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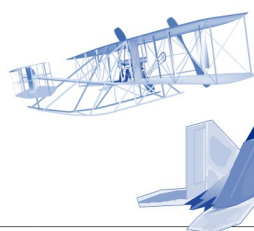
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# Afterburner

News for USAF Retired Personnel



Vol. 53, No. 2

AFRP 36-1

September 2011

## Current beneficiary info vital for retired pay

CLEVELAND -- Defense Finance and Accounting Service asks military retirees to designate an arrears-of-pay beneficiary and update their designation as often as necessary.

The money earned but not paid in the final month of a retiree's life goes to whoever is listed as his or her AOP beneficiary. DFAS will also contact this person for help with closing the retiree's account. A lot of retirees procrastinate on planning for the day they die, according to DFAS officials, but neglecting to prepare for the future can cause financial

hardship for the people retirees care about most.

All military retirees should check the back page of their most recent Retiree Account Statements to make sure the AOP beneficiaries listed for their accounts are indeed the people they want to receive their final prorated paychecks.

Retirees can choose anyone, from family members to friends to associates, to be their AOP beneficiary; however, if they do not designate someone, the payment of any money that remains in their retirement account at the time of



death could be greatly delayed. It can take many months to locate a retiree's survivors, identify who is legally entitled to their pay, and then make the payment. Fortunately, this situation is easy to prevent, said officials.

To designate or change an AOP beneficiary, retirees should:

1. Complete a Designation of Beneficiary Information Form (DD Form 2894) available at [www.dfas.mil/dfas/retiredmilitary](http://www.dfas.mil/dfas/retiredmilitary).
2. Sign and date the form. (Unsigned and undated forms will not be processed.)
3. Mail the form to DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130, or fax it to 800-469-6559.

It is vital to notify DFAS of any changes in an AOP beneficiary's contact information, said DFAS officials. Otherwise, all correspondence will be sent to the wrong address, further delaying closure of the account.

Retirees can use the steps above to notify DFAS if a beneficiary's name or contact information changes. (Courtesy of DFAS)

## AFAF:

### Retirees increase charity donations in 2011

by Bill D'Avanzo  
Air Force fundraising chief

Thank you, fellow retirees and surviving spouses, for your tremendous support of the 2011 Air Force Assistance Fund Campaign.

Our four charities are performing a remarkable service for our Air Force family, from the day they enter active duty throughout retirement. The reason they are able to do that is you.

So far this year, the campaign has raised \$7.3 million. While that's about \$272,000 less than last year's record year, it's still quite a feat when regarding today's economy.

While we saw a decrease in giving for the overall campaign, it's notable that retirees and surviving spouses responding to the March

2010 *Afterburner* article increased their giving by 64 percent over 2010. This year the retiree family gave more than \$28,000. We saw very generous donations of \$500, \$700, even \$1,000!

Thank you again for making a big difference in the life of an Airman, a retiree, or a retiree's surviving family member. You've once again proven that the Air Force takes care of its own with a genuine "Commitment to Caring."

If you weren't able to give earlier this year, but would like to do so now, please send your check, payable to "AFAF" or "Air Force Assistance Fund" to: Air Force Assistance Fund, AFPC/DPSIMF, 550 C Street West, Ste 37, Randolph AFB, TX 78150-4739.

[www.retirees.af.mil](http://www.retirees.af.mil)

# Time doesn't erase memories of Sept. 11, 2001

by Tammy Cournoyer

It's hard to believe that Americans around the globe recently recognized the 10<sup>th</sup> anniversary of 9/11. In many ways, it seems more like months than years have passed because time will never erase the events of that day from our memory.

There are too many day-to-day reminders to let us ever forget the nearly 3,000 people who were killed that day in New York, Pennsylvania and at the Pentagon. For me personally, my heart will always jump a bit when I see 9:11 displayed on a digital clock, or the numbers 9-1-1 together in a customer's Social Security number, or \$9.11 on a sales receipt.

Americans will never forget that day 10 years ago when terrorists tried to bring their country down. The terrorists failed, and America's strength prevailed that day as it does today.

Some people may no longer think about 9/11 every day, but today's Airmen are still feeling its impact daily. It hasn't been an easy decade for our Airmen on the battlefield or on the homefront, but America can be proud of how these



men and women are meeting the challenges of their service with dedication and determination. Rest assured: You have left America's Air Force in capable hands.

## Opt Out Update

So far this calendar year, more than 13,000 of you have chosen to opt out of receiving the hard-copy *Afterburner*, choosing to read it electronically instead. Thank you for helping your Air Force save money on its printing bill.

If you haven't already done so, please take this opportunity to opt out by following the instructions on the back page. If you opted out last time but still received a hard-copy this time, it's possible your request couldn't be processed for some

reason: most likely there was a lack of identifying information in the request. Please try again and we'll do our best to make it happen.

For surviving spouses, it's vital that you identify yourself as such in the opt-out request. Requests from surviving spouses must be processed differently than our retirees.

## Change-of-Address Requests

As always, after an *Afterburner* is mailed out we are inundated with hundreds of change-of-address notifications from retirees and annuitants. We do not maintain retiree or annuitant mailing addresses.

We get our mailing label information from the Defense Finance and Accounting Service.

Please do not send Air Force Retiree Services or the *Afterburner* your change-of-address information or address corrections. Pass that information on to the folks at DFAS using your myPay online account, or by mail.

Retirees should mail change-of-address information to: DFAS, US Military Retirement Pay, PO Box 7130, London KY 40742-7130.

Annuityants should mail change-of-address information to: DFAS, US Military Annuity Pay, PO Box 7131, London KY 40742-7131.

Information can also be sent via fax to DFAS. The fax number is 800-469-6559 for retirees, or 800-982-8459 for annuityants.

## 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; unmarried 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); unmarried nonannuity 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](mailto:afpc.retiree@us.af.mil) and the phone number is (210) 565-2126. The *Afterburner* is available on the Internet at [www.retirees.af.mil](http://www.retirees.af.mil). 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.

## New delivery system

There is a new email delivery system being used for the *e-Afterburner* and Air Force Retiree News Service. Email comes from: [usairforce@public.govdelivery.com](mailto:usairforce@public.govdelivery.com).

Ensure your spam blocker is set to allow email from this address to get through.

# TRICARE, Medicare join forces at age 65

by Sharon Foster  
TRICARE Management Activity

FALLS CHURCH, Va. -- A 64-year-old beneficiary is currently receiving TRICARE benefits. When he turns 65, does he need Medicare if he already has TRICARE? Will he personally have to sign-up for Medicare or will TRICARE do this for him? Questions like these are normal for some beneficiaries not sure of their options when turning 65.

TRICARE and Medicare are separate programs. Medicare is health insurance for people age 65 or older, as well as for people under age 65 who have qualified for Social Security disability insurance.

TRICARE For Life is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. There is no paperwork associated with TFL. Beneficiaries automatically gain coverage when they meet the requirements.

Beneficiaries must sign up for Medicare as soon as they become eligible to ensure that they continue to get benefits under TRICARE. Beneficiaries turning 65 receive reminder letters from the Defense Manpower Data Center. For more information regarding Medicare sign-up, beneficiaries can call at 800-633-4227 or go to [www.medicare.gov](http://www.medicare.gov).

Beneficiaries are ineligible for TRICARE benefits for any period of time that they have Medicare Part A but not Part B, with several exceptions. For more information, beneficiaries can go to [www.tricare.mil/factsheets/](http://www.tricare.mil/factsheets/)

Medicare or talk with their regional health care contractor.

While Medicare is the primary insurance when a beneficiary turns 65, TRICARE acts as the secondary insurance, minimizing out-of-pocket expenses. TRICARE covers Medicare's co-insurance and deductible. After Medicare pays its part of the claim, TRICARE pays the remaining amount for any TRICARE covered services and the beneficiary pays nothing. As the primary payer, Medicare approves health care services for payment.

If a beneficiary has other health insurance, Medicare forwards their claim to that company. The beneficiary must then file a paper claim with their TRICARE contractor. If the beneficiary has employer group health plan coverage based on current employment, the employer group pays first, Medicare pays second and TRICARE pays last.

Medicare does not provide coverage outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). TRICARE is the primary payer for health care received overseas (except U.S. territories), unless the beneficiary has other health insurance. Overseas, TFL provides the same coverage as TRICARE Standard and has the same cost-shares and deductibles. When seeking care from a host-nation provider, beneficiaries should be prepared to pay up front for services and submit a claim to the overseas claims processor.

Beneficiaries who have questions about TRICARE and Medicare coverage can go to [www.tricare.mil](http://www.tricare.mil), or call Wisconsin Physicians Service at 866-773-0404.

## Air Force Retiree Council update

The Co-Chairmen of the Air Force Retiree Council, retired Lt. Gen. Steven Polk and retired Chief Master Sgt. of the Air Force No. 15 Rod McKinley, have just met with the chief of staff of the Air Force to discuss concerns impacting the retiree family. Results of that meeting will appear in the next *Afterburner*.

### In other news:

⇒ The 2012 meeting of the Retiree Council is scheduled to convene May 8.

⇒ The Council is sad to report that retired Lt. Col. Larry Phillips,

longtime representative for Area V (Iowa, Minnesota, Nebraska, North and South Dakota, and Wisconsin) passed away in April. Wing commanders in Area V submitted nominations to fill the vacancy and the Co-chairmen are pleased to announce retired Chief Master Sgt. Danny G. Holwerda, nominated by Grand Forks Air Force Base, N.D., was selected.

⇒ Two Retiree Council area representatives, retired Col. William Graham of Area X (Florida, Puerto Rico and Panama) and retired Col.

Sanford Rader of Area XIII (Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont) will complete their tours on the Council in June 2012.

Letters have been sent to wing commanders in those respective areas to solicit nominations for replacements. Retirees seeking information about volunteering to serve on the Council should contact the Retiree Activities office at the nearest base. See Page 10 for contact information.

# VA reaching out to all women veterans

As female veteran population grows, Veterans Affairs officials are seeking input for enhancing future services, care

WASHINGTON -- The Department of Veterans Affairs has embarked on a major initiative to reach out to women veterans in order to solicit their input on ways to enhance the health care services VA provides to women veterans.

"We are taking a proactive approach to enhancing VA health care for women veterans," said Secretary of Veterans Affairs Eric K. Shinseki. "We are seeking the input of women veterans so that VA can continue to provide high quality health care to the growing numbers of women veterans."

Representatives at VA's Health Resource Center are placing calls to women veterans nationwide, asking them to share their experiences with VA and suggest potential enhancements that will further VA's mission to provide the best care anywhere.

In 1988, the Women Veterans Health Program was created to streamline services for women veterans in order to provide more cost-effective medical and psychosocial care. At that time, 4.4 percent of veterans were women, while today they comprise nearly 8 percent of the total veteran population and 6 percent of all veterans who use VA health care services.

VA estimates by 2020 women veterans will constitute 10 percent of the veteran population and 9.5 percent of



Women currently comprise nearly 8 percent of the total veteran population and 6 percent of all veterans who use Veterans Affairs health care services. VA officials estimates by 2020, women veterans will constitute 10 percent of the veteran population and 9.5 percent of VA patients. (Courtesy photo)

VA patients. The health resource, which started placing calls on June 1, is contacting women veterans who have enrolled, but have not begun using VA services. "Through this contact center, we are placing friendly, conversational calls to women veterans," said Patricia Hayes, chief consultant of the VA's Women Veterans Health Strategic Health Care Group. "We want these veterans and their caregivers to talk candidly about why they are not using VA, whether they are aware of the gender-specific services we offer, and what additional services they would like to see VA offer."

The HRC representatives making the calls are also informing women veterans about the services VA offers and quickly connecting them with appropriate departments if they are interested in trying VA health care.

Veterans who have complaints about VA are connected to a patient advocate who helps resolve issues.

VA has trained professionals in all aspects of women's health, including general primary care, osteoporosis management, heart disease, mental health care, menopausal services and obesity-related issues, such as diabetes. Preventive screenings for breast and cervical cancer are also areas in which VA excels. Soon, all VA facilities will offer comprehensive primary care for women from a single provider.

The Women Veterans Health Care program has made significant changes in the last few years to enhance the health care offered to eligible women veterans. This progress includes:

- Adopting key policies to improve access and enhance services for women veterans;
- Implementing comprehensive primary care for women veterans;
- Conducting cutting-edge research on the effects of military service on women's lives;
- Improving communication and outreach to women veterans; and
- Providing mental health, homelessness and other services designed to meet the unique needs of women veterans

For more information about VA programs and services available for women veterans, visit <http://www.publichealth.va.gov/womenshealth/> or call 800-827-1000. (Courtesy of VA News)

## Retirees must report divorce within 30 days of effective date

Retirees who divorce need to update their marital status in the Defense Enrollment Eligibility Reporting System within 30 days of the effective date. A divorce may be reported to any Department of Defense identification card issuing facility by presenting the final decree of divorce or dissolution.

Delayed reporting and incorrect DEERS information can affect a retiree's or former spouse's ability to access services at base facilities, or lead to denied medical care or unpaid medical claims.

More importantly, former spouses may have access to benefits and privileges they are no longer entitled to receive, leading to

a debt to the retiree for TRICARE medical and pharmacy benefits.

Air Force Personnel Center and Air Reserve Personnel Center staff at the Total Force Service Center, make former spouse determinations for DEERS eligibility for former spouses who might qualify for continued benefits under the Uniformed Services Former Spouse Protection Act. Basic qualifications are: (1) 20-years marriage; (2) 20-years service (for retired pay purposes) performed by the military member; and (3) 20-years marriage occurring during the military member's service time, or 15 to 19 years of marriage occurring during the military member's service time.

The centralization of former spouse determinations at the TFSCs provides a timely and accurate update of retirees' and their spouses' marital status in DEERS. For those divorced spouses who qualify for continuation of DEERS enrollment, the TFSC will provide proof of eligibility. This proof of eligibility comes as a formal determination notification from either service center. The notification is sent to the former spouse by letter, email, or signed DD Form 1172, Application for Uniformed Services Identification Card-DEERS Enrollment.

Either the former spouse or retiree may apply directly with the TFSC about eligibility for former spouse ID card benefits and privileges.

For more information on DEERS eligibility for former spouses, call the TFSC at 800-525-0102.

### Divorce also has impact on Survivor Benefit Plan

A divorce's impact on a retiree's Survivor Benefit Plan election depends not only on his or her wishes, but also on the requirements imposed by the court-ordered divorce decree.

If a divorce decree contains no language mandating the retiree's need to elect former-spouse coverage, then the retiree has complete freedom to either have the former spouse removed from the SBP or to voluntarily continue the coverage.

When a former spouse is removed from the SBP, any premiums deducted beyond the date of divorce will be refunded. Should the retiree decide to voluntarily cover his or her former spouse under the SBP, there is a one-year time limit after the date of divorce to make that election. The election must be made in writing using a DD Form 2656-1, Survivor Benefit Plan Election Statement for Former Spouse Coverage, signed by the retiree and the former spouse and submitted to the Defense Finance and Accounting Service Retired and Annuity Pay section.

For more information, visit <http://www.retirees.af.mil/factsheets/factsheet.asp?id=11579> or contact Air Force Retiree Services at 800-531-7502.

### ID card campaign continues

As part of a campaign to protect military-issued identification cardholders from identity theft, officials are continuing to issue cards with new, unique ID numbers.

Officials say that when current cards expire, they will be replaced with new cards having a Department of Defense ID number printed in the Social Security number field. Besides the DOD ID number, beneficiaries will have a DOD benefits number printed on their card.

Although retiree ID cards do not have an actual expiration date, there is a Medicare eligibility date printed on the card's back side. If that date is too long to wait, or it has already passed, retirees can get a new card when their dependent's card expires. If they have no dependents, or it is too long to wait, they can contact an ID card issuing facility to arrange for a new card at anytime.

Every DOD ID card will have a DOD ID number printed on it. Dependent ID cards will not have the DOD ID number of their sponsor, but have their own number.

The Social Security number will continue to be in the bar codes for now; however, the SSN Reduction Plan calls for number removal from bar codes beginning in 2012.

To determine the nearest facility, visit <http://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1>. The nearest facility doesn't have to be an Air Force installation in order to serve Air Force retirees. People call in advance to verify hours and current documentation requirements.

# Retiree finds her own path to physical, emotional healing

by Elaine Sanchez  
American Forces Press Service

WASHINGTON -- Black-and-white photos of Vietnam-era veterans line the wall at a Veterans Affairs center. Some are smiling and others are gazing at a distant point, but in all, an unseen light catches the emotion in their eyes.

The photographer, now retired Staff Sgt. Stacy Pearsall, a veteran of the more recent wars, strove to capture the character and the experience etched in their faces while listening to their recollections of war.

"Their stories are amazing," she said.

This line of photos on a wall in a VA center in Charleston, S.C., serves not only as Pearsall's veteran tribute, but also a milestone in her recovery from physical and emotional wounds of war.

Just a few months earlier, Pearsall had nearly given up hope of working as a photographer again or of taking photos that didn't serve as a haunting reminder of a painful past.

Pearsall's photography career took off while she was in the Air Force. As a combat photographer, she took thousands of pictures over the course of her Air Force career, earning her accolades and awards from leaders at all levels of her chain of command.

She traveled extensively for her job, so she felt prepared when she was tasked to deploy to Baghdad in September 2003.

As part of her duties, Pearsall documented a school rebuilding process, and when the school marked its opening with a ceremony in February 2004, she attended. After the ceremony, as the unit prepared to head out, she was riding in a HUMVEE that was making a tight

turn on a dead-end street, when a roadside bomb detonated.

Pearsall was sitting behind the driver's seat. The impact threw her forward, and her head hit the back of the seat. But more concerned about her ears, which were bleeding from the concussive sound, she didn't feel the neck pain until hours later. She was seen by a doctor who chalked it up to whiplash, and she was back out on a mission the next day.

Months later, the headaches and vertigo lingered, as did the severe neck pain. But concerned about her Air Force career, Pearsall didn't seek treatment. Her deployment ended in March, and she became a student at Syracuse University for a year to hone her photography skills.

She had become accustomed to hiding her pain and the emotional after-effects of combat from others, but was unable to keep them from a friend -- a fellow photographer and Vietnam veteran -- who recognized the signs of post-traumatic stress. He connected her with a vet center, where she began counseling.

"It definitely helped me work through a lot of emotions and stress," she said. "I knew whatever I said to (my therapist) wouldn't go back to my active-duty command. There was no threat of losing my career."

After school, Pearsall went on back-to-back deployments, first to Africa, then to Lebanon, and finally back to Iraq.

The difference between her first and second Iraq deployments was like night and day, she said. In 2003, she never fired her weapon, but in 2007, she fired it constantly.

Her unit experienced heavy casualties in Diyala province. Pearsall saw bodies of Iraqis who had been executed and mutilated,



Now retired, Staff Sgt. Stacy Pearsall was a combat photographer who was injured while serving in Iraq. (Courtesy photo)

and comrades shot just a few feet away, which she later had to photograph.

People getting wounded or killed was a daily occurrence, she said.

A series of back-to-back events took their toll. Pearsall lost three teammates, and a day later, her video partner was wounded and evacuated. Another friend had been shot in the head right in front of her.

The photographer said she had to keep her emotions in check, for her teammates and for the troops who served under her.

"I think I handled things pretty well by just not addressing the emotions at the time," she said.

Pearsall was injured again, further damaging her neck, when a roadside bomb detonated during a mission.

A few months later, her unit was ambushed. She was running out to help a wounded Soldier in the street, when a cord attached to her helmet

See **RETIREE** on Page 7

## Military retirees are getting 13 paydays for tax year 2011

CLEVELAND -- Paydays for military retirees and those who receive portions of retired pay are changing for September and December, as the Defense Finance and Accounting Service changes its pay schedule to comply with the 2011 National Defense Authorization Act.

The act requires retirees be paid on the first day of the month. When that day is a weekend or national holiday, the payday is moved to the previous business day.

This year payments normally paid Oct. 3 will be issued Sept. 30, and payments normally paid Jan. 3, 2012, will be issued Dec. 30. For calendar 2011, this means retirees will receive 13 rather than 12 payments.

The 13th payday Dec. 30 falls within the 2011 tax year which could affect the tax liability of some retirees and those who receive portions of their retired pay. Customers should speak with a tax adviser, the Internal Revenue Service or their state tax authority to determine if their tax withholding will satisfy federal and state income taxes when they file returns next year. DFAS officials cannot provide tax advice.

For tax year 2012 and beyond, retirees will receive their normal 12 payments.

This change affects regular retired pay, Concurrent Retirement and Disability Pay and Combat Related Special Compensation. The new rule also applies to retiree allotments, garnishments and court-ordered former spouse and child support payments. It does not affect annuity payments.

Retirees needing to change to their federal or state tax withholding, can do so through myPay.

Customers who cannot access myPay can change federal withholding amounts by completing a new IRS Form W-4 or W-4P, or change state withholding amounts using a DD 2866. These forms can be found at [www.dfas.mil/retiredmilitary/forms.html](http://www.dfas.mil/retiredmilitary/forms.html) and should be mailed or faxed to the below address once completed: Defense Finance and Accounting Service, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130; or fax to 800-469-6559. Changes may take up to 30 days to process. (Courtesy of DFAS)

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### RETIREE

Continued from Page 6

snapped her back. Her head slammed on a Stryker vehicle, again injuring her neck.

The next morning, she felt neck pain unlike anything she had felt before, and she knew it was time to get help. The doctors did an X-ray, and she was on a helicopter that day. Her neck injury had grown so severe, the doctors told her, that if she had jolted her head one more time, it would have severed her spinal cord.

Pearsall's greatest fear -- losing her career -- was now at hand, she said. And her husband, a strong source of support, was deployed at the time.

"It was a really ugly time in my life," she said.

The years of wearing 85 pounds of gear had wreaked havoc on her neck. The doctors told her she wouldn't be able to work as a photographer or pursue another passion -- riding horses -- again.

But Dr. Patrick Lovegrove, an Air Force flight surgeon at the time, offered her hope through

prolotherapy treatment, which involves the insertion of a 4-inch needle down to the bone.

The results lasted for more than two years. Pearsall was able to get off of the pain killers and finally on the road to physical recovery.

Invested in her recovery, her doctor separated from the Air Force, but continued to donate his services to her until the therapy ended in 2009 and she switched over to the VA system.

"I'll always owe him a debt of gratitude," she said.

The therapy enabled her to ride horses and take photos again, but she knew she would always have some degree of pain from her degenerative condition.

"It was either adapt to life or shrivel up and die," she said.

Pearsall said she chose to adapt.

But the loss of her Air Force career affected her, as did the emotional wounds of war that she had pushed aside to focus on her physical recovery. About a year after her deployment, she started seeing a

mental health therapist.

"The military told me I couldn't be a photographer for them anymore," she said. "Mentally, that put me on a roller coaster. What am I good for?"

Pearsall found an answer at the VA medical center in Charleston. While she sat for hours in waiting rooms, she began to notice the men and women around her. Most of the veterans there were from the Vietnam era, and she reached out to hear their stories. She felt inspired to bring her camera and take their portraits, leading to the project that now fills a wall there.

"Just because I was disabled, didn't make me unable," she said. "Once I wrapped my own mind around that, I could do more."

Pearsall plans to keep up her veteran portrait work at VA hospitals in Georgia and North Carolina, then here, and in Maryland and Virginia as well. In another effort aimed at helping veterans, Sergeant Pearsall provides horse therapy to veterans through a nonprofit group.

# Direct Deposit:

## Quicker, safer, more cost effective

CLEVELAND – Having a paycheck electronically deposited into a bank account is the quickest and safest way to be paid. Nevertheless, every month more than 20,000 military retirees paid by the Defense Finance and Accounting Service receive a paper check in the mail. Those same retirees would receive their pay up to a week sooner if they enrolled in direct deposit.

“Direct deposit is the best possible solution for most retirees because it puts their money in their hands almost immediately after their pay is processed,” said Tom McKenna, DFAS Retired and Annuitant Pay director. “It also eliminates the risk of a check being stolen or lost in the mail.”

McKenna added that it can take up to six weeks to replace a lost or stolen check. DFAS spends approximately \$2.2 million a year printing and mailing checks to military retirees and Survivor Benefit Plan annuitants. This money could be used elsewhere to support America’s service men and women.

“Enrolling in direct deposit frees

up money to use in direct support of the uniformed warfighters,” said McKenna. “Whether it’s for patriotic reasons or practical ones, I encourage all of our members who are receiving paper checks to sign up for direct deposit.”

### Use myPay to Start Direct Deposit

Starting direct deposit is easy using myPay, the official online account management system for military retirees and annuitants. myPay is available 24 hours a day, seven days a week from anywhere in the world.

1. Have the following information on hand: bank routing number, account number and type of account (checking or savings).
2. Go to <https://mypay.dfas.mil> and log into your account.
3. Agree to the terms of the User Agreement.
4. On the Main Menu page, click the “Direct Deposit” link.
5. Enter your bank routing number, account number and the account type (checking or savings).
6. Click “Accept/Submit.”
7. Confirm that the information



you entered is correct before exiting or returning to the Main Menu.

Members who have never used myPay or don’t remember their passwords should click “Forgot or Need a Password” to get started.

Direct deposit enrollment and account changes take three to five business days to appear in myPay.

Mail or Fax Direct Deposit Form

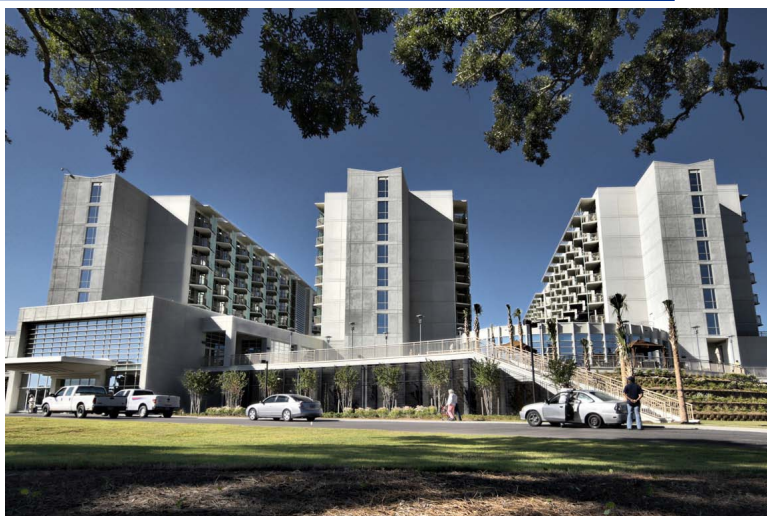
Members who are unable to use myPay can submit their requests by mail or fax; however, these changes take approximately 30 days to process. Members should complete an SF 1199A Direct

Deposit Enrollment Form (available at [www.dfas.mil/dfas/retiredmilitary/forms.html](http://www.dfas.mil/dfas/retiredmilitary/forms.html)) and mail or fax it to:

DFAS U.S. Military Retired Pay  
P.O. Box 7130  
London, KY 40742-7130  
Fax: 800-469-6559

## Home sweet home

For more than 150 years, veteran Airmen, Marines, Sailors and Soldiers have been welcome at the Armed Forces Retirement Home’s two campuses. Mississippi’s new Gulfport campus (shown at right) and the campus in Washington, D.C., provide services and amenities rivaling those found throughout the United States. For those who meet the eligibility requirements, there are no initiation or registration fees. Visit [www.afrh.gov](http://www.afrh.gov) online or call 800-422-9988 for more information.



# Officials explain mixing Tricare with other insurance

by Sharon Foster  
TRICARE Management Activity

FALLS CHURCH, Va. -- The coordination of benefits between TRICARE and other health insurance can be confusing. If a beneficiary has health care coverage through an employer, public or private insurance program, including government programs such as Medicare, he or she is considered to have other health insurance, or OHI.

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 ([www.tricare.mil/contactus](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. Visit TRICARE's website to learn more [www.tricare.mil/mybenefit/home/Medical/OHI](http://www.tricare.mil/mybenefit/home/Medical/OHI).

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:

- ☐ The medication they need is not covered by their OHI.

- ☐ 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 ([www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery)) as their prescription benefit. Beneficiaries can go to [www.tricare.mil/mybenefit/home/Prescriptions/OHI](http://www.tricare.mil/mybenefit/home/Prescriptions/OHI) for pharmacy questions or contact Express Scripts, Inc. at 877-363-1303.

## Veterans Crisis Line offers free, confidential assistance

The Veterans Crisis Line is a toll-free, confidential resource that connects veterans in crisis and their families and friends with qualified, caring Veterans Affairs responders.

Veterans and their loved ones can call 1-800-273-8255 and "Press 1" or chat online at [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net) to receive free, confidential support 24/7 -- even if the veteran is not registered with VA or enrolled in VA health care.

The professionals at the Veterans Crisis Line are specially trained and experienced in helping veterans of all ages and circumstances -- from veterans coping with mental health issues that were never addressed to recent veterans struggling with relationships or the transition back to civilian life.

Since its launch in 2007, the Veterans Crisis Line has answered more than 400,000 calls and made more than 14,000 life-saving rescues. In 2009, the Veterans Crisis Line added an anonymous online chat service, which has helped more than 4,000 people.

## Retiree Survey

The Exchange, formerly known as the base or post exchange, wants to hear from Air Force retirees. To take an eight-question survey, visit:

[www.shopmyexchange.com/retired](http://www.shopmyexchange.com/retired).



[www.retirees.af.mil](http://www.retirees.af.mil)

# 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

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 agencies on respective services, tax preparation and advice, staff judge advocate assistance, base tours, Defense Finance and Accounting Service, etc.

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

## United States

### Alabama

Maxwell  
Phone: 334-953-6725  
email: retiree.affairs@maxwell.af.mil

### Alaska

Joint Base Elmendorf-Richardson  
Phone: 907-552-2337  
email: jerry.beale@yahoo.com

### Arizona

Davis-Monthan  
Phone: 520-228-5100  
email: retired@dm.af.mil  
Luke  
Phone: 623-856-3923  
email: rao@luke.af.mil

### Arkansas

Little Rock  
Phone: 501-987-6095  
Toll Free: 877-815-3111  
email: john.heffernan.2@us.af.mil

### California

Beale  
Phone: 916-634-2157  
email: tbn3e@yahoo.com  
Edwards  
Phone: 661-277-0237/4931  
email: 95abw.rao@edwards.af.mil  
Los Angeles  
Phone: 310-653-5144  
email: rao.laafb@gmail.com  
March  
Phone: 951-655-4077/4079  
email: George.Lyon@march.af.mil  
McClellan  
Phone: 916-561-7507  
email: george.moses@va.gov  
Moffett Field  
Phone: 650-603-8047  
email: bfrench2905@gmail.com  
Travis  
Phone: 707-424-3904  
email: none  
Vandenberg  
Phone: 805-606-5474  
email: rao@vandenberg.af.mil

### Colorado

Buckley  
Phone: 720-847-6693/9213  
email: bob.vansciver@buckley.af.mil

### USAF Academy

Phone: 719-333-1055  
email: none  
Peterson  
Phone: 719-556-7153  
email: pafbrao@peterson.af.mil

### Delaware

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

### District of Columbia

Bolling  
Phone: 202-767-5244  
email: rao@afncr.af.mil

### Florida

Central Florida  
Phone: 352-430-1679  
email: centralfloridarao@thevillages.net  
Eglin  
Phone: 850-882-5916  
email: jack.houlgate@eglin.af.mil  
Homestead  
Phone: 786-415-7580  
email: rao.hst@us.af.mil  
Hurlburt Field  
Phone: 850-884-5443  
email: 1SOFSS@hurlburt.af.mil  
MacDill  
Phone: 813-828-4555  
email: rao.macdill@us.af.mil  
Patrick  
Phone: 321-494-5464  
email: rao@patrick.af.mil  
Tyndall  
Phone: 850-283-2737  
email: rao@tyndall.af.mil

### Georgia

Moody  
Phone: 229-257-3209  
email: rao@moody.af.mil  
Robins  
Phone: 478-327-4707  
email: ernest.munson@robins.af.mil

### Idaho

Mountain Home  
Phone: 208-828-4878  
email: 366rao@acc.af.mil

### Illinois

Arlington Heights  
Phone: 847-506-7625  
Toll Free: 800-741-4650 Ext 7625

### email:

oharearlingtonrao@sbcglobal.net  
Rantoul  
Phone: 217-893-1723  
email: geneandjune@aol.com  
Scott  
Phone: 618-256-5092  
email: scottrao@us.af.mil

### Indiana

Grissom  
Phone: 765-688-3002  
Toll Free: 800-635-0961, Ext. 3002  
email: retiree.activities@grissom.af.mil

### Kansas

McConnell  
Phone: 316-759-3500  
email: rao.mcconnell@mcconnell.af.mil

### Louisiana

Barksdale  
Phone: 318-456-5976  
Toll Free: 866-544-2412  
email: rao@barksdale.af.mil

### Maryland

Joint Base Andrews  
Phone: 301-981-2726/2180  
email: rao@andrews.af.mil

### Massachusetts

Hanscom  
Phone: 781-225-1310  
email: retiree@hanscom.af.mil  
Otis  
Phone: 508-968-4175  
email: raootis@gis.net  
Westover  
Phone: 413-557-3918/3424  
email: raodirwestover@us.af.mil

### Michigan

Oscoda  
Phone: 989-739-2777  
email: mirao1@michiganx.net

### Minnesota

Minneapolis  
Phone: 612-713-1516  
email: msp934rao@yahoo.com

### Mississippi

Columbus  
Phone: 662-434-3120  
email: columbusretiree@yahoo.com

### Keesler

Phone: 228-376-8111  
Toll Free: 800-732-2984, Ext. 8114  
email: rao.keesler@us.af.mil

### Missouri

Jefferson Barracks  
Phone: 314-527-8212  
email: 157aog.rao@ang.af.mil  
O'Fallon  
Phone: 636-379-5577  
email: veteransaffairs@ofallon.mo.us  
Whiteman  
Phone: 660-687-6457  
email: rao@whiteman.af.mil

### Montana

Malmstrom  
Phone: 406-731-4751  
email: denglo3138@bresnan.net

### Nebraska

Offutt  
Phone: 402-294-4566  
email: rao.activity.office@offutt.af.mil

### Nevada

Nellis  
Phone: 702-652-9978  
email: JeanPutney@cox.net

### New Jersey

Joint Base McGuire-Dix-Lakehurst  
Phone: 609-754-2459  
email: mcgrao@us.af.mil

### New Mexico

Kirtland  
Phone: 505-846-1536  
email: Michael.Colbert@kirtland.af.mil

### New York

Niagara Falls  
Phone: 716-236-2389  
email: john.caruso@niagarafalls.af.mil  
Stewart  
Phone: 845-563-2369  
email: retiredcms@yahoo.com

### North Carolina

Seymour Johnson  
Phone: 919-722-1119  
email: william.watson@seymourjohnson.af.mil  
Pope  
Phone: 910-394-1950  
email: pope.rao@pope.af.mil

**North Dakota**Grand Forks

Phone: 701-747-4899  
 email: rao.grandforks@us.af.mil  
Minot  
 Phone: 701-723-3440  
 email: bobherr@srt.com

**Ohio**Wright-Patterson

Phone: 937-257-3221  
 email: paul.moore@wpafb.af.mil  
Youngstown  
 Phone: 330-609-1611  
 email: rao.youngstown.ohio@gmail.com

**Oklahoma**Altus

Phone: 580-481-5739  
 email: none

Tinker

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

Vance

Phone: 580-213-6330  
 email: angel.dominguez@vance.af.mil

**Oregon**Kingsley Field

Phone: 541-885-6362  
 email: profhone@aol.com

**Pennsylvania**Philadelphia

Phone: 215-737-7300  
 email: raotrspt@dla.mil  
Pittsburgh  
 Phone: 412-474-8816  
 email: john.casey.rao@pittsburgh.af.mil  
Willow Grove  
 Phone: 215-323-7135  
 email: 111fw.retirees@ang.af.mil  
Wyoming  
 Phone: 570-288-1947 Ext. 220  
 email: raysmith1313@cs.com

**Puerto Rico**

Phone: 787-253-5125  
 email: yaucokidfr@gmail.com

**South Carolina**Charleston

Phone: 843-963-2228  
 email: rao.628abw.cvr@us.af.mil  
Shaw  
 Phone: 803-895-1098  
 email: rao@shaw.af.mil

**South Dakota**Ellsworth

Phone: 605-385-3600  
 email: 28bwrao@ellsworth.af.mil

**Tennessee**Arnold

Phone: 931-454-4574  
 email: grace.standley@arnold.af.mil

**Texas**Camp Mabry

Phone: 512-782-6859  
 email:  
 RAOCampMabryTX@austin.rr.com

Dyess

Phone: 325-696-4980/1484  
 email: rao@dyess.af.mil

Goodfellow

Phone: 325-654-5388  
 email: rao@goodfellow.af.mil  
Lackland  
 Phone: 210-671-2728  
 email: robert.zaske@us.af.mil  
Lubbock  
 Phone: 806-749-3728  
 e-mail: none  
Randolph  
 Phone: 210-652-6880  
 email: rao.randolph@us.af.mil  
Sheppard  
 Phone: 940-676-2654/5088/3381  
 email: rao@sheppard.af.mil

**Utah**Hill

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

**Virginia**Langley

Phone: 757-764-7386  
 email: retireeactivities@langley.af.mil

**Washington**Fairchild

Phone: 509-247-5359  
 email: 92fss.rao@us.af.mil  
Richland  
 Phone: 509-376-7588  
 email: military\_rao@rl.gov  
Joint Base Lewis-McChord  
 Phone: 253-982-3214  
 email: rao@mcchord.af.mil

**Wisconsin**Milwaukee

Phone: 414-944-8212  
 email: rao.128arv@ang.af.mil  
Truax Field  
 Phone: 608-242-3115  
 Toll Free: 800-335-5147 Ext 3115  
 email: widma.retiree@wisconsin.gov

**Wyoming**FE Warren

Phone: 307-773-2309  
 email: mikearcher@bresnan.net

**Pacific Region****Guam**Andersen

Phone: 671-366-2574  
 email: 36wg.rao@andersen.af.mil

**Thailand**Bangkok

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

**Japan**Misawa

Phone: 011-81-176-77-4428  
 email: rao@misawa.af.mil  
Yokota  
 Phone: 011-81-3117-55-8324  
 email: rao@yokota.af.mil

**South Korea**Osan

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

**Philippines**

Phone: 011-63-45-888-2748  
 email: rao\_cabr@mozcom.com

**Commonwealth of the Northern****Mariana Islands**Saipan

Phone: 607-288-3021  
 email: PeterC11@yahoo.com

**European Region****Italy**Aviano

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

**England**Alconbury

Phones: 011-44-1480-84-3364 (From U.S.) 01480-84-3364 (Within U.K.)  
 email: rao@alconbury.af.mil  
Croughton  
 Phone: 011-44-1280-70-8182  
 email: 422abg.rao@croughton.af.mil  
Lakenheath/Mildenhall  
 Phone: 011-44-1638-54-2039  
 email: rao@mildenhall.af.mil

**Germany**Ramstein/Kaiserslautern

Phone: 011-49-6371-47-0206  
 email:  
 maximilian.pfauntsch@us.af.mil  
Spangdahlem  
 Phone: 011-49-656561-9013/9424  
 email: 52fw.rao@spangdahlem.af.mil

**Portugal - The Azores**Lajes Field

Phone: 011-351-295-57-1037  
 email: arthur.nilsen@us.af.mil

**Spain**Torrejon

Phone: 011-34-91-640-9879  
 email: lsmith@telefonica.net

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The following retirees currently serve on the Air Force Retiree Council:

Lt. Gen. Steven R. Polk, Co-Chairman  
 Chief Master Sgt. of the Air Force No. 15 Rodney J. McKinley, Co-Chairman  
 Col. Milton L. Felch, Area I representative - Oregon, Idaho, Montana and Washington  
 Chief Master Sgt. Thomas P. Kelley, Area II representative - California  
 Chief Master Sgt. Kathleen E. Rose, Area III representative - Arizona and New Mexico  
 Lt. Col. John S. Lannefeld, Area IV representative - Colorado, Nevada, Utah and Wyoming  
 Chief Master Sgt. Danny G. Holwerda, Area V representative - Iowa, Minnesota, Nebraska, North Dakota, South Dakota and Wisconsin  
 Chief Master Sgt. Robert A. Merritt Jr., Area VI representative - Texas  
 Chief Master Sgt. James T. Watson, Area VII representative - Arkansas, Kansas, Missouri and Oklahoma  
 Lt. Col. Richard I. Brubaker, Area VIII representative - Illinois, Indiana, Kentucky, Michigan, Ohio, West Virginia  
 Brig. Gen. Richard R. Moss, Area IX representative - Alabama, Louisiana, Mississippi and Tennessee  
 Col. William W. Graham, Area X representative - Florida (Includes Puerto Rico and Panama)  
 Lt. Col. Thomas G. Hogg, Area XI representative - Georgia, North Carolina, South Carolina and Virginia  
 Chief Master Sgt. Charles E. Lucas, Area XII representative - Delaware, District of Columbia and Maryland  
 Col. Sanford Rader, Area XIII representative - Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont  
 Lt Col Nathan D. Hathorne, Area XIV representative - Pacific Region (includes Alaska and Hawaii)  
 Chief Master Sgt. Michelle A. Lippert, Area XV -representative - Atlantic Region (includes Europe and The Azores)  
 Col. Frank G. Rohrbough, member at large

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