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# Afterburner

NEWS FOR USAF RETIRED PERSONNEL

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## Proposed DoD Tricare rate hike on hold for now

The Fiscal Year 2007 Defense Authorization Bill (S.2766), now being debated on the Senate floor, would bar Tricare fee increases for at least a year.

The bill, along with several amendments, was introduced after the February DoD proposal that working-age military retirees and their families pay higher premiums to help address rising health care costs that have doubled over the past few years.

The proposed changes would apply only to eligible military retirees under age 65 and their families. There would be no change for active duty military or their families, or military retirees age 65 or older and their families.

The current Tricare Prime annual enrollment fee for retirees is \$230 for individuals and \$460 for families for both enlisted and commissioned military retirees, according to DoD documents. The proposed changes would in-



crease Tricare Prime enrollment fees for junior enlisted retirees at pay grades E-6 and below to \$325 per individual and \$650 for families by October 2008.

Enlisted retirees at pay grades E-7 and above would pay \$475 for individuals and \$950 for families by October 2008 under the proposed changes. Retired officers of

all ranks would pay \$700 per individual and \$1,400 per family.

In addition, the proposal would have established a Tricare Standard enrollment fee of \$300/\$600 for officers and \$200/\$400 for enlisted by 2008. There is no enrollment fee for Tricare Standard at the present time. The proposal also recommends an increase in the Tricare Standard annual deductible to \$300/\$600 for officers and

**(See Tricare hike on page 7)**

## SBP open season ends Sept. 30

## Air Force leads Services but total enrollments light

Survivor Benefit Plan (SBP) officials in the Air Force Personnel Center are looking at the figures showing retired members signing up or increasing their coverage during the current SBP Open Enrollment period as a good news, bad news situation.

The good news is that the Air Force is running well ahead of the other Services, but the bad news is that

none of the Services are doing great.

Pat Peek, who heads the Air Force SBP as chief of the Retiree Services Branch, attributes the less than staggering numbers to the significant buy-in costs faced by retired members who have been retired a long time.

With the open enrollment period hitting the home stretch toward a Sept. 30 completion date, she expects interest and calls for information to pick up.

Even with large buy-in costs mandated by Congress to ensure the integrity of the fund is maintained, officials still feel that the SBP is a tremendous bargain. To match the SBP would take a high-dollar insurance policy with premiums beyond the reach of most. In addition, retired members don't have to take physical exams to get into the SBP.

Two provisions enacted in recent years make the SBP even more attractive.

The first is the elimination of the Social Security offset, which previously meant a widow's annuity pay-

**(See SBP Open Enrollment on page 6)**

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## New Year's resolution partially kept

The first week of February, I suddenly thought of another New Year's resolution to go along with the ones I had made earlier, which were the same as those of previous years -- to eat less, exercise more and lose 20 pounds this year.

"Before another year goes by, I will discuss all money matters with my wife and ensure she knows who to contact and where to look for what in the event I die first."

In addition to using that as a financial reality check to put her mind at ease that she would be financially okay, my intent was to put together an easy to read and understandable checklist of what to do in the event of my death.

Admittedly, I haven't come anywhere close to dropping the 20 pounds, but I have made a lot of headway in the other area.

Why bring this up now?

We're near the end of a Survivor Benefit Plan (SBP) open enrollment period and getting a lot of phone calls on the subject. It's obvious that some of my fellow retirees are trying for the same thing — to make things a little easier for their spouse — and hoping that it's not too late.

When being notified of the buy-in cost, many have acknowledged that they should have taken SBP upon retirement or at least gotten in during an earlier open enrollment period. The buy-in cost of back premiums and pen-

### Editor's Notebook

By  
Bill  
Turner



alties can be staggering, but not as staggering as it will be for the spouse who finds out only after the death of the retired member that the only income will be a small amount from Social Security.

Now is decision time for a lot of retired members; time to dig out the Retiree Account Statement received at the first of the year from the Defense Finance and Accounting Service. Examine the block devoted to SBP coverage. It's pretty much self-explanatory with the type of coverage, the costs, the annuitant base amount and the annuity amount. The base amount is a figure that will range from \$300 up to a few dollars greater than full retired pay. The annuity amount will then be a percentage of that figure.

If the statement shows that nothing is being taken out of your pay for SBP or if less than the full retired pay is covered, it's time to get with the SBP or find other sources of income for the spouse who will survive you.

Please read the complete SBP story starting on page 1, and remember that this open enrollment period ends Sept. 30. There is nothing that says there will ever be another one and even if there is, it's unlikely that the cost is going to do anything but escalate.

## Afterburner — the latest word

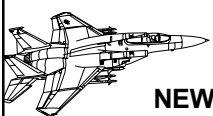
As noted in the Autumn 2005 issue of the **Afterburner**, the Office of the Deputy Chief of Staff for Personnel agreed to fund the cost of printing of the **Afterburner** for two more years. That solved one problem, but finding the money to mail the publication is another problem and a more costly one.

A shortage in funds this fiscal year to operate the Air Force Personnel Center, which funds the postal costs, resulted in the delay from the expected April 2006 until now. Currently, it costs approximately \$53,000 to print each issue and another \$190,000 to mail it.

The situation is not expected to get any better and readers should note that while we all are working to ensure its continued publication, the **Afterburner** must compete for funds with mission essential equipment and services. With another postal increase looming, this could very well be the last issue of the **Afterburner** distributed through the U.S. Postal System.

We would, however, continue with an electronic edition, plus disseminate the individual articles via the Air Force Retiree News Service (AFRNS).

Those of you who have computers and have not done so are encouraged to subscribe to the AFRNS by sending an email to [lyris@afplist.afpc.randolph.af.mil](mailto:lyris@afplist.afpc.randolph.af.mil) with Subscribe AFRNS in the subject line.



## AFTERBURNER NEWS FOR USAF RETIRED PERSONNEL

The **Afterburner** is authorized by Air Force Instruction 36-3106. If funding permits, it is printed three times a year by the Retiree Services Branch. Distribution: individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are receiving 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:

HQ AFPC/DPPRT  
550 C Street W Ste 3  
Randolph AFB TX 78150

E-mail address is [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil) and the phone number is (210) 565-2126. The **Afterburner** is available on the Internet at <http://ask.afpc.randolph.af.mil>. Retirees may write to the Co-chairmen of the Air Force Retiree Council by using the office symbol, HQ AFPC/CCU, at the address above. To change your address to receive the **Afterburner** and other official correspondence, see the procedures on page 12 of this issue.

## Tricare Mail Order Pharmacy proves cost effective, convenient

The Department of Defense, in an effort to contain health care costs and sustain a first-class health care benefit, is stressing the Tricare Mail Order Pharmacy as a cost effective and convenient way for beneficiaries to get prescription medications.

The program is administered by Express Scripts, Inc.

While the military pharmacy is still the least expensive for both the customer and DoD, the Mail Order Pharmacy comes in second in cost savings, well ahead of the retail pharmacy.

Beneficiaries may save as much as 66 percent of the cost for maintenance medications for such conditions as high blood pressure, asthma and diabetes. These significant savings result because Tricare Mail Order Pharmacy mails beneficiaries up to a 90-day supply of most medications for the same cost as a 30-day supply at a retail pharmacy.

Beneficiaries may refill their prescriptions by telephone, mail or on-line, and medications are delivered directly to their home. Using the mail-order pharmacy also saves beneficiaries travel costs and time.

Generic medications are another way that Tricare beneficiaries save out-of-pocket expenses and help contain rising health care costs.

Generic drugs must meet the Food and Drug Adminis-

tration (FDA) testing and approval requirements before they are added to the Tricare medication formulary. United States Public Health Service Capt. Thomas McGinnis, Tricare Management Activity Pharmaceutical Operations Directorate chief, said FDA-approved generics are not only safe and effective, but they are therapeutically equivalent to brand-name medications. DoD's regulation on generic drugs requires all prescriptions to be filled with a generic medication if one is available.

To be eligible for the mail order pharmacy, the sponsor and family members must be enrolled in the Defense Enrollment Eligibility Reporting System (commonly known as DEERS).

Beneficiaries with pharmacy coverage through another health insurance plan may use the mail order benefit once they have exhausted their current prescription benefit or if the drug they are taking is not covered under their insurance plan.

For more information about Tricare's mail order pharmacy, please visit the Tricare Web site at [www.tricare.osd.mil/pharmacy/tmop\\_order.cfm](http://www.tricare.osd.mil/pharmacy/tmop_order.cfm). Beneficiaries may enroll in the mail-order service at [www.express-scripts.com/](http://www.express-scripts.com/) or may speak to an Express Scripts customer service representative by calling toll free 1 (866) 363-8667.

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## Air Force implements new cell phone restriction for drivers

The Air Force has implemented a new cell phone restriction for drivers.

Drivers are not allowed to talk on their cell phones while driving on Air Force installations without a hands-free device. This policy, effective this past February, is part of the Department of Defense's Joint Traffic Guidance.

"This is really a cooperative effort for everyone from the base populace to the base leaders," said Master Sgt. Gloria Ornelas, the superintendent of law enforcement for Air Force Security Forces. "I think it is long overdue. The DoD recognized that, and we are now in line with what some states and municipalities are doing to create a safer environment for drivers."

The DoD Joint Traffic Guidance, known as Air Force Instruction 31-208 (I), restricts the use of cell phones while driving. Only cell phones with hands-free devices will be allowed for use by drivers. This guidance also allows the Air Force to use portable breath screening devices as long as they conform to National Highway Traffic Safety Administration standards.

The Defense Department's joint traffic document states: "Vehicle operators on a DoD Installation and operators of Government-owned vehicles shall not use cell phones

unless the vehicle is safely parked or unless they are using a hands-free device.

"The wearing of any other portable headphones, earphones or other listening devices (except for hands-free cellular phones) while operating a motor vehicle is prohibited. Use of those devices impairs driving and masks or prevents recognition of emergency signals, alarms, announcements, the approach of vehicles, and human speech. DoD component safety guidance should note the potential for driver distractions such as eating and drinking, operating radios, CD players, global positioning equipment, etc. Whenever possible this should only be done when the vehicle is safely parked."

Using a cell phone while driving without a hands-free device will be considered a "primary offense." This means violators can be stopped solely for this offense.

Drivers who violate this cell phone driving restriction will be given three assessment points against their driving records or an appropriate fine. Drivers should be aware that if two or more violations are committed, even on a single occasion, a ticket may be given to the driver for each violation.

## Defense planners eye unified medical command concept

Defense Department officials are weighing the potential benefits of merging the three military medical commands into one unified command that would oversee all military health care as well as the training of military medical professionals.

The concept, if adopted, would bring together the Army, Air Force and Navy medical commands, enabling DoD to provide better care while keeping costs in check, Dr. David Tornberg, deputy assistant secretary of defense for clinical and program policy, told American Forces Press Service.

The DoD medical community is generally supportive of such a realignment, which Tornberg said would ensure more efficient use of health-care assets and programs and eliminate redundancies. It would also boost DoD's buying power so it gets more goods and services for its acquisition dollars, he said.

The plan "would also recognize that each of the Services has service-unique requirements and cultures," said Tornberg.

The concept of a unified DoD medical command isn't new; in fact, it was first raised in 1942 and has resurfaced off and on over the years.

With Defense Secretary Donald Rumsfeld pushing "jointness" to new levels, Tornberg said there's a strong indication the idea of a unified medical command may move beyond the talking stage.

Defense planners are putting together options for implementing the concept and plan to present them to senior leadership within the next several months, said Tornberg, who cochairs the working group. If approved, the plan will be included in the fiscal 2008 budget request, he said.

Throughout the process, the biggest litmus test will be how much such a merger would improve the military health-care system, Tornberg said. "No change would ever come at a price of quality," he said. "We are always striving to provide a higher-quality product, and this has the potential to help us."

Already, several examples of a unified approach to medical care are operating or in the works. For example, Landstuhl Regional Medical Center in Germany is a joint medical facility.

The 2005 Base Realignment and Closure plan, with big changes to military medicine in Washington and San Antonio, offers a snapshot of what's likely to be ahead, Tornberg said.

It establishes the Walter Reed National Military Medical Center on the grounds of the National Naval Medical Center in nearby Bethesda, while closing the existing Walter Reed campus in Washington and Malcolm Grow Medical Center at nearby Andrews Air Force Base, Md.

BRAC 05 also creates the joint San Antonio Regional Medical Center at Brooke Army Medical Center and makes San Antonio the training hub for all enlisted medical technicians.

## AAFES to honor retirees Sept. 29 through Oct. 1

The Army and Air Force Exchange Service's (AAFES) 2006 recognition of military retirees will take place Sept. 29 through Oct. 1 at post and base exchanges throughout the continental United States, Alaska, Hawaii, Puerto Rico, Guam, and at participating Europe and Pacific locations.

In addition to special sales and events at each AAFES main store, this year's "Still Serving" weekend will include an exclusive mailer sent directly to approximately 1.4 million military retirees.

With retirees representing nearly half of AAFES' military households, the exchange maintains a strong relationship with retirees throughout the entire year. "Retirees make up 43 percent of our military sponsors eligible to shop AAFES exchanges," said Angela Borck, AAFES vice president of direct marketing. "While we pause to formally recognize these important customers during this special annual event, AAFES and its associates recognize that military retirees actively make contributions to the military community's quality of life 365 days a year."



Every time retirees choose to shop at the exchange, they provide needed support for Morale, Welfare and Recreation programs, facilities and non-appropriated fund construction projects such as bowling and youth centers, golf courses and outdoor recreation. "Retiree support plays a big part in AAFES' annual dividend," said

Borck. "Without their support, it would not have been possible for AAFES to return more than \$230 million to Armed Forces MWR programs last year."

Throughout the "Still Serving" weekend, PXs and BXs across the globe will host drawings, free refreshments and product samples, vendor demonstrations, door prizes, shopping-cart bingo, makeovers and fashion shows.

Authorized exchange customers can learn about activities planned for the weekend of Sept. 29 at their specific exchange by calling their local store manager. Contact information can be found online at [www.aafes.com](http://www.aafes.com) by clicking on the "store locator" link.

## CRSC in 4th year offering tax-free compensation

Although now in its fourth year, some military retired members are just now finding out about the Combat Related Special Compensation (CRSC) Program that can put tax-free dollars in the pockets of those eligible.

Congress implemented the CRSC Program in June 2003 to replace some or all of the monies offset from certain retirees' military retirement pay to receive disability compensation from the Department of Veterans Affairs (VA).

The Air Force Personnel Center CRSC Branch has processed more than 27,000 applications as of June 30 2006, approximately 66 percent of which were approved. While feeling good about this success, CRSC officials are concerned there are still thousands of eligible retirees who either are not aware of the program, or have yet to submit their application.

In determining basic eligibility, Rick Castro, CRSC Board Chief, said military retirees should answer the following questions:

\* Am I retired with 20 (or more) years of active duty military service or retired at age 60 from the Guard or Reserve?

\* Am I receiving military retired pay? Note: those having used their military time for civil service retirement are ineligible.

\* Do I have a compensable VA disability rating of 10 percent or higher?

\* Is my military retired pay reduced by VA disability payments (VA Waiver)?

"Once a retiree meets all of the basic eligibility criteria, we then determine if the injury or illness, which results in today's VA service-connected disability, falls under one of the final eligibility criteria," said Mr. Castro.

The program then focuses on VA rated disabilities resulting from hazardous service (aircrew, EOD, parachuting, diving, etc.) duties, under conditions simulating war, through instrumentalities of war (military-unique vehicles, munitions), Agent Orange or Gulf War presumptives, as well as armed conflict.

For approval, documentation must link disabilities/illnesses directly to specific activities/events using VA rating decisions, service medical records, performance reports, decorations, accident reports, line of duty determinations, etc. Not all VA rated service connected disabilities from the above categories are CRSC eligible and that's where the CRSC experts make the determination.

The only way to find out is to submit a DD 2860 (CRSC application, along with all DD 214(s), retirement order, as well as your VA rating decision letter(s) and any other available medical or personnel documentation available which supports a claim for combat-related disabilities.

Your CRSC team is at 1(800) 616-3775 (use option 5, then option 1), (210) 565-1600, or E-mail [afpc.dppdc.afcrsc@randolph.af.mil](mailto:afpc.dppdc.afcrsc@randolph.af.mil). Their web site is <http://ask.afpc.randolph.af.milabd> then click on Retirees and Veterans and then on Combat Related Special Compensation.

## Hawthorn House provides home for AF enlisted widows

By Jodi L. Jordan  
Air Force Enlisted Village

It's filling quickly but some apartments still remain at Hawthorn House, the Air Force Enlisted Village's assisted living residence in Shalimar, Fla.

The residence, which has been open for eight months, is now about two-thirds occupied, said Glenn Yost, Hawthorn House administrator, pointing out that the residence offers a unique combination of services and amenities to the widows of retired enlisted Air Force people. Also eligible are the dependent parents of active duty and retired enlisted Air Force members.

The residence is a brand-new building with 64 one-bedroom apartments, located on the Bob Hope Village campus which is near both Eglin Air Force Base and Hurlburt Field. Monthly service charges are determined by the level of care needed, and subsidies are available for eligible applicants.

"I just love it here," said Letha Willis, a Hawthorn House resident. "Before I came, I would be in the hospital two or three times a year. Since I've been here, I haven't had any problems. I tell people they should get here as fast as they can."

Dependent parents of active duty and retirees are also eligible for Hawthorn House. Finding good care for an aging family member can be a trying experience, said Yost. At Hawthorn House, family members are assured of their loved ones' well-being.

"My mother and the many other residents at the Hawthorn House receive impeccable care. The nursing staff members are skilled, caring individuals, who are attentive to the daily medical needs of the residents, and are quick to react during medical emergencies," said Daniel Johnson, son of a resident.

For more information on Hawthorn House, call 1(800)258-1413, or see the AFEV website at [www.afenlistedwidows.org](http://www.afenlistedwidows.org).

## Troops to Teachers: numbers, success stories continue to rise

Troops to Teachers, a program established in 1994, now boasts 8,875 graduates teaching in 2,887 school districts across the country.

That's according to officials of the Department of Defense, administrators of the program, who also reported that another 8,395 people are still working their way through the program.

The program helps eligible military personnel begin second careers as public school teachers by providing referral assistance and placement services, and – for those electing to teach in high-need school districts – financial stipends and bonuses.

This past year, the program produced its first state teacher of the year when Eric Combs, a 20-year veteran of the Air Force, was selected as Ohio's Teacher of the Year in December. The former Air Force master sergeant teaches history at Fairborn High, where he also started the "Delta Team" to counsel the school's highest at-risk students.

In Texas, Daniel Leija was awarded the 2005 American Star of Teaching Award, given to one teacher per state, along with the District of Columbia.

The award highlights effective teaching practices under President Bush's No Child Left Behind initiative. Leija, who served as an Air Force medic for 22

years, is a fourth-grade teacher at Gregoria Esparza Elementary in San Antonio, Texas.

As with Mr. Combs and Mr. Leija, Troops to Teachers isn't just providing school districts with new teachers. According to a profile conducted this past year by the National Center for Education Information (NCEI), Troops to Teachers is providing schools with the teachers that are in greatest demand: men, minorities and teachers of high-need subject areas.

The profile's highlights:

- \* 82 percent of teachers entering through Troops to Teachers are male, compared to 18 percent of all teachers, according to an NCEI study made in 2005.

- \* 37 percent of Troops to Teachers are persons of color, compared to a percentage of 15 percent overall.

- \* 46 percent of Troops to Teachers teach sciences (biology, geology, physics, and chemistry), versus 18 percent overall; 27 percent are teaching math, versus 7 percent.

- \* 44 percent of Troops to Teachers are teaching special education classes, compared to 19 percent overall.

Retired members desiring more information should visit [www.ProudToServeAgain.com](http://www.ProudToServeAgain.com) or write to: DANTES-TTT, 6490 Saufley Field Rd, Pensacola FL 32509-5243.

## SBP Open Enrollment nears end

(Continued from page 1)

ment dropped from 55 percent of the selected base amount to 35 percent when the surviving spouse reached the age of 62. Payments to surviving spouses increased to 40 percent on the base amount on Oct. 1, 2005 and to 45 percent April 1, 2006; SBP payments will go to 50 percent on April 1, 2007; and 55 percent on April 1, 2008.

The other change is the paid-up provision which means that beginning Oct. 1, 2008, retired members who are age 70 and older and who have paid into the SBP for 30 years will no longer have to pay premiums.

Retired members, who buy-in during the current SBP enrollment period, gain credit back to the time they first became eligible to elect SBP coverage, meaning that some will pay monthly premiums for just over two more years.

Retired members interested in enrolling should read the Autumn 2005 issue of the **Afterburner**, News for USAF Retired Personnel, which was distributed in

October. It is also available on the Internet at <http://ask.afpc.randolph.af.mil> and then input 1388 into the search block in the upper right corner of the screen and hit "go."

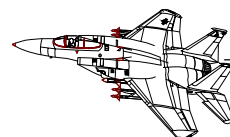
The issue includes the required form and presents the information needed to determine the buy-in cost. Individuals, whose "year since event" is six months or more, must use the next higher year to determine the buy-in factor to use.

The SBP Task Force toll-free number is 1 (800) 531-7502 and operates between 7:30 a.m. and 4:30 p.m., Central Time, Monday through Friday except holidays.

Those residing outside the CONUS may need to obtain an AT&T direct access number to call the SBP toll-free number.

If someone other than the retired member calls for information, that person should have the retiree's most recent retiree pay statement available.

Privacy Act restrictions do not permit SBP counselors to access the retiree's account for a second party.



## VA data loss spotlights need for identity theft vigilance

The theft of a Department of Veterans Affairs database was a shock for approximately 26.5 million military veterans and resulted in a reality check for the rest of the world's population: the potential for ID theft can come from any direction.

Although the laptops were later recovered, suspects arrested, and there is no evidence that the files were used, officials still urge vigilance in this and any other case involving loss of important information.

The theft happened when a data analyst, who had taken the database home with him, had his home burglarized and a laptop computer taken in May. The stolen information includes names, social security numbers, disability ratings and dates of veterans separating from the military since 1975, according to VA Secretary R. James Nicholson.

The following information is directly aimed at those veterans whose data was stolen, but it's good advice for anybody who suspects a compromise of information concerning them, including loss of Social Security cards, credit cards.

**Reporting Suspicious Activities:** All veterans should carefully monitor bank statements, credit card statements and any other statements relating to recent financial transactions. If there is any suspicious activity on a statement, report it immediately to the financial institution involved and contact the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or at 1(877)ID-THEFT (438-4338) for further guidance.

Such complaints will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement agencies for their investigations. Also

contact the local police and be sure to get a copy of the police report because many creditors require an official report to absolve you of fraudulent debts.

**Fraud Alert:** Veterans receiving a notification letter should seriously consider placing a fraud alert on their credit files. Initiating a fraud alert would be the most prudent action for most victims, with the exception of those who are about to seek a substantial credit line (such as buying a house).

A fraud alert stays on a credit file for 90 days and may be extended. The alert tells creditors to contact you before opening any new credit accounts or changing any of your existing accounts. To place a fraud alert, call any one of the three major credit bureaus listed below:

\* Equifax at 1(800)525-6285 or write to P.O. Box 740250, Atlanta GA 30374-0250 or visit their website at [www.equifax.com](http://www.equifax.com).

\* Experian (formerly TRW) at 1(888)397-3742, or fax at 1(800)301-7196 or write to P.O. Box 1017, Allen, TX 75013 or visit their website at [www.experian.com](http://www.experian.com).

\* Trans Union at 1(800)680-7289 or write to P.O. Box 6790, Fullerton, CA 92634 or visit their website at [www.transunion.com](http://www.transunion.com).

When you notify one credit bureau, they are required to alert the others. All three credit bureaus will then send credit reports, free of charge, for your review. You should review your credit reports for any suspicious activity regularly for at least eighteen months.

In addition, the VA has established a dedicated toll free telephone number (1-800-FED-INFO) for questions or concerns connected with this loss of data. Visit the website [www.firstgov.gov](http://www.firstgov.gov) for updates.

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## Tricare hike off table

(Continued from page 1)

\$200/\$400 for enlisted by 2008 from \$150/\$300 for all.

Proposed copayments for the Tricare Retail Pharmacy Program would increase to \$5 (Tier I), \$15 (Tier II) and \$22 (Tier III) from \$3 (Tier I), \$9 (Tier II) and \$22 (Tier III) by 2008.

Defense officials have defended their proposal as necessary to hold down escalating expenses so health care does not squeeze higher budget priorities such as weapons modernization.

Experts following the developments, including Congressional leaders, indicate that fees probably should be increased to some degree but not at the rate proposed by

DoD; not until DoD has gotten all the savings possible out of other options; and not until there has been a thorough study by the Government Accountability Office.

Opposition by Congress, apparently reacting to thousands of calls and letters from members of the retiree community, took the Oct. 1 effective date off the table.

In the pharmacy area, S.2766 would reduce copays to zero for most drugs ordered through the Tricare mail-order pharmacy system.

On the other hand, except for an amendment introduced by Sen. Frank Lautenberg (D-NJ) and passed by the full Senate, the bill would have allowed the DoD to increase fees by about 67 percent for drugs purchased in retail pharmacies starting Oct. 1. The passage of the Lautenberg amendment means there will be no such increase through FY 2007.



## Club offers cheap New York lodging for active, retired military

### Travel wisely

A vacation to New York City is just plain expensive.

After taking a three-hour no-frills flight, then shelling out \$45 for a taxi from the airport into the city, the last thing you want to do is pay \$200 to \$300 each night for a room.

For service members and families, including retired members, looking for a no-frills place, there is a way around it.

The Soldiers', Sailors', Marines' and Airmen's Club (SSMA), located in the Murray Hill section of midtown Manhattan, offers lodging more affordable than most youth hostels, and its close to the Theater District, The Empire State Building, Radio City Music Hall and restaurants.

"We're a bare-bones operation because we have to be," said Peter LeBeau, the club's executive director. "The club is a safe place to sleep while visiting the Big Apple. Guests can either have their own room or they might have to share a room with other guests."

"If you come during the week we will accommodate you with your own room, but, if it's the weekend, we usually pair people up," Mr. LeBeau said. "You don't come to New York to stay in a hotel room, do you? You come to see the sights and it is definitely a way to meet some interesting people."

The club has hosted more than 2.5 million guests. It offers a library with two Internet stations, several large

event rooms, a television room and a dining room with a microwave oven and toaster grill. While this may sound great, guests need to know it's not the Waldorf.

"The club rents beds, not rooms," Mr. LeBeau said. "We have 21 rooms with two beds to accommodate couples and six rooms with three beds. We also have one room with four beds and a room with six beds to accommodate families or groups." All beds at the SSMA Club are singles.

Families with small children have to do some planning because the club doesn't offer cribs or additional beds for use in rooms. Also, there are separate communal bathrooms and showers for men and women.

For most patrons like Master Sgt. Brad Dillon, who visited the city with his wife, Connie, the SSMA Club is the perfect place to stay. "The rooms are small but it's a great place to hang your head at night while seeing the sights during the day," he said.

Sergeant Dillon, a recruiter based in Syracuse, N.Y., added that "if you want to be pampered, then I suggest spending more money for a fancier hotel."

More information on the club is available at <http://www.ssmclub.org/>.

### Edelweiss Lodge & Resort

Officials of the Edelweiss Lodge and Resort in Germany have announced that rooms sometime become available for individuals who can make vacation plans on short notice.

Call the Vacation Planning Center at (011-49) 08821-9440 from the United States; (49) 8821-9441 from Europe; and 08821-9440 from Germany. Hours of operation are 8 a.m. to 5 p.m., Central European Time, except American holidays.

The website at [www.edelweisslodgeandresort.com](http://www.edelweisslodgeandresort.com) offers more information and can be used to reserve a room online. The mailing address is Edelweiss Lodge and Resort, Unit 24501, APO AE 09053.

### Memorial dedication set Oct. 14

The Air Force Memorial Dedication has been scheduled for Oct. 14 in Arlington, Va., on top of a hill overlooking Arlington National Cemetery.

The ceremony will start in the early afternoon with a USAF Band Concert and other entertainment immediately following the dedication. There will also be a Memorial Service scheduled for mid-to late-morning Oct. 15.

Construction crews raised the first piece of the Air Force Memorial Feb. 10. The 40-foot long piece of stainless steel, which weighs more than 28 tons, is the first of 15 pieces to be placed. When completed, the memorial will be 270 feet tall.

"The design is a take-off on the Air Force (jet aircraft) doing the bomb burst maneuver ... also, that graceful arc of a missile launch and there are three spires," said retired Maj. Gen. Ed Grillo, Air Force Memorial Foundation president.

The three upward spires represent the Air Force's core values — integrity, service before self, and excellence in all we do.

For more information, visit the Web site at [www.airforcememorial.org/](http://www.airforcememorial.org/).

## Group trumpets final honors at vets' funerals

At age 99, Leonard "Rosie" Ross attends his share of funerals. But in most cases, it's not for a friend or loved one. Ross, in his American Legion uniform, trumpets "Taps" for fellow veterans he's never met, representing a nonprofit group called Bugles Across America.

Ross is the oldest of thousands of horn players nationwide who believe a recorded rendition of "Taps" playing from a "boombox" just doesn't deliver the proper gravesite tribute to veterans who sacrificed for their country. So they volunteer their time, toting their trumpets, cornets, flugelhorns and bugles to gravesites across the country to play the soulful 24 notes known as "Taps" at veterans' funerals.

Tom Day, a World War II veteran from suburban Chicago, founded Bugles Across America in 2001 to keep up with the demand for buglers at funerals for the estimated 1,800 veterans who die each day. With about 900 requests for buglers every day, and just 500 active-duty buglers available for funeral duty as well as other events, there simply weren't enough live horn players available to meet the need, he said.

After Congress mandated in 2000 that every veteran's family who wanted them was entitled to graveside military honors for their loved one, the "Taps" played during the service too often was pre-recorded, Day said. Other times, it was played through a digital device inserted into a bugle that, although it looked more authentic, was still recorded, he said.

"That just wasn't right," he said. "When you have a live horn, you have emotion. And it tells the family that somebody came to the funeral and played in person to honor the veteran personally. That's a whole lot better than pressing a button and getting 'Taps' on a CD."

So Day sent out a call to musicians, urging them to join Bugles Across America as a tribute to veterans. They responded in droves. Today the organization's 5,000 members — which include musicians, drill teams and color guards — support about 1,000 funerals a month throughout the United States.

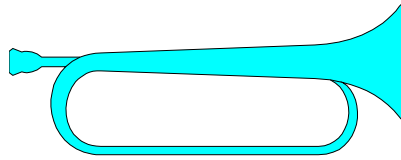
During the past four years, the buglers, who range in age from 10 to 99 and represent every race, creed and color, have played "Taps" at about 55,000 funerals, including about 60 percent of those for casualties of Operation Iraqi Freedom, Day said. They also play at other military events, including Veterans Day and Memorial Day observances.

Participation in the organization is free, open to everyone able to play "Taps" with dignity and willing to volunteer their time, Day said. He regularly scours pawnshops and flea markets in search of secondhand horns, then

cleans them up and donates them to buglers who don't have their own instruments but want to participate.

Day, who played "Taps" at a military funeral for the first time when he was just 10 years old, has since played at more than 4,000 funerals, seeing no end in sight. "This brings people comfort, and it's something I can do for them," he said.

More information is available from <http://www.buglesacrossamerica.org/welcome.php>. Tom Day can be reached by e-mail at [tomjday@sbcgobl.net](mailto:tomjday@sbcgobl.net) or by writing to Bugles Across America NFP, c/o Tom Day, Founder, 1824 S. Cuyler Ave, Berwyn IL 60402-2052.



## Cold War Certificate backlog improves to two months

Eligible individuals who have been holding off applying for the Cold War Recognition Certificate in order to avoid the initial rush may now find it a good time to apply.

Officials report the program is still going strong and the turn around time has been cut from six months to the current two months.

The certificate was authorized by the FY1998 National Defense Authorization Act. The Secretary of Defense approved awarding Cold War Recognition Certificates to all members of the armed forces and qualified federal government civilian personnel who faithfully and honorably served the United States anytime during the Cold War era - defined as Sept. 2, 1945 to Dec. 26, 1991.

Fax the application with your supporting document to 1 (800) 723-9262; or mail to:

U.S. Army Human Resources  
Cold War Recognition Program  
Room 3N45  
ATTN: AHRC-CWRS  
200 Stovall Street  
Alexandria, VA 22332-0473

Acceptable supporting documents include any official government or military document that contains the recipient's name, Social Security Number or Military Service Number or Foreign Service Number, and a date showing at least one day of service during the Cold War era (Sept. 1945 to Dec. 26, 1991).

For any other information, please check the following Web site: <https://www.hrc.army.mil/site/active/TAGD/coldwar/default.htm>



## Contact Center offers help around the clock

Got a problem but just don't know who to contact?

Try the Air Force Personnel Center Contact Center. Chances are good that one of the customer service represen-

tatives can help but, if not, they should be able to put you in touch with the office that can.

Customer service representatives are available 24 hours a day, seven days a week. The toll-free number is 1(800) 616-3775, select option 1, 1, 2; commercial, (210) 565-5000; DSN, 665-5000; FAX commercial, (210) 565-6222, DSN: 665-6222.

Overseas callers must first dial a toll-free AT&T Direct Access Number from the country you are in, then 800-616-3775, select option 1, 1, 2. AT&T Direct Access Numbers can be obtained from [http://www.business.att.com/bt/dial\\_guide.jsp](http://www.business.att.com/bt/dial_guide.jsp).

For more information, go to the center's Web site at <http://ask.afpc.randolph.af.mil/>.

## Casualty toll-free number makes assistance easy

The Air Force Personnel Center Casualty Branch, recognizing that the death of a loved one is a stressful time, offers a toll-free number to ensure reporting the death doesn't add more stress to the situation.

By calling 1 (877) 353-6807, the caller only has to enter a ZIP code to be connected to the nearest Air Force Casualty Assistance Office. Families residing near an Air Force base may still notify the nearest Military Personnel Flight (MPF).

Families residing at overseas locations may report the death through any military installation, U.S. Embassy or Consulate. The agency should assist families in forwarding casualty information to the AFPC Casualty Services Branch. They may also call (210) 565-3505.

## Retired bowling tournament scheduled for January in Vegas

The third annual Retired Military Bowling Championships will be held Jan. 20-26 at the Gold Coast Hotel, Casino and Bowling Center in Las Vegas, Nev.

Some 720 bowlers competed in the last event and as many are expected in what is described as the largest retired

## DFAS works to upgrade voice-enabled technology

The Defense Finance and Accounting Service (DFAS) is currently working on a significant upgrade of its voice-enabled technology in the customer service area.

The technology, which will provide the capability to speak with an automated agent around the clock, seven days a week, will be introduced in the DFAS customer service center this fall.

Officials point out that retirees and annuitants will always have the option to speak to a live representative during normal work hours, but this feature will allow self service on some of the more routine inquiries even after hours.

It will begin with limited functionality such as mailing address changes, bank address changes and automated 1099R requests and later to expand this voice capability to other routine account maintenance/document request items.

Customers will require a *myPay* Personal Identification Number (PIN) to utilize these features. New users or customers who need a new myPay PIN can request one by calling (800) 321-1080.

Other customer service improvements include providing Customer Service Representatives with enhanced account information to help them provide better service to those customers who choose to speak to a live agent. A call recording system is also being implemented for quality assurance and training purposes.

## VA ups limit on home loan guaranty

America's veterans and their families now have a greater chance to make their dreams of home ownership a reality, thanks to an increase in the Department of Veterans Affairs (VA) home loan guaranty limit. Changes in the loan guaranty limits mean veterans are able to get no-down-payment loans up to \$417,000. The previous ceiling was \$359,650.

For more information, go to <http://www.homeloans.va.gov> or call 1(800) 827-1000.

military bowling event in the world. The 2007 tournament will award more than \$80,000 in cash and prizes.

This scratch event has two divisions based on age; 1) the regular retired division includes bowlers age 59 and younger and 2) the senior retired division is for bowlers age 60 and older.

Applications have been mailed to those bowlers on the mailing list. Acceptance is on a first-come, first-served basis. Entry forms will be available at [www.militarybowlingchampionships.com](http://www.militarybowlingchampionships.com); 1(800)257-6179 or [highroller@militarybowlingchampionships.com](mailto:highroller@militarybowlingchampionships.com).

# 2006 AFAF campaign continues to accept contributions

The annual Air Force Assistance Fund (AFAF) campaign ended May 5, but AFAF officials will continue to accept contributions to afford members of the Air Force retiree community the opportunity to participate.

The **Afterburner, News for USAF Retired Personnel**, usually contains information and a form in the first issue of the year. However, since the issue had been delayed, many retired members were not aware of the current campaign, thus prompting the campaign extension.

The AFAF campaign supports the four official charities of the Air Force - the General and Mrs. Curtis E. LeMay Foundation, the Air Force Enlisted Village Indigent Widows' Fund, the Air Force Village Indigent Widows' Fund and the Air Force Aid Society.

These organizations provide comfortable and secure retirement environments for indigent Air Force spouses, and provide educational, financial and emergency assistance to active duty and retired members in times of need.

The 2005 AFAF campaign raised \$7.3 million for the AFAF charities, and so far this year's campaigning has so far brought in approximately \$7.1 million.

Officials point out that active duty and retired Air Force communities have long benefited from these charities, whose return on the investments of contributions and loan repayments enable them to provide more than \$7 in assistance for every \$1 contributed during the annual drive.

Retired members may use the form below to donate and continue the tradition of "taking care of our own." Campaign information and links to the AFAF charities are on the world wide web at [www.afassistancefund.org](http://www.afassistancefund.org).

Contributions can be made by sending your check with the completed form to Air Force Assistance Fund, 550 C Street West, Suite 37, Randolph AFB TX 78150-4739. Contributions may also be made by allotment by completing and signing Part B of the form.

To establish an allotment, send the form directly to the Defense Finance and Accounting Service-Cleveland Center at the address on the form.

Contributors will note that since this announcement is late in going out, the allotment will actually begin the first day of the month following the month in which DFAS updates your retired pay account, and will end 31 May 07. You will still be giving the same amount per month that you indicate on your contribution form, but you will not be giving for a full 12-month period.

**Special note:** If you prefer a paper Contributor's Form mailed to you in the future, let AFAF officials know by returning the contributor's form containing your mailing address (with or without a contribution); or you may send a note with your name and mailing address to Air Force Assistance Fund, 550 C Street West, Suite 37, Randolph AFB TX 78150-4739.

2006 Air Force Assistance Fund				Mail to: Air Force Assistance Fund HQ AFPC/DPFPOF 550 C Street West Suite 37 Randolph AFB TX 78150-4739		
Name (last, first, middle initial)		Grade	SSN			
Address			City	State	ZIP Code	
<b>IF CASH, COMPLETE SECTION A IF PDP, COMPLETE SECTION B</b>		<b>B. PDP</b>  (Remember, the minimum allotment to any affiliate is \$1 per month) Allotments are effective June 2006	<b>AFV</b> Air Force Village Indigent Officers' Widows <b>706</b>	Allotment \$	Months <b>X 12 =</b>	Total \$
<b>A. CASH</b>			<b>AFAS</b> Air Force Aid Society <b>707</b>	\$	<b>X 12 =</b>	\$
Air Force Village Indigent Officers' Widows (AFV)			<b>AFEV</b> Air Force Enlisted Village <b>705</b>	\$	<b>X 12 =</b>	\$
Air Force Aid Society (AFAS)			<b>LeMay</b> The Gen and Mrs Curtis E LeMay Foundation <b>704</b>	\$	<b>X 12 =</b>	\$
Air Force Enlisted Village (AFEV)			<b>Please Read:</b> I hereby authorize deductions from my monthly retired pay beginning June 2006 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.		<b>TOTAL</b> \$	
The General and Mrs Curtis E. LeMay Foundation (LeMay)					<b>FOR AFO USE ONLY</b>  CLASS C ALLOTMENT FOR AFAF CONTRIBUTION EFFECTIVE DATE 1 JUN 06	
<b>TOTAL GIFT</b>		<b>SIGNATURE</b>		<b>PREPARED BY</b>		

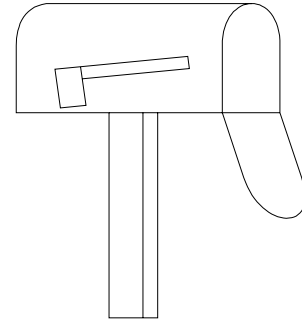
## How to change your correspondence address

**The Afterburner, News for USAF Retired Personnel**, is mailed to Air Force retirees and Survivor Benefit Plan annuitants using correspondence addresses supplied by the Defense Finance and Accounting Service's Cleveland Center.

Addresses of non annuitant surviving spouses of Air Force retirees are

maintained in a separate data base explained below.

It's important to send the change of address to the correct location to ensure the change is made in a timely manner. Please note that the London, Ken., address below is a contractor that films the written request as a computer image and transmits it to the Cleveland pay center.



**Retirees** – Those members in receipt of or entitled to retired pay, including retirees whose pay (part or all), comes from the VA or from Civil Service (because of combined federal service), should send their change of address to:

DFAS  
U. S. Military Retirement Pay  
P.O. Box 7130  
London, KY 40742-7130  
Phone: 1 (800)321-1080 or  
FAX: 1(800)469-6559

Include your Social Security number and sign your request when mailing or FAXing.

### **SBP/RSFPP annuitants** –

Those surviving spouses who are in receipt of or entitled to a Survivor Benefit Plan/Retired Serviceman's Family Protection Plan annuity (this includes surviving spouses of retirees who were enrolled in SBP but who are receiving DIC in lieu of the SBP) must send a change of address to:

DFAS  
U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131  
Phone: 1(800)321-1080 or  
FAX: 1(800)982-8459

If mailing or FAXing, include your and the deceased sponsor's Social Security numbers and sign the request.

### **Non-SBP/RSFPP annuitants** -

Surviving spouses of retirees who were not enrolled in either the Survivor Benefit Plan/Retired Serviceman's Family Protection Plan (but who may or may not be receiving a DIC pension from the VA), and who are currently receiving the **Afterburner** in their own name, should mail the new address and include the sponsor's retired grade and SSN to:

HQ AFPC/DPPRT  
550 C Street West Ste 3  
Randolph AFB TX 78150-4713

Surviving spouses in this category who are not receiving the **Afterburner** in their own name may request to be placed on the list by sending a letter of request to the same address.

**DO NOT use this portion as a Change of Address form. See information in the appropriate block above for the correct change of address procedures. Anything else will only delay matters.**

HQ AFPC/DPPRT  
550 C STREET WEST STE 3  
RANDOLPH AFB TX 78150-4713

Prsrt Std  
U.S. Postage Paid  
Louisville, KY  
Permit No. 668