DoD.

"We're at the point where ... we have to present 'here are options to execute this,' and those are then decisions that the president has to make," Mullen explained. "So we haven't gotten to the specifics of [whether] the White House supports X, Y and Z." (Source: Military.com|by Christian Lowe)

DFAS Newsletter: Our goal is to deliver first-class service and products to each and every customer.

Read More: <http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/customercommitment.html>

Fast Forms Coming Soon!

DFAS.mil will soon feature automated versions of the forms retirees often use when communicating with us. The new forms will allow you to submit account changes to DFAS online, eliminating the tedious process of filling forms out by hand. More Information:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/fastformssoon.html>



What You Need to Know About Your Survivor Benefit Plan

Although providing for your loved ones' futures may not seem immediately necessary, the decisions you make regarding your Survivor Benefit Plan (SBP) can impact your family's financial future. Learn More about SBP:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/knownsbp.html>

When Your Disability Rating Changes

If you are rated by the Department of Veterans Affairs (VA), please check your Retiree Account Statement to make sure your disability rating on file with DFAS is correct. Read More:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/ratingchanges.html>

What DFAS, the VA, and Your Branch of Service Do for You

While you may not always see it happening, your Branch of Service, the Department of Veterans Affairs (VA) and DFAS work together to make sure you are paid accurately and on time. Find Out How:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/whattheydoforyou.html>

What a Separation Recoupment Means for Your Retired Pay

If you separated from your Branch of Service under one of these programs, and you later become eligible for retired pay, there are a few things to keep in mind. Get the Details:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/separationrecoupment.html>

How to Update Your Direct Deposit Information

Have you recently switched banks? Have you changed bank accounts? Or maybe you just want your retired pay sent to a different account. No matter what the reason, it's important to inform us of any changes to avoid misrouted payments. Find Out How:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/updatingdirectdeposit.html>

How to Update Your Mailing Address

Summer is finally upon us, which means moving season is here. If you have moved to a new home, or you're just not sure the address we have on file for you is current, it's important to update us. Learn more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/updatemailingaddress.html>

How to Update Your Arrears of Pay Beneficiary

Retired pay earned but not paid in the final month of your life goes to whoever is listed as your Arrears of Pay (AOP) beneficiary. It is vital to keep this information up to date and accurate. Find Out More:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/updatearrears.html>

How to How to Start, Stop or Change an Allotment

Got an allotment? Want to stop, start, or change one? There are two ways to do it. Read more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/startstopchangeallot.html>

Odds 'n Ends and Items of Interest

Tom Coburn's Cuts: Military's Tricare Prime Health Care Program Targeted

Sen. Tom Coburn (R-Okla.) wants to cut taxpayer funding for non-military elements of the Defense Department, starting with making retired, uninjured service members pay more for what he described as "extremely low-cost health care for life" for themselves, their spouses and dependents under the Tricare Prime system. For military retiree's eligible for Medicare, he also wants to raise the co-payments that they are charged to be in Tricare for life, the second payer for health care after Medicare. In addition, he wants to increase low fees that Tricare beneficiaries pay for pharmaceuticals purchased at their local drugstores.



Former defense secretary Robert M. Gates proposed raising Tricare Prime enrollment fees for single retirees from \$230 a year to \$260 a year and fees for retiree families from \$460 a year to \$520 a year. Coburn wants the fees to be much higher and more in line with private-sector health plans. Part of his concern is fairness, first for uninjured veterans who, for example, served in Iraq and/or Afghanistan but "leave the military without serving 20 years [and] are not entitled to any of these health-care benefits." They represent some 70 percent of those serving, according to Pentagon officials. Another comparison he makes is to other federal government workers whose plans are not as cheap. A medical doctor, Coburn told reporters last Monday: "Nobody in the country, as a single person working 20 years for the government, should be able to get health care for \$250 a year. Nobody was ever promised that, and nobody should be able to do that." Instead, he wants to increase the enrollment fee for single retirees to "approximately \$2,000 per year and \$3,500 for a family." At the same time he would limit out-of-pocket expenses at \$7,500 for those retirees with families. He thinks these changes could save \$11.5 billion a year. His Tricare for life would require retirees to pay up to \$550 for half the initial cost not covered by Medicare and then up to \$3,025, after which all costs would be paid by Tricare. This change could save \$4.3 billion a year.

Coburn wants to reduce the \$8 billion annual government share of the cost of drugs that Tricare beneficiaries purchase from their local private retail pharmacies rather than buying them at lower cost by mail order or at military base facilities. Where the price is now \$3 for a 30-day supply of a generic drug and \$9 for a brand-name from private pharmacies, Coburn would raise that to \$15 for generic and \$25 for brand names and save some \$2.6 billion a year. Coburn told reporters he has no doubt about the reaction to his Tricare ideas. There's no question," he said, retired military; they won't like what I've done. But the fact is nobody's going to like what we've done, because everybody gets a pinch - everybody. "

Beyond health care, Coburn has several other proposals that will rattle the Pentagon. He wants to eliminate most of the \$1.3 billion-a-year subsidy that supports the Defense Commissary system of 252 grocery stores on military bases worldwide. Prices at commissaries are much lower than at civilian supermarkets; they are listed at cost plus a 5 percent surcharge. That money goes to offset costs of new commissaries or to repair and maintain old ones. It does not pay for salaries and benefits of the roughly 18,000 people who work at the commissaries.

Coburn supports a Congressional Budget Office proposal that would reduce the taxpayer subsidy over five years and see a gradual raise in prices so commissaries could become self-sufficient. The increase in cost, according to the CBO, would amount to \$400 per service family per year and save the government about \$900 million annually.

He also wants to close down the Congressionally Directed Medical Research Program, which for more than 20 years has added around \$200 million a year primarily for breast, lung and prostate cancer projects that have to be managed primarily by contractors. Coburn's option is to "transfer funding for cancer research that affects the general population back to [the National Institutes of Health] and reduce the administrative costs of administering this research for savings." (SOURCE: *Stars and Stripes* by Walter Pincus, Published: July 24)

Medic Messenger

Volume 5, September/October 2011

7321 Balmer Street

Hi 11 AFB, Utah

Hours of Operation:

Monday-Friday: 7 a.m.-5 p.m.

Wednesday: 9 a.m.-5 p.m.

Clinic Telephone Tree/Appointment

Line: 801-728-2600

Pharmacy Refill: 801-775-3630

Closures/in Operating Hours



Hospital Paving Project

The 75th Civil Engineer Squadron has contracted a paving project to repave the Clinic Parking Lots in five phases (South of Balmer Street).

Phase 3 of this effort is scheduled October 20th through November 5th, weather permitting. On approximately October 20th, the clinic parking area southeast of and far from building 570 and the main driveway, will be closed for repaving. Traffic will be detoured to other parking areas. Accessibility and crosswalks will be maintained as deemed safe around construction equipment. Motorists will not be able to travel where posted/deemed unsafe due to construction. Phase 3 will not start until Phase 2 is complete.

Alternate parking areas are northeast, near southeast, and west of the clinic. Whenever parking areas are blocked (e.g. southeast of and far from Bldg. 570), alternate handicap parking will be marked/provided as near the building as possible. Others need to use alternate parking areas near the clinic and plan for the added time in advance.



Additional articles will be published providing readers with further schedules during construction in this area. Your patience and safe travel practices through the affected area is of high importance for your protection and that of Team Hill members and guests.

For more information, please contact the project manager, Cameron Jones, at (801) 777-0253. Thank you.

FLU SEASON.....

Influenza Vaccines Available to HAFB DoD Civilians and TRICARE Beneficiaries!

- This flu season, Influenza Vaccinations will be offered to DOD Appropriated Fund Civilians on a first come, first serve basis.
- Influenza vaccinations will continue to be offered to all TRICARE beneficiaries.
- For DoD Civilians, Occupational Medicine Services Clinic (OMS) is scheduling civilian influenza vaccination lines throughout Hill AFB, as influenza vaccine shipments arrive.
- TRICARE beneficiaries, to include AD members, may get their flu shot/mist through the Immunizations Clinic located in Bldg 570.



For questions about future civilian vaccination line locations or eligibility concerns, please contact Angela Griffin, Occupational Medicine Clinic RN at 801-777-1167. For Immunizations Clinic questions, please call 801- 777-5209.

How do flu vaccines work?

Flu vaccines (the flu shot and the nasal-spray flu vaccine (LAIV)) cause antibodies to develop in the body. These antibodies provide protection against infection with the viruses that are in the vaccine.

Why should I get vaccinated against the flu?

According to the World Health Organization (WHO), worldwide influenza epidemics result in about 3 to 5 million cases of severe illness, and about 250,000 to 500,000 deaths annually. Most deaths associated with influenza in industrialized countries such as the U.S. occur among people age 65 or older. Although, every flu season is different, even healthy people can get very sick from the flu and spread it to others.

During a regular flu season, about 90 percent of deaths occur in people 65 years and older.

The “seasonal” flu season in the United States normally runs from November through April each year. During this time, flu viruses are circulating in the population. An annual seasonal flu vaccine (either the flu shot or the nasal-spray flu vaccine) is the best way to reduce the chances that you will get seasonal flu and lessen the chance that you will spread it. When more people get vaccinated against the flu, less flu can spread through that community.

Tricare Flu Shots Update 01: Two forms of the flu vaccine are distributed in the U.S., and both are covered by TRICARE. These are an injectable, inactivated vaccine that contains a killed virus and can be used in all age groups 6 months and older and an intranasal spray, made with live, weakened influenza viruses; limited to use in people who are between the ages of 2 and 49 years, and who are not pregnant at the time they receive the vaccination. Flu vaccines may be received at no cost from any

(Continued on Page 14)



TRICARE-authorized provider or at one of the TRICARE retail network pharmacies that participates in the vaccination program. To find a participating pharmacy, search online at <http://www.express-scripts.com/TRICARE/pharmacy> or call 1-877-363-1303. If you get the vaccine from your provider, you may have to pay copayments or cost shares for the office visit or other services received during the office visit.

Uniformed service members (Active duty, National Guard, and Reserves) are required to be immunized. Active duty service members (ADSM) have priority for getting the vaccine at military treatment facilities but may also receive the vaccine at a participating network pharmacy. When received at a network pharmacy, ADSMs are required to follow their Service policy guidance for recording the immunization in their shot record by the close of business the next duty day. Proper documentation should be obtained from the pharmacy which includes patient identification; the date the vaccine was given; the vaccine name or code, manufacturer, and lot number.

Everyone six months and older should get a flu vaccine as soon as

its available each fall. Some people are at a higher risk of serious flu-related complications and should get vaccinated each year.

According to the Centers for Disease Control and Prevention (CDC), the following people should be vaccinated each year:

- All children aged six months to 18 years
- Adults aged 50 years and older
- Persons with underlying chronic medical conditions
- All women who are pregnant during the influenza season
- Health care workers involved in direct patient care
- Child care and elderly care workers
- Persons at high risk of severe complications from influenza
- Daily steps to take to Prevent the Spread of the Flu include:
 - Wash your hands with soap and warm/hot water
 - Use an alcohol-based sanitizer when hand-washing is not possible
 - Cover your mouth or nose when you cough or sneeze
 - Avoid contact with your nose, eyes or mouth
 - Avoid contact with people who are sick
 - Stay home if you have flu-like symptoms
 - Take anti-viral medications to treat your flu symptoms when prescribed by a doctor.

<http://www.tricare.mil/mybenefit/jsp/Medical/IsItCovered.do?kw=Flu+Vaccine> Sep 2011 ++]

The 75th Medical Group Implements New Electronic Third Party Collections (TPC) System

Under the Consolidated Omnibus Reconciliation Act of 1986, all military medical treatment facilities are mandated to bill health insurance carriers for the cost of medical care provided to active duty family members, retirees and family members who are covered by other health insurance. This program is known as Third Party Collections (TPC). The 75th Medical Group (75 MDG) Clinic must comply with this law and needs your help for continued program success.

We have implemented a new electronic system to streamline the process of collecting Other Health Insurance (OHI) information for our beneficiaries. You will be asked if you have Other Health Insurance at every point of service when you are at the 75 MDG. If you are covered by Other Health Insurance or have a Medicare supplement, we will ask for your insurance card (s) to scan into the electronic database. You will no longer manually fill out the DD Form 2569, Record of Other Health Insurance form, and the yellow card will be eliminated. Each point of service will have a scanner and signature pad to expedite the collection process.

The obligation to pay medical care costs applies **only** to the insurance carrier. Your insurance company will pay benefits directly to the 75 MDG and you will not be billed or responsible for any uncollected charges. Ten percent of the 75 MDG operations and maintenance budget comes from TPC. Monies collected under this program are deposited directly to the 75 MDG. For further assistance with the TPC Program, please stop by the TPC office located on the main floor near the pharmacy or call our TPC representatives at 801-586-9847 or 801-777-6422.

How TRICARE Works with Other Health Insurance

The coordination of benefits between TRICARE and other health insurance (OHI) can be confusing. If a beneficiary has health care coverage through an employer, public or private insurance program.

If a beneficiary has OHI, he or she should tell his or her provider and regional health care contractor. Beneficiaries should also fill out the OHI form located on their regional health care contractor's website (<http://www.tricare.mil/contactus>). Keeping the regional health care contractor informed about the OHI will allow TRICARE to better coordinate benefits and will help ensure that there is no delay in payment of claims.

TRICARE is the secondary payer when a beneficiary has OHI. Before TRICARE considers the claim, the beneficiary's OHI must pay first. The exceptions are Medicaid and TRICARE supplemental plans. Please go to TRICARE's website to learn more <http://www.tricare.mil/mybenefit/home/Medical/OHI>. (Continued on next page)

After the other insurer pays, TRICARE will pay what is left up to the TRICARE allowable charge, which is the maximum amount TRICARE will authorize for medical and other services furnished in an inpatient or outpatient setting. There is no change in benefit limits when TRICARE is the secondary payer.

Beneficiaries need to be sure to submit all claims to TRICARE because deductibles may be applied to their annual catastrophic cap. The beneficiary's provider may submit secondary claims as well.

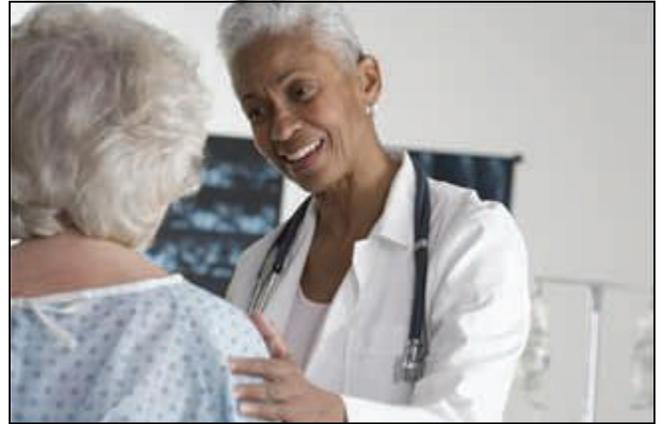
To reduce pharmacy costs, a beneficiary's best option is to use a TRICARE retail network pharmacy that is also covered by their OHI. After the OHI pays, TRICARE may reimburse the beneficiary for part or all of their out-of-pocket costs, including copayments. Beneficiaries are not eligible to fill prescriptions via home delivery if they have OHI with a prescription plan, including a Medicare Part D prescription program, unless they meet one of the following requirements:

1. The medication they need is not covered by their OHI. —
2. They have met their OHI's benefit cap.

If the OHI provides only medical coverage, not pharmacy coverage, he or she still may be eligible to use home delivery (<http://www.tricare.mil/homedelivery>) as their prescription benefit. Beneficiaries can go to <http://www.tricare.mil/mybenefit/home/Prescriptions/OHI> for pharmacy questions or contact Express Scripts, Inc. at (877) 363-1303. Finally, active duty service members, including activated National Guard and Reserve members, cannot use OHI. TRICARE is their primary payer. (Source: TRICARE News Release)

MEDICARE ESSENTIAL PARTNER WITH TFL

Military retirees enrolled in Tricare For Life (TFL) are reminded that Medicare is your primary health insurance. Medicare determines what is covered, what provider you can go to and how much is allowed. TFL acts as a supplement to Medicare which pays your annual Medicare deductibles and co-insurance. Most medically necessary care is covered by both Medicare and TFL and your bill is paid in full. Where a service is paid by Medicare and not TFL – maybe a chiropractor — you pay the 20 percent co-insurance. TFL becomes first payer only when a service is covered by Tricare and not by Medicare. Then you pay the annual Tricare annual deductible and 25 percent coinsurance. TFL has no “insurance” card. Your military ID card verifies eligibility. Unless there is other health insurance, providers generally do not bill TFL. They bill Medicare which pays and forwards to TFL which pays the provider what you owe.



SOME TRANSPORT COSTS PAID BY TRICARE - When it comes to transport or transfer of Tricare patients, how much of the cost is covered by Tricare? Some costs included with Tricare services include: Emergency transfers to or from a beneficiary’s home, accident scene or other location to a hospital, and transfers between hospitals; ambulance transfers from a hospital-based emergency room to a hospital more capable of providing required care; transfers between a hospital or skilled nursing facility and another hospital-based or freestanding outpatient therapeutic or diagnostic department/facility. Payment of services and supplies provided by ambulance personnel at an accident scene may be allowed when the patient’s condition warrants transfer to an inpatient acute setting and medical services and/or supplies are provided solely to stabilize the patient’s condition while awaiting the arrival of a more urgent means of transfer; e.g., air ambulance services. Tricare does not cover ambulance service used instead of taxi service when the patient’s condition would have permitted use of private transportation; transport or transfer of a patient to be closer to home, family, friends or personal physician; or when medicabs or ambicabs transport patients to and from medical appointments.

ELECTRONIC ENROLLMENT FEES - Retirees and their families, including survivors and eligible former spouses, enrolled in Tricare Prime pay an annual enrollment fee. This can be paid electronically, either by an allotment from your retirement pay or by creating an electronic funds transfer from your bank account. Beneficiaries can download the Enrollment Fee Allotment Authorization letter or EFT Payment Authorization form from their regional health care contractor’s website (North Region - www.hnfs.net/bene/enrollment/fees/Enrollment+Fees-Payments.htm). Return the completed form to the regional contractor by mail. The system does not allow electronic form submissions. A quarterly payment is required before establishing a monthly payment option. Beneficiaries are able to view online payment history and claims status at any time. Mail-in payments continue to be accepted and pay-by-phone also is offered.

TRICARE FOR ‘GRAY AREA’ RESERVISTS - A new program, Tricare Retired Reserve, offers about 180,000 “gray area” reservists the opportunity to purchase Tricare health care coverage. Rates are \$408.01 for single coverage and \$1,020.05 for family coverage. Rates will adjust every year. While qualified members of the Selected Reserve may purchase premium-based coverage under Tricare Reserve Select (TRS), retired National Guard and Reserve personnel did not have Tricare health coverage options until they reached age 60. This was changed by the National Defense Authorization Act for 2010. The new provision allows certain members of the Retired Reserve who are not yet age 60, called “gray-area” retirees, to purchase Tricare Standard and Tricare Extra coverage. Tricare Extra simply means beneficiaries have lower out of pocket costs if they use a network provider. The new program differs from TRS in its qualifications, premiums, copayment rates and catastrophic cap requirements. The new statute requires premium rates to equal the full cost of the coverage. Reserve retirees interested in the new coverage should ensure their personal data is correct in the Defense Enrollment Eligibility Reporting System (DEERS).

RX Home Delivery win-win situation

Tricare officials continue to encourage beneficiaries, especially those taking long-term medications, to have their prescriptions delivered to their doorsteps. Rear Adm. Christine S. Hunter, deputy director for the Tricare Management Activity, cites the health care system's home delivery option as a win-win situation that saves patients, as well as the government, money.

Tricare's almost 9.7 million beneficiaries filled 10.5 million prescriptions through home delivery in 2009, up from some 9 million in 2007. Still, it represents only about 8 percent of the 130 million prescriptions filled in 2009. About 48 million of those prescriptions — 37 percent — were filled at military medical facilities, the least expensive delivery method for the Defense Department, and where patients have no copayment. But those unable to use a military facility are increasingly turning to retail pharmacies within the Tricare network.

Last year, beneficiaries filled more than half of their prescriptions — 71.4 million — at retail pharmacies. While this may be convenient, Hunter noted that it is also the most expensive. Beneficiaries pay the same co-payment for a 30-day supply of medication at the corner drugstore that they'd pay for a 90-day supply delivered through Tricare's home-delivery option. In addition, beneficiaries using home delivery can get automatic refills — a plus for those taking medications for a chronic, long-term condition. Regardless of where beneficiaries get their medications, they're protected by a safety feature, Hunter said. The patient data transaction service monitors the medications every Tricare beneficiary receives to flag potential adverse drug interactions or allergic reactions.

OBEY RX INSTRUCTIONS - Drugs must be taken exactly as prescribed, without missing doses, if they are to work to their full potential. Failure to take medications exactly as directed, also called medication adherence, can lead to illness or even death.

According to the Food and Drug Administration, factors that can affect medication adherence include a patient's belief that treatment is unnecessary or not effective, confusion about how and when to take medication and the cost of medications. Medication adherence may be especially difficult for patients taking multiple medications or those with complex dosing schedules. In the case of taking an antibiotic for a minor respiratory infection, patients may feel better before taking the last dose. But not finishing a prescription can make it more difficult to treat the illness if it comes back or lead to other complications.

If the benefits and risks of taking prescribed medications are not clear, patients should discuss concerns with their doctor or pharmacist. Many maintenance medications are intended to reduce risk for serious, life-changing events such as heart attacks or strokes. If a patient experiences side effects, the doctor may be able to adjust the dosage or switch to a different medication.





TRICARE® Prime Enrollment Fees

Beginning on October 1, 2011, TRICARE will make modest adjustments to TRICARE Prime enrollment fees that amount to an additional \$5 a month for families and \$2.50 a month for individuals. The new fees are outlined in the table below.

TRICARE PRIME ENROLLMENT FEE CHANGES

Fiscal Year 2011 (October 1, 2010– September 30, 2011)	Fiscal Year 2012 (October 1, 2011– September 30, 2012)
\$230/individual	\$260/individual
\$460/family	\$520/family

Retired service members and their eligible family members, survivors, and former spouses pay TRICARE Prime enrollment fees, which are applied to the annual catastrophic cap. There are no enrollment fees for active duty service members (ADSMs) and active duty family members enrolled in TRICARE Prime, TRICARE Prime Remote, or TRICARE Prime Remote for Active Duty Family Members.

NO CHANGE IN FEES THIS YEAR FOR CURRENT ENROLLEES

The fee increase applies only to new enrollees whose TRICARE Prime applications are received on or after October 1, 2011. The fee for current enrollees will be frozen at the fiscal year 2011 rate—so if you are already enrolled in TRICARE Prime, your payments will not change in the coming year, as long as you remain in TRICARE Prime. Moving forward, TRICARE

Prime enrollment fees will be subject to increases each fiscal year. Current enrollees, whose fees will not change for fiscal year 2012, will experience a yearly change in fees beginning in fiscal year 2013.

EXCEPTIONS FOR SURVIVORS AND MEDICALLY RETIRED SERVICE MEMBERS

An exception to the fee increase will be made to allow survivors of active duty deceased and medically retired uniformed service members and their dependents enrolled in TRICARE Prime to be exempt from future enrollment fee increases.

Beneficiaries in these categories before October 1, 2011, will have the annual enrollment fee frozen at the current rate of \$230 per individual and \$460 per family. Beneficiaries added to these categories on or after October 1, 2011, will have their fee frozen at the rate in effect at the time they are classified in either category. The fee remains frozen as long as at least one family member remains enrolled in TRICARE Prime and there is no break in enrollment. The fee charged for the dependents of a medically retired uniformed service member will not change if the dependents are later reclassified as survivors.

KEY POINTS TO REMEMBER

Moving forward, there will still be no out-of-pocket costs for ADSMs, no changes to TRICARE Standard and TRICARE Extra, and no change to the catastrophic cap for all plans. For more information, visit www.tricare.mil/costs.

FOR INFORMATION AND ASSISTANCE

 TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	 TRICARE South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com	 TRICARE West Region TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com
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This fact sheet is not all-inclusive. For additional information, please visit www.tricare.mil.

An Important Note about TRICARE Program Information

As the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military treatment facility guidelines and policies may be different than those outlined in this product. For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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September 2011

FS17718E00012W

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.

PHONE: 801-777-9666/2225



Golfing

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 0900. 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 0800 prior to the weekend. Call anytime after 1200 to find out your time, or to make a time outside of

the drawing. 9 Holes: \$10 ☉ 18 Holes: \$20 ☉ Guest: 9 Holes, **Tee Times — 801 777-3272**



Bowling

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!

HOURS— Monday-Thursday: 10:30 a.m. to 9 p.m. ● Friday: 10:30 a.m. to Midnight

● Saturday: 9 a.m. to Midnight ● Sunday: 12 to 9 p.m.

Check out all the activities/events/recreational opportunities with the latest edition of the Happenings Magazine at: <http://www.75thforcesupport.com/>



Auto Hobby Shop Safety Inspection Special

Save \$5 on our state safety inspections and emissions inspections on Tuesdays

and Wednesdays (regularly \$9 for motorcycles and \$17 for vehicles).

Call 801-777-476 to make an appointment.

Arts & Craft Center and Auto Hobby Shop Hours of Operation

Frame Shop: Monday-Friday, 10 a.m. to 5 p.m., Closed on Saturday and Sunday.

Auto Hobby Shop: Tuesday-Thursday, 11 a.m. to 7 p.m., Friday, 10 a.m. to 6 p.m., Saturday, 9 a.m. to 5 p.m.

Wood Shop: Friday, 2 p.m. to 6 p.m., Saturday, 10 a.m. to 5 p.m.

Closed on Holidays and AFMC Family Days

B&Bs for VETS Program

Innkeepers want to say thank you to those who've served their country by inviting veterans to wake up on 11-11-11 in a B&B. Inns and B&Bs throughout North America will open their doors to active and retired military and vets and one guest by offering a free room to those who've served in the military on Thursday, Nov. 10, 2011. While hundreds of inns and B&Bs have signed on to provide rooms, they will be reserved quickly, so review the list at <http://www.betterwaytostay.com/current-promotions/bbs-for-vets> for innkeepers in the U.S. who are participating in the program and reserve your room while space is available. For a complete list of Canadian inns and B&Bs participating in the B&Bs for Vets program, refer to the B&Bs for Vets page <http://www.bbcanada.com/bbforvets> and search by province. From the entire B&B industry, thank you to all those who are presently serving or have served to protect our freedom. Regarding reservations:



- Vets should contact the inns and B&Bs directly to reserve a room.
- Rooms are complimentary for Thursday, November 10, 2011 for vets and one guest; most rooms
- Proof of veteran status may be requested.
- No fees will be charged for a reserved one-night veteran's stay but a credit card may be required to book your stay. Credit card or cash may be accepted for add-ons and additional nights. While policies vary from inn to inn, the full rate may be charged if the complimentary room night is not occupied or not canceled in a timely manner according to the inn's standard reservation practices or cancellation period set for this special event. Be considerate if your plans change; most inns will have a waiting list for their complimentary rooms, and a proper cancellation will always be filled with a fellow deserving vet.

[Source: <http://www.betterwaytostay.com/current-promotions/bbs-for-vets> Sep 2011 ++]



EXCHANGE
ARMY & AIR FORCE EXCHANGE SERVICE

- 7451 6TH ST ([View Map](#))
- HILL AFB, UT 84056-5704 United States
- Store Phone: (801)777-2300
- Fax: (801)586-4891
- DSN: 777-2300
- DSN FAX: 586-4891
- Email: karen.ochsner@deca.mil

• **Management**

- Store Director: Karen M. Ochsner
- Phone: 801-586-4861
- DSN: 586-4861
- Email: karen.ochsner@deca.mil

Store Hours

Open 9 a.m. to 7 p.m., daily

Closed Thanksgiving, Christmas, and New Year's Day

Commissary also closes at 5 p.m. on all other Holidays

- Bakery
- Custom Photo Cakes
- Deli
- Fresh Sandwiches to go

AAFES Re-Launches Website

Main Base Exchange

Bldg. 412
5845 E. Ave., Hill AFB UT 84056

Monday-Saturday: 9 a.m.-8 p.m.

Sunday & Holiday: 10 a.m.-7 p.m.

801-825-8584, 801-779-0731, 801-773-1207,
FAX: 801-773-9967

It makes sense to shop your Exchange!

Everyday competitive pricing, sales tax relief and interest rate avoidance save Soldiers and Airmen an average of \$2,728 every year. Bottom adding money to authorized patrons' bottom line, shopping improves quality-of-life when the Army and Air Force Exchange Service sets up shop as roughly two-thirds of the Exchange's earnings are paid to morale, welfare and recreation programs.

Last year, Exchange operations generated \$242.6 million on behalf of programs such as youth services, Armed Forces Recreation Centers, arts and crafts, aquatic centers, golf courses and more.

If you find an item at a lower price [we match prices!](#)

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 777-5706.



Church Services at
Protestant Christian Worship—
1100 AM in the Chapel Annex
Bldg 445

Catholic Mass

0800 & 0930 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.

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

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



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 2010 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.

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.

- 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, 2 basketball courts, a climbing wall and indoor running and walking track.



Call 777-2762 to make reservations for these facilities. The second center can be found in Bldg. 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.

How to Begin a Successful Claim with the VA

By Thom Stoddert from the Utah Veterans Voice

I am frequently asked, "How do I make a claim with the VA? I was in the Army 40 years ago and never contacted the VA, so how do I begin?" Now I am left thinking, "You're up the creek buddy with a tiny paddle, should not have waited so long." Instead I tell the vet some basic information; starting with "Don't confuse the medical treatment facilities with the Regional Office's benefit's administration. Then I explain the VA's form 21-526.

The VA form 21-526, Application for Compensation and/or Pension, is the axel in which the wheels turn for benefits, compensation, and/or medical treatment, thus it is a long, multi-page document. You will need this form completed to start benefits, fortunately it is needed only once in your life time. Once this form is completed and sent in, the VA then builds a Claims File (C-file) that will last longer than you will, since it is a permanent federal record. Every correspondence you have ever sent to or received from the VA Regional Office will be in that C-file. The C-file is also supported/backedup with electronic databases. Be aware the form 21-526 is available on line at the VA's website (called VONAPP) as well as paper. Once the VA has the 526, your initial claim(s) begins on that day. So any favorable decisions are paid from the day the Regional Office has your completed 526.

Does the form 21-526 need to be 100% completed? No. Obviously certain information is no longer appropriate or obtainable. You may not even have a copy of your DD-214, the VA can still verify service dates and even obtain a copy of your discharge. So send in all the information that you can give them.

Hint: have any other major documentation ready before starting the 526 so you can have ready the relevant information from them. The VA will want to know about your children, marriages, disabilities, and any other federal benefits. My suggestion is to obtain a paper copy first, fill it in with a pencil and then file on line. That way you can best prepare this document for the VA and not have to rely on the regular mail service (ALWAYS use certified return receipt mail). Mistakes are easily tolerated by the VA, but never, ever lie on this form; it will be found out.

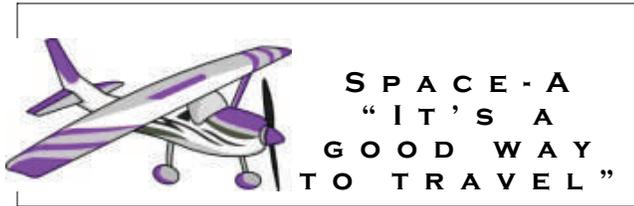
Do you need to fill out a 526 each time you file a claim for benefits? No. Once this is done, it is done for life. So, if you need to file a claim to the VA for a new issue or an increase in benefits, simply send a signed letter to the Regional Office. They will take from there.

Will your spouse or widow need to complete a 526? No, not if you have already done so. If you never did, the widow(er) may not have to, depending on the benefits being sought.

If you don't know or cannot remember if you filled out a 526, just call 1-800-827-1000 and ask if they have a file completed on the veteran for whom you are seeking benefits.

The next major issue to be considered when filing a claim for benefits with the VA is the evidence you will need that will support the issue being claimed. Since that is a whole other article, I will just say; evidence is needed to support any claimed issue. The evidence must show a link between whatever chronic condition you have now to your military service time. So plan your evidence carefully.

Finally, what can you expect after the VA receives your claim? You expect to wait a long time, because there are so many, many veterans in real need of help, not to mention the lowlifes trying to freeload off the system with silly claims and it's hard to staff people with a good working knowledge of medicine, the military, and VA law.



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”. Building 904 is where the terminal is located.

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 800-462-7691

Navy 800-628-9466

For further information on Space-A travel check out the website at www.military.com

DD214 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 I.D. 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

75 FSS, Hill AFB (801) 586-5437

419 FW, Hill AFB (801) 777-0023

151 ARW Utah ANG, SLC IAP (801) 245-2331

96 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

Military Associations of interest to veterans and retirees:

Air Force and Air Guard Associations

[Air Force Aid Society](#)
[Air Force Association](#)
[Air Force Enlisted Widows](#)
[Air Force Historical Foundation](#)
[Air Force Memorial Foundation](#)
[Air Force Sergeants Association](#)
[Air Force Security Police Association](#)
[Airmen Memorial Foundation](#)
[Airmen Memorial Museum](#)
[Air Weather Association](#)
[Air Weather Reconnaissance Association](#)
[Army and Air Force Mutual Aid Association](#)
[Association of Air Force Missileers](#)
[B-47 Stratojet Association](#)
[Enlisted Association of the Air National Guard](#)
[National Guard Association of the United States](#)
[Safeside Association](#)
[The Air Force Association](#)
[United States Air Force Academy](#)
[Association of Graduates](#)
[The Air Force Historical Foundation](#)
[USAF Military Training Instructor Association](#)

Veterans Service Organizations and Advocacy Groups

[American Gulf War Veterans Association](#)
[The American Legion](#)
[The American Legion Riders](#)
[American Military Retirees Association \(AMRA\)](#)
[AMVETS](#)
[Disabled American Veterans](#)
[Iraq and Afghanistan Veterans Association \(IAVA\)](#)
[Military Coalition](#)
[Military Officers Association of America \(MOAA\)](#)
[National Veterans Organization of America](#)
[National Association of Veterans Program Administrators \(NAVPA\)](#)
[Paralyzed Veterans of America](#)
[Student Veterans of America](#)
[Veteran Advocates of Ore-Ida](#)
[Veterans Families United](#)
[Veterans of Foreign Wars of the United States](#)
[Veterans Health Council](#)
[Veterans of the Vietnam War](#)
[Veteran Support Center](#)
[Veterans Welcome Home and Resource Center](#)
[Vietnam Veterans of America](#)

Spouse & Family Support Organizations

[Air Force Enlisted Widows](#)
[American Legion Auxiliary](#)
[American Overseas Schools Historical Society](#)
[Armed Services YMCA of the U.S.A](#)
[Blue Star Moms](#)
[Fisher House Foundation](#)
[Gold Star Wives of America](#)
[Ladies Auxiliary to the VFW](#)
[National League of POW/MIA Families](#)
[National Military Family Association](#)
[Naval Sea Cadet Corps](#)
[Operation Homefront](#)

[Red Cross Emergency Service](#)
[Sentinels of Freedom](#)
[Sons of the American Legion](#)
[Toys for Tots Foundation](#)
[Tragedy Assistance Program for Survivors \(TAPS\)](#)
[Veterans Families United](#)

Note: All of these organizations have a web site that you can access for further information. If you need access to a computer you can check with the base library.