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Vol. 52, No. 1 AFRP 36-1 March 2011

## Retired CMSAF is new co-chair

Joins 1 reappointed, 4 newly appointed area representatives on council

RANDOLPH AIR FORCE BASE, Texas (AFRNS) -- A new face will share the head of the Air Force Retiree Council table at its annual meeting this year. Former Chief Master Sgt. of the Air Force Rodney J. McKinley, who retired in November 2009, is succeeding retired Chief Master Sgt. of the Air Force Gerald R. Murray.

Chief McKinley's appointment was announced by Air Force Chief of Staff Gen. Norton A. Schwartz. The chief joins retired Lt. Gen. Steven R. Polk, who left active duty in February 2006, as council co-chair. The co-chairs serve as personal advisers to the chief of staff and the secretary of the Air Force on all issues regarding retirees and their families.

A native of Mount Orab, Ohio, Chief McKinley entered the Air Force in 1974, took a break in service in 1977, and re-entered the Air Force in 1982. His background includes various duties in medical and aircraft maintenance, and as a first sergeant and command chief master sergeant at wing, numbered air force and major command levels. He served as the 15th chief master sergeant of the Air Force. Chief McKinley currently lives in Oklahoma.

The council is comprised of 13 members who represent geographic areas within the continental United States, and one representative each from the Pacific and European areas. Retirees new to the council include: Chief Master Sgt. Kathleen Rose selected for Area III made up of Arizona and New Mexico (effective March 1); Chief Master Sgt. Robert A Merritt Jr., elected for Area VI, Texas (effective Dec. 23, 2010); Brig. Gen. Richard R. Moss selected for Area IX covering Alabama, Louisiana, Mississippi and Tennessee (effective July 1); and Lt. Col. Thomas G. Hogg selected for Area XI covering Georgia, North Carolina, South Carolina and Virginia (effective July 1). Chief Master Sgt. Thomas P. Kelley was reappointed for Area II representative covering California effective July 1.

Meeting at the Air Force Personnel Center here each May, the council receives briefings on the Air Force's current structure and key topics from senior members of



Retired Chief Master Sgt. of the Air Force Rodney J. McKinley. (Courtesy photo)

the Air Staff and other Air Force elements. This information helps the 20-member panel address issues submitted from 108 base retiree activities offices worldwide. Subjects range from proposed increases in TRICARE fees to publication of the *Afterburner* to various benefit and entitlement enhancements. The council forwards its recommendations on key issues to the Air Force chief of staff and subject matter experts.

Retirees can write to General Polk or Chief McKinley at: AFPC/CCU, 550 C STREET WEST STE 8, RANDOLPH AFB TX 78150-4713.

## Thanks for opting out; valuable lessons learned

by Tammy Cournoyer
Afterburner editor

A hearty "thank you" goes out to everyone who has opted out of receiving the hard-copy *Afterburner* and chosen to receive it via e-mail. Several thousand of you have asked to be taken off the hard-copy mailing list and convert to electronic format. This will help save the Air Force thousands of valuable dollars. See the instructions on the back page of this *Afterburner*.

Those of you who elect to receive the Afterburner electronically will now also receive the Air Force Retiree News Service. This means you get news and information when it's announced, not just when it is compiled and put together in newsletter format. For example, when Veterans Affairs announced it was processing new Agent Orange claims or extending medical coverage for Gulf War veterans, subscribers read the news on AFRNS within 48 hours of the respective announcements. The Agent Orange article is also included on Page 8 in this issue of the Afterburner. Some may be concerned AFRNS e-mails will be

overwhelming. News service releases aren't sent out daily, and every effort is made to keep mailings relevant and at a minimum. That said, what is relevant to some is not necessarily relevant to all. If a release about something is not relevant to you, just delete it and keep an eye out for the next one that may impact you. Unsubscribe to the



news service if you want to stop emails altogether.

Speaking of impact, I learned a valuable lesson recently. As some of you know, I retired from active duty in 2005. Even though I had read about the Stop-Loss payment program for many months, I didn't believe I was eligible so I never

applied. Finally, I decided to apply and a funny thing happened: I qualified! The valuable lesson I learned is to let the experts decide. So if there's ever a program you're not sure about, go ahead, ask and apply.

Another lesson I've learned is that not everyone reads the *Afterburner* word for word, cover to cover. In the last *Afterburner*, readers were reminded about Air Force Retiree Services not maintaining mailing addresses. We get our mailing label information from the Defense Finance and Accounting Service. To my surprise, letters started pouring in from retirees and annuitants asking us to change or correct their address. Please do not send us your address corrections/change of address notification.

Speaking of mail, our e-mail address has changed. It is now afpc.retiree@us.af.mil. All Air Force e-mail addresses are migrating from the @basename.af.mil format to a new @us.af.mil format. E-mail sent to the old address will not automatically be forwarded.

Also, if you have a spam filter monitoring your mail box, please allow incoming mail from afpc.retiree@us.af.mil, especially if you're an electronic subscriber. Some of your systems send an automatic reply with a website to visit to grant e-mail traffic permission; however, we cannot access those sites from a government computer.

When you communicate with us via e-mail, it's very important that you include your full name, rank and at least the last four digits of your Social Security number. If you're an annuitant or surviving spouse, please include that information in your e-mail. It helps us provide you with the fastest and best possible customer service.

Please enjoy this Afterburner.

## **Afterburner**News for USAF Retired Personnel

The *Afterburner* is authorized by Air Force Instruction 36-3106. When funding permits, it is printed three times a year by Air Force Personnel Center's Retiree Services Section. Distribution: Individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are entitled to an annuity under Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried nonannuitant surviving spouses of deceased Air Force members who were entitled to receive retired pay, may receive the *Afterburner* by requesting it from the address below. The *Afterburner* is not sent to former spouses nor to retirees of other services. Additional copies are not available. The *Afterburner* address:

AFPC/DPSIAR 550 C Street W Ste 8 Randolph AFB TX 78150

E-mail address is afpc.retiree@us.af.mil and the phone number is (210) 565-2126. The *Afterburner* is available on the Internet at <a href="www.retirees.af.mil">www.retirees.af.mil</a>. Retirees may write to the Co-chairmen of the Air Force Retiree Council at: AFPC/CCU, 550 C Street W Ste 8, Randolph AFB TX 78150. PLEASE DO NOT SEND CHANGE-OF-ADDRESS NOTIFICATIONS TO THE ADDRESS ABOVE. AFPC/DPSIAR relies on the address people have on file with the Defense Finance and Accounting Service to create mailing labels.

# Gates proposes premium increase for retiree health care

by Donna Miles American Forces Press Service

WASHINGTON (AFRNS) --Defense Secretary Robert M. Gates is seeking modest premium increases for working-age military retirees who use the TRICARE Prime health plan.

Secretary Gates unveiled sweeping cost-cutting initiatives Jan. 6, including a recommendation to increase TRICARE Prime premiums for working-age retirees in fiscal 2012, the first increase in the plan's 15-year history.

"For some time, I've spoken about the department's unaffordable health costs, and in particular the benefits provided to working-age retirees under the TRICARE program," the secretary told reporters.

"Many of these beneficiaries are employed full-time while receiving their full pensions, and often forego their employers' health plan to remain with TRICARE," he said. "This should not come as a surprise, given that the current TRICARE enrollment fee was set in 1995 at \$460 a year for the basic family plan, and has not been raised since."

Secretary Gates noted the dramatic increase in insurance premiums during that period for private-sector and other government employees. Federal workers pay roughly \$5,000 a year for a comparable health insurance program, he said.

"Accordingly, with the fiscal year 2012 budget, we will propose reforms in the area of military health care to better manage medical cost growth and better align the department with the rest of the country," Secretary Gates said.



Secretary of Defense Robert M. Gates (left), joined by Chairman of the Joint Chiefs of Staff Adm. Mike Mullen, outlines a series of efficiencies decisions designed to save the Department of Defense more than \$150 billion over the next five years. (DOD photo/Air Force Master Sgt. Jerry Morrison)

"These will include initiatives to become more efficient, as well as modest increases to TRICARE fees for ... working-age retirees, with fees indexed to adjust for medical inflation."

These initiatives could save the department as much as \$7 billion over the next five years, he said.

Military retirees automatically are enrolled in one of two TRICARE plans, program spokesman Austin Camacho explained. Retirees who join TRICARE Prime, the system's managed-care option that covers active-duty members, pay an annual enrollment fee of \$230 per year for an individual or \$460 for a family. Those in TRICARE Standard, a feefor-service plan, pay no enrollment fee or premium. Instead, they pay a yearly deductible of \$150 per person or \$300 per family, as well as copayments or cost shares for inpatient and outpatient care and medications, up to a \$3,000 annual cap on out-ofpocket expenses.

TRICARE Prime, the managed-

care option that covers all activeduty members and many retirees, costs the government \$4,202 per beneficiary per year, said Mr. Camacho. TRICARE Standard, the program's fee-for-service plan, costs \$3,584 per beneficiary per year. TRICARE for Life, for beneficiaries age 65 and older, costs the government \$3,874 per patient per year.

Military retirees are not required to report whether they have jobs that offer insurance plans, Mr. Camacho said, noting that having other insurance does not take them off the TRICARE rolls. Rather, he explained, TRICARE becomes the "second payer" for health care, picking up co-payments and deductibles from the primary insurance plan.

Navy Rear Adm. (Dr.) Christine S. Hunter, a TRICARE official, cited one initiative already saving money. More beneficiaries are using the lower-cost mail-order pharmacy option to fill prescriptions.

www.retirees.af.mil

## Air Force Assistance Fund campaign is under way

RANDOLPH AIR FORCE BASE, Texas -- The 38th annual Air Force Assistance Fund "Commitment to Caring" campaign runs Feb. 7 through May 6.

Air Force retirees can still give to the fund through a one-time gift of cash or check, or by payroll deduction from retired pay.

"This year, our Airmen will likely need us more than ever before as we can expect many civilian charities will be hard-hit, resulting in fewer dollars to help individuals in need and giving our Airmen fewer options to turn to for help," said Bill D'Avanzo, Air Force fundraising chief.

"If you haven't given to the AFAF since retiring, now's your chance to once again help out the Airmen now on active duty as well as our fellow retirees, their spouses, and surviving spouses, through these highly effective and worthy charities," added Mr. D'Avanzo.

People can contribute to:

- --The Air Force Aid Society, which provides Airmen and their families worldwide with emergency financial assistance, education assistance, and an array of baselevel community-enhancement programs. More information is available at <a href="https://www.afas.org">www.afas.org</a>.
- --The Air Force Enlisted Village, which supports Teresa Village in Fort Walton Beach, Fla., and Bob Hope Village in Shalimar, Fla., near Eglin Air Force Base. The fund provides homes and financial assistance to widows and widowers of retired enlisted people 55 and older. Hawthorn House (also in Shalimar) provides assisted living for residents requiring more assistance than others, including 24-hour nursing care. More information is available at <a href="https://www.afenlistedwidows.org">www.afenlistedwidows.org</a>.
- --The Air Force Village, which supports Air Force Village I and II in San Antonio, a life-care community for

retired officers, spouses, widows or widowers and family members. The Air Force Village website is <a href="https://www.airforcevillages.com">www.airforcevillages.com</a>.

--The General and Mrs. Curtis E. LeMay Foundation, which provides rent and financial assistance to widows and widowers of officer and enlisted retirees in their homes and communities through financial grants of assistance. The LeMay Foundation website is <a href="www.lemay-foundation.org/">www.lemay-foundation.org/</a>.

Retirees can give through one of the following ways:

- -- Visit the Retiree Activities Office on any major Air Force installation. Complete an Air Force Form 2561 and donate by cash, check or payroll deduction from your Air Force retired pay;
- -- Mail a contribution (cash/check/money order) and contributors' form that is available online at <a href="https://www.afassistancefund.org/">www.afassistancefund.org/</a> (also on Page 5), to Air Force Assistance Fund, AFPC/DPSIMF, 550 C Street West Ste 37, Randolph AFB TX 78150-4739;
- -- For payroll deduction, complete the Payroll Deduction Plan portion of the contributors' form, sign, and mail completed form directly to DFAS, Cleveland Center, ATTN: Code FR, P.O. Box 99191, Cleveland OH 44199-1126.
- -- Mail contributions directly to the affiliate(s) of choice at the addresses in the campaign brochures, also found online at <a href="https://www.afassistancefund.org">www.afassistancefund.org</a> or on Page 6. Contributions mailed directly to affiliates are not counted toward any installation or Air Force goals or totals;
- "We really prefer that you give at your local base Retiree Activities Office, if you live near one, so they receive credit on their campaign toward their installation's goal," Mr. D'Avanzo explained. (AFRNS)



#### **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

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Address				City	State		Zip Code			
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A. CASH		(The minimum	Air Force Aid Society (AFAS)		707	\$	X 12 =	\$		
Air Force Village (AFV)	\$	allotment to any	Air Force Enlisted Village (AFEV)		705	\$	X 12 =	\$		
Air Force Aid Society (AFAS)	\$		The Gen and Mrs Curtis E LeMay Foundation (LeMay)		704	\$	X 12 =	\$		
Air Force Enlisted Village (AFEV)	\$	Please Read: I hereby authorize deductions from my monthly retired pay beginning July 2011 for a period of 12 months in the amount shown to the affiliate(s) designated. This allotment will remain in effect for 12 months unless I request to terminate in writing to Defense Finance and Accounting Service - Cleveland Center, Attn: Code FR, PO Box 99191, Cleveland OH 44199-1126					TOTAL PDP	\$		
The General and Mrs Curtis E. LeMay Foundation (LeMay)	\$				FOR AFO USE ONLY  CLASS C ALLOTMENT FOR AFAF CONTRIBUTION  EFFECTIVE DATE: 1 JUL 2011					
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TOTAL GIFT	\$	SIGNATURE			PREPARED BY					

## Retired wounded warrior receives four-legged friend

by Austin Thomas 56th Fighter Wing Public Affairs

LUKE AIR FORCE BASE, Ariz. --Retired Tech. Sgt. Matthew Slaydon, a former 56th Civil Engineer Squadron explosive ordnance disposal technician, was investigating an improvised explosive device in Kirkuk, Iraq, in October 2007, when it detonated nearly two feet from his face.

As a result, Sergeant Slaydon lost his sight and his left arm. More than three years later, Sergeant Slaydon now has the help of a guide dog -- Legend.

"I met with Fidelco Guide Dogs at the Blinded Veterans Association convention," Sergeant Slaydon said. "A couple weeks after I talked with them, they sent someone out to evaluate me."

It took around a year to find the perfect dog to suit Sergeant Slaydon.

"The big problem we had to deal with was my arm," he said, "I wanted to be able to lead Legend with my prosthetic arm. If I led him with my right arm, I wouldn't have any free arms and I don't want to have to stop if I need to take something out of my

pocket."

When Sergeant Slaydon trained with Legend, he found the dog was perfect for him.

"We had some complications in the beginning," said the sergeant. "While I first started training with Legend, I was walking with him when he got distracted and walked off. I fell and broke my shoulder. But instead of giving up on him, I said 'We are both new (at this); we can try again."

After Legend underwent six months of training with Fidelco Guide Dogs and two weeks of training with Sergeant Slaydon, Legend went to live with Sergeant Slaydon Oct. 3.

"Legend helps me with companionship, and now he gives me a reason to get out of the house," Sergeant Slaydon said. "Now, I have to take him outside to exercise. We just walk down to the mailbox together, but we are taking small steps. We will gradually begin to do bigger tasks together.

"Legend is the perfect guide dog," Sergeant Slaydon said. "He is easy, laid-back, responds very well to voice commands and is very loving."



Retired Tech. Sgt. Matt Slaydon stands with his guide dog, Legend. Sergeant Slaydon teamed with Legend three years after he lost his sight and left arm in an improvised explosive device explosion in October 2007 in Kirkuk, Iraq. (U.S. Air Force photo/Austin Thomas)

## **Resources & Contacts**

#### Air Force Aid Society

Contact the Airman and Family Readiness Flight on any Air Force base, or go to the society's website at <a href="https://www.afas.org/">www.afas.org/</a>. Phone 800-769-8951.

#### Air Force Enlisted Village

Write to Air Force Enlisted Village, 92 Sunset Lane, Shalimar, FL 32579-1000. Phone 850-651-3766 or toll free 800-258-1413. Send e-mail to afef@afev.us. Visit the village's website at www.afenlistedwidows.org.

#### Air Force Village Foundation

Write to Air Force
Villages, 5100 John D. Ryan
Blvd., San Antonio, TX
78245. Call 210-677-8989 or
toll free 800-762-1122. Send
e-mail to
info@airforcevillages.com.
The Web address is
www.airforcevillages.com.
Arlington National Cemetery

Write to Arlington National Cemetery, Arlington, VA 22211. For general information, location of gravesites, and visitor information call 703-607-8000. Contact the Interment Services Branch at 703-607-8585 regarding funeral arrangements and eligibility requirements. Please note that the Arlington National Cemetery staff does not make pre-arrangements. Visit the cemetery website at <a href="https://www.arlingtoncemetery.org">www.arlingtoncemetery.org</a>. <a href="https://www.arlingtoncemetery.org">Armed Forces Retirement</a> Home-Washington Campus

Write to Armed Forces Retirement Home, 3700 N. Capitol St. NW, Washington, DC 20011-8400. Phone toll free 800-422-9988 or fax 202-730-3492. For general questions send an e-mail to publicaffairs@afrh.gov. Visit www.afrh.gov.

#### <u>Armed Forces Retirement</u> Home-Gulfport Campus

The new Gulfport facility opened Oct. 4. Write to AFRH-Gulfport, P.O. Box 1120, Gulfport, MS 39502. Phone 228-604-2205. For general questions send an e-mail to publicaffairs@afrh.gov and specify "Gulfport" in the subject line. Visit the website at <a href="www.afrh.gov">www.afrh.gov</a>. Armed Forces Vacation Club

The Armed Forces Vacation Club is a space-

available program offering
Department of Defenseaffiliated people affordable
condominium vacations at
more than 3,500 resorts
worldwide. Visit
www.afvclub.com/default.asp.

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## Mail-order pharmacy saves retirees money

by Donna Miles American Forces Press Service

WASHINGTON -- As TRICARE officials explore ways to control costs while continuing to provide the best health care possible, they are encouraging beneficiaries, especially those taking long-term medications, to get their prescriptions delivered to their doorsteps.

Navy Rear Adm. Christine S. Hunter, deputy director for

the TRICARE Management Activity, cited increased usage of 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, officials noted. That is up from more than 9 million in 2007, but still represents only about 8 percent of the 130 million prescriptions filled in 2009.

Thirty-seven percent of those prescriptions -- just over 48 million -- were filled at military medical facilities, which is the least expensive delivery method for the Defense Department, and patients pay no co-payment, Admiral Hunter said.

But getting prescriptions filled at a military facility is not always convenient for beneficiaries, who 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. This is the fastest-growing of the TRICARE delivery options, officials noted, up from more than 67 million retail pharmacy-provided prescriptions in 2008 and just less than 63 million in 2007.

While retail pharmacies may be convenient and often the best choice for patients needing short-term medications, Admiral Hunter noted that they are also the most expensive, all around.

Beneficiaries pay the same co-payment for a 30-day supply of medication at the corner drugstore that they would pay for a 90-day supply delivered through TRICARE's home-delivery option.

"So the cost to them is one-third" using home delivery, Admiral Hunter said. "That's a real incentive there." Mail order is the hands-down best choice even for



retirees who value convenience over cost, she said.

"I don't know how it gets more convenient than in your own mailbox at your house, not having to go anywhere to get your prescription," she said.

TRICARE can mail prescriptions almost anywhere in the world, including deployment sites where specific medications may not be available. The only exceptions are

extremely hot climates that may affect some temperaturesensitive medications.

In addition, beneficiaries who sign up for home delivery can get automatic refills -- a big plus for anyone taking medications for a chronic, long-term condition.

"We'll send you an e-mail saying, 'It looks like your refill is due. Unless you say you don't need it for some reason, we are going to ship it," Admiral Hunter said.

That eliminates last-minute dashes to the drugstore when a prescription runs out, or worse, gaps before patients resume taking the drugs they need.

"The key to staying healthy and using medications to help you manage your health is to take them," Admiral Hunter said. "And if you don't have them, you can't take them."

Regardless of where beneficiaries get their medications, they are protected by a safety feature built into the TRICARE pharmacy program, Admiral Hunter said. The patient data transaction service monitors the medications every TRICARE beneficiary receives to flag potential adverse drug interactions or allergic reactions.

"Both the military services and TRICARE are very focused on prevention and keeping people healthy," Admiral Hunter said. "All of these programs are designed to support patients partnering with us to stay healthy."

Partnering is a new emphasis in health care, she said, with patients playing an increasingly key role in their health.

"We are really moving toward partnering for health, and giving you the information and the services you need to be active and healthy for as long as possible," Admiral Hunter said.

For more information and to register, visit www.tricare.mil/pharmacy/tmop order.cfm.

# VA officials processing new Agent Orange claims

WASHINGTON -- Department of Veterans Affairs processors have decided more than 28,000 claims in the first six weeks of processing disability compensation applications from Vietnam veterans with diseases related to exposure to the herbicide Agent Orange.

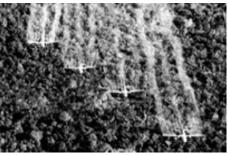
"With new technology and ongoing improvements, we are quickly removing roadblocks to processing benefits," Secretary of Veterans Affairs Eric K. Shinseki said. "We are also conducting significant outreach to Vietnam veterans to encourage them to submit their completed application for this long-awaited benefit."

VA officials published a final regulation Aug. 31 that makes veterans who served in the Republic of Vietnam and who have been diagnosed with Parkinson's disease,

ischemic heart disease or a B-cell, also known as hairy-cell, leukemia eligible for health care and disability compensation benefits. With the expiration Oct. 30 of the required 60-day congressional review, VA representatives now are able to process these claims.

Vietnam veterans covered under the new policy are encouraged to file their claims through a new VA Web portal at www.fasttrack.va.gov. Vietnam veterans are the first users of this convenient automated claims processing system.

If treated for these diseases outside of VA's health system, it is important for veterans to gather medical evidence from their non-VA physicians. VA officials have made it easy for physicians to supply the clinical findings needed to approve the claim through the new Web



Planes spraying herbicides. (Courtesy of VA)

portal. These medical forms are also available at www.vba.va.gov/disabilityexams.

The portal guides veterans through Web-based menus to capture information and medical evidence required for faster claims decisions. While the new system currently is limited to these three disabilities, usage will expand soon to include claims for other conditions.

VA statisticians have begun collecting data that recaps the progress in processing claims for new Agent Orange benefits at <a href="https://www.vba.va.gov/VBA/agentorange/reportcard/index.html">www.vba.va.gov/VBA/agentorange/reportcard/index.html</a>. (VA)

## Retirees will receive same respect, courtesy

In the mid-90s, then-Air Force Chief of Staff Gen. Ronald Fogleman reinforced the practice and belief that retirees receive the same respect and courtesy shown to active-duty Airmen.

He did this by informing active-duty Airmen that retirees will be addressed by their retired grade, except for those retirees who are currently employed by Civil Service while on duty.

Air Force Instruction 36-3106 covers the Air Force's Retiree Activities Program. This instruction states that a retiree's grade will be placed on all official records, and people shall address retirees by their retired grade in official correspondence.

Currently, the AFI calls on all installation commanders to periodically forward guidance to their units and organization about continuing to show military respect to retirees.

## Many retirees, their families don't understand VA burial benefits

Retirees may qualify for burial benefits through Veterans Affairs, but it is important to understand what those benefits are and how to request them.

Many retirees and their families do not know all the facts. For example, a survey by Lindberg Research in 2008 shows that 60 percent of veterans mistakenly believe the VA pays funeral, cremation and cemetery expenses for all veterans. In truth, reimbursement of funeral or cremation expenses is limited, and certain restrictions apply.

Six out of 10 veterans also believe caskets are provided free of charge to all veterans. Actually, neither VA nor the various services provide a free casket for a deceased veteran unless death occurs while on active duty.

For a free copy of "10 Important Facts About Your VA Burial Benefits," call the Veterans of Foreign Wars member services at 800-821-2606, select Option 1, then Option 3.

## 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.

Here are the other SBP options after a post-retirement remarriage:

2. 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.

3. 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.

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

If a retiree has divorced and remarries the same spouse for which he or she had previously provided SBP coverage, the coverage and premium deductions become immediately effective, at the same level as the original election.

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) to the 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.

For more details, call DFAS at 800-321-1080.



## Veterans' Reflection

## Two wars, two services, three decades

Retired Air Force Chief Master Sgt. Roy Penman was recently featured in "Veterans' Reflections," a collection of stories of men and women who served their country in World War II, the Korean War, the Vietnam War, operations Desert Shield and Desert Storm, and the present-day conflicts.

Chief Penman volunteered 30 years of his life to the military, fighting in Vietnam as a Sailor and deploying for operations Desert

Shield and Desert Storm as an Airman. He spent the last 18 years of his Air Force career working as an F-15 avionics technician.

"Every airplane I've ever worked on is in a museum now, so I figured it was time for me to retire," Chief Penman said. He now works for the Air Force as a civilian. "I guess you could call me a patriot, because I just love my country."

(DOD photo/story by Navy Petty Officer 2nd Class William Selby)

More Veterans' Reflections at <a href="https://www.defense.gov/home/features/2010/1010">www.defense.gov/home/features/2010/1010</a> reflections

## Air Force Retiree Activities Offices

Retiree Activities Offices are made up of volunteers from all services including surviving spouses. Their charter is to coordinate, establish and staff an office on an active-duty, Reserve or Guard base through command channels that will assist retirees with myriad actions.

These actions include: serving as an information center for space-available travel, Tricare, base services, etc; offering referrals for financial assistance and pay matters; counseling active-duty Airmen nearing

#### **United States**

#### Alabama

Maxwell

Phone: 334-953-6725

e-mail: retiree.affairs@maxwell.af.mil

Alaska

Elmendorf

Phone: 907-552-2337/5532

e-mail: elainepfeiffer@hotmail.com

#### Arizona

Davis-Monthan Phone: 520-228-5100 e-mail: retired@dm.af.mil

Phone: 623-856-3923 e-mail: rao@luke.af.mil

#### Arkansas

Little Rock

Phone: 501-987-6095; 877-815-3111 e-mail: john.heffernan1.ctr@us.af.mil

#### California Beale

Phone: 916-634-2157 e-mail: TBM3E@hotmail.com Edwards

Phone: 661-277-0237/4931

e-mail: 95abw.rao@edwards.af.mil

Los Angeles Phone: 310-653-5144

e-mail: rao.laafb@gmail.com March

Phone: 951-655-4077/4079

e-mail: rao@march.af.mil **McClellan** 

Phone: 916-561-7507

e-mail: george.moses@med.va.gov

Moffett Field

Phone: 650-603-8047 e-mail: bfrench2905@gmail.com

**Travis** 

Phone: 707-24-3904

e-mail: joseph.rowan@travis.af.mil Vandenberg

Phone: 805-606-5474

e-mail: rao@vandenberg.af.mil

#### Colorado

Buckley

Phone: 720-847-6693/9213 e-mail: bob.vansciver@buckley.af.mil

**USAF Academy** Phone: 719-333-1055 e-mail: none

Peterson

Phone: 719-556-7153 e-mail: pafbrao@peterson.af.mil

#### Delaware

Dover

Phone: 302-677-4612 e-mail: Dover.RAO@us.af.mil

#### **District of Columbia**

**Bolling** 

Phone: 202-767-5244 e-mail: rao@afncr.af.mil

Central Florida

Phone: 352-430-1679

e-mail:

centralfloridarao@thevillages.net Eglin Phone: 850-882-5916

e-mail: jack.houlgate@eglin.af.mil

Homestead

Phone: 305-224-7580/7581

e-mail: rao@homestead.af.mil

Hurlburt Field

Phone: 850-884-5443 e-mail: rao@hurlburt.af.mil

MacDill

Phone: 813-828-4555 e-mail: rao@macdill.af.mil

Patrick

321-494-5464 Phone: e-mail: rao@patrick.af.mil

Tyndall

Phone: 850-283-2737/8100

e-mail: rao@tyndall.af.mil

#### Georgia

Moody

Phone: 229-257-3209

e-mail: rao@moody.af.mil

Robins

Phone: 478-327-4707

e-mail: ernest.munson@robins.af.mil

#### Idaho

Mountain Home Phone: 208-828-4878

e-mail: 366rao@acc.af.mil

#### Illinois

Arlington Heights Phone: 847-506-7625

Toll Free: 800-741-4650 Ext 7625

oharearlingtonrao@sbcglobal.net

retirement; and providing literature on retirement issues.

Another major activity involves working with base agencies to set up Retiree Activity Day events offering briefings by different base agencies on respective services, tax preparation and advice, staff judge advocate assistance, base tours, etc.

The following is a listing of Air Force-wide established RAOs by state:

Rantoul

Phone: 217-893-1723

e-mail: geneandjune@aol.com Scott

Phone: 618-256-5092 e-mail: rao@scott.af.mil

Grissom Air Reserve Base Phone: 765-688-3002; 800-635-

0961. Ext. 3002

e-mail:

retiree.activities@grissom.af.mil

#### Kansas

**McConnell** 

Phone: 316-759-3829

rao.mcconnell@mcconnell.af.mil

#### Louisiana

Barksdale

Phone: 318-456-5976; 866-544-2412

e-mail: rao@barksdale.af.mil

#### Maryland

Joint Base Andrews

Phone: 301-981-2726/2180

e-mail: rao@andrews.af.mil

#### Massachusetts

Hanscom

Phone: 781-377-2476 e-mail: retiree@hanscom.af.mil

Otis

Phone: 508-968-4175

e-mail: raootis@gis.net

Westover

Phone: 413-557-3918/3424

e-mail: george.howe@us.af.mil

#### Michigan

Oscoda

Phone: 989-739-2777

e-mail: mirao1@michiganx.net

#### Minnesota

Minneapolis

Phone: 612-713-1516

e-mail: msp934rao@yahoo.com

#### Mississippi

Columbus

Phone: 662-434-3120

e-mail: bowings2150@bellsouth.net

Keesler

Phone: 228-376-8111/8112

Toll Free: 800-732-2984 Ext 8114

e-mail: rao@us.af.mil

#### Missouri

Jefferson Barracks

Phone: 314-527-8212 e-mail: 157AOG.RAO@ang.af.mil

O'Fallon

Phone: 636-379-5577

e-mail: none

**Whiteman** Phone: 660-687-6457 e-mail: rao@whiteman.af.mil

Montana

Phone: 406-731-4751

e-mail: denglo3138@bresnan.net

#### Nebraska

**Offutt** 

Phone: 402-294-4566/2590

e-mail: goeltzjs@cox.net

#### Nevada

Phone: 702-652-9978 e-mail: Jean.Putney@nellis.af.mil

New Jersev Joint Base McGuire-Dix-Lakehurst

Phone: 609-754-2459

### e-mail: mcgrao@mcguire.af.mil

**New Mexico** Cannon

Phone: 575-784-4679

e-mail: 27sow.cvr@cannon.af.mil

Kirtland

Phone: 505-846-1536

e-mail: Michael.Colbert@kirtland.af.mil

#### **New York**

Niagara Falls

Phone: 716-236-2389

e-mail: john.caruso@niagarafalls.af.mil

e-mail: retiredcms@yahoo.com

Stewart Phone: 845-563-2369

North Carolina

Pope Phone: 910-394-1950

e-mail: pope.rao@pope.af.mil

www.retirees.af.mil

Seymour Johnson Phone: 919-722-1119

william.watson@seymourjohnson.af.mil

North Dakota

**Grand Forks** Phone: 701-747-4899 e-mail: rao@grandforks.af.mil

Phone: 701-723-3440 e-mail: 5mss.rao@minot.af.mil

Ohio

Wright-Patterson Phone: 937-257-3221

e-mail: paul.moore@wpafb.af.mil

Youngstown Phone: 330-609-1611

e-mail:

rao.youngstown.ohio@gmail.com

Oklahoma

Altus

Phone: 580-481-5739

e-mail: altusafbrao@cableone.net

<u>Tinker</u>

Phone: 405-739-2795 e-mail: rao@tinker.af.mil

Vance

Phone: 580-213-6330

e-mail: angel.dominguez@vance.af.mil

Oregon

Kingsley Field

Phone: 541-885-6362 e-mail: profhone@aol.com

Pennsylvania

Philadelphia Phone: 215-737-7300 e-mail: PAA1030@dla.mil

**Pittsburgh** 

Phone: 412-474-8816

e-mail:

john.casey.rao@pittsburgh.af.mil

Willow Grove Phone: 215-443-1072 e-mail dclapper@aol.com

Wyoming

Phone: 570-288-1947 Ext. 220 e-mail: raysmith1313@cs.com

Puerto Rico

Puerto Rico Phone: 787-253-5125 e-mail: yaucokidfrc@gmail.com

**South Carolina** 

Charleston

Phone: 843-963-2228 e-mail: rao@charleston.af.mil

Shaw

Phone: 803-895-1098

e-mail: Robert.Sullivan@shaw.af.mil

South Dakota

Ellsworth Phone: 605-385-3600

e-mail: 28bwrao@ellsworth.af.mil

Tennessee

Arnold

Phone: 931-454-4574

e-mail: grace.standley@arnold.af.mil

Texas

**Brooks City-Base** 

Phone: 210-536-2116/6418 Toll Free: 866-654-3540 e-mail: robert.merritt.5@us.af.mil

Camp Mabry

Phone: 512-782-6859 e-mail: hobartdb@austin.rr.com

Dyess

Phone: 325-696-4980/1484 e-mail: rao@dyess.af.mil Goodfellow Phone: 325-654-5388

e-mail: rao@goodfellow.af.mil

Harlingen Phone: 956-428-7242 Toll Free: 877-586-3273

e-mail: rao.harlingen@gmail.com **Lackland** Phone: 210-671-2728 e-mail: 502abw.cvr@us.af.mil

Lubbock

Phone: 806-749-3728 e-mail: Israo@door.net

Randolph

Phone: 210-652-6880 e-mail: rao@randolph.af.mil Sheppard

Phone: 940-676-2654/5088/3381 e-mail: rao@sheppard.af.mil

Utah <u>Hill</u>

Phone: 801-777-5735 e-mail: retact@hill.af.mil

Virginia

Langley

Phone: 757-764-7386

e-mail:

retireeactivities@langley.af.mil

Washington

Fairchild

Phone: 509-247-5359 e-mail: 92FSS.RAO@us.af.mil

Phone: 509-376-7588 e-mail: military\_rao@rl.gov Joint Base Lewis-McChord Phone: 253-982-3214 e-mail: rao@mcchord.af.mil

Wisconsin

<u>Milwaukee</u>

Phone: 414-944-8212 e-mail: rao.128arw@ang.af.mil

Truax Field

Phone: 608-242-3115; 800-335-5147

e-mail: widma.retiree@wisconsin.gov

Wyoming

FE Warren

Phone: 307-773-2309/5944 e-mail: mikearcher@bresnan.net

**Pacific Region** 

Guam

<u>Andersen</u>

Phone: 671-366-4707/8136

e-mail: none

Thailand

Bangkok

Phone: 66-2-287-1036, Ext 165 e-mail: raothailand@jusmagthai.org

Japan

Misawa Phone: 011-81-429-64-9769 e-mail: rao@misawa.af.mil

Yokota Phone: 011-81-3117-55-8324 e-mail: rao@yokota.af.mil

South Korea

<u>Osan</u>

Phone: 011-82-31-663-0319 e-mail: mrao@rao-osan.com

**Philippines** 

Clark Region Phone: 63-45-888-2748 e-mail: rao\_cabr@mozcom.com

Commonwealth of the Northern Mariana Islands

Saipan

Phone: (607) 288-3021 e-mail: PeterC11@yahoo.com

#### **European Region**

Italy

<u>Aviano</u>

Phone: 011-39-0434-30-5665 e-mail: rao@aviano.af.mil

Phone: 011-39-329-208-7315 e-mail: raonaples@gmail.com England

Royal Air Force Alconbury Phone: 011-44-1480-84-3364 (From U.S.) 01480-84-3364 (Within U.K.) e-mail: rex.keegan@alconbury.af.mil Royal Air Force Croughton

Phone: 011-44-1280-70-8182 e-mail: 422ABG.RAO@croughton.af.mil

Royal Air Force Mildenhall/Lakenheath Phone: 011-44-1638-54-2039 e-mail: rao@mildenhall.af.mil

Spain

**Torrejon** 

Phone: 011-34-91-640-9879 e-mail: LSMITH@telefonica.net

Ramstein Air Base/Kaiserslautern

Phone: 011-49-6371-47-0206

e-mail: none

Spangdahlem Air Base

Phone: 011-49-656561-9013/9424 e-mail: 52fw.rao@spangdahlem.af.mil

**Portugal** 

Lajes Field, Azores

Phone: 011-351-295-57-1037 e-mail: arthur.nilsen@lajes.af.mil

(Note: Air Force e-mail addresses are migrating from the @basename.af.mil format to new aus.af.mil. If the .mil address listed above does not work, try using us.af.mil as the extension.)



## Thank you

A very special thank you to all the volunteers who serve in Air Force RAOs worldwide. For location information individual regarding offices. visit www.retirees.af.mil and click on "RAOS" on the page's top navigation bar.

More volunteers are always needed to staff RAOs. Contact the nearest RAO for details.

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