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# Afterburner

NEWS FOR USAF RETIRED PERSONNEL

VOL. 49, NO. 2

AFRP 36-1

SEPTEMBER 2007

## Some retirees will no longer pay premiums

ARLINGTON, Va. – Participants in the Uniformed Services Survivor Benefit Plan for retired military members now have a new milestone to mark on their calendars.

Effective October 1, 2008, SBP participants who reach 70 years of age and have made 360 payments (30 years), will no longer have to pay premiums for continued SBP coverage and will be placed in "Paid-up SBP" status.

Paid-up SBP provisions were mandated by the National Defense Authorization Act for fiscal 1999. The law also established a paid-up status, also beginning on October 1, 2008, for participants in the Retired Serviceman's Family Protection Plan once they reach 70 years of age.

No action is required of SBP participants to be placed in Paid-up SBP status. Once the eligibility criteria has been met, the Defense Finance and Accounting Service will automatically stop deducting premiums from qualifying military retired pay accounts.

The law establishing Paid-up SBP does not allow for refunds of premiums paid before October 1, 2008, even though a retiree may have reached age 70 and made 360 or more premium payments.

## Air Force discontinues use of base decals on autos

by Senior Master Sgt. Matt Proietti  
Secretary of the Air Force Public Affairs

WASHINGTON (AFRNS) — Air Force officials are working with other services to allow its people to enter installations without requiring them to display a base decal on their vehicles.

Air Force Chief of Staff Gen. T. Michael Moseley recently ended use of the sticker, officially called a DD Form 2220, on Air Force installations because of cost, a lack of utility and long-term threats facing bases.

The decal was developed in the 1970s as part of a vehicle registration and traffic management system, not to bolster security, said Col. William Sellers, the Air Force chief of force protection and operations for security forces.

"There was a clear and definable need for this system (then)," he said. "A nationwide vehicle registration database did not exist, insurance was

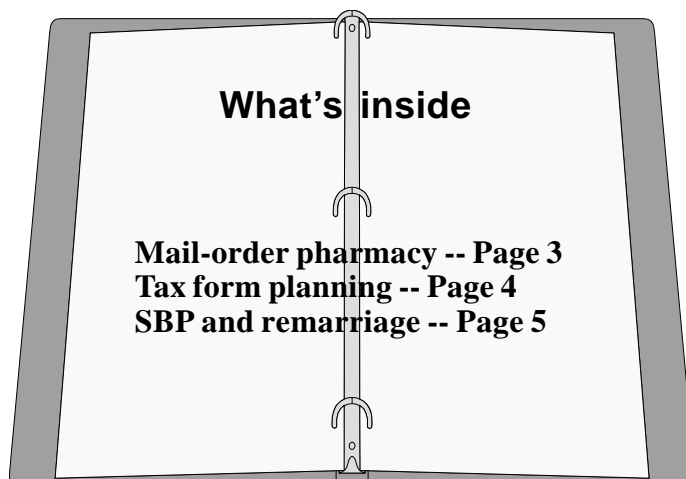
DFAS is currently developing changes to the military retiree pay systems that will monitor the number of SBP premiums paid and the age of the participant. The system updates are targeted for a May 2008 completion date. At that time, SBP participants who will be eligible for Paid-up SBP status on Oct. 1, 2008, or will meet eligibility within a short time of the implementation date, will be notified by mail of their impending paid-up status.

Those military retirees who become eligible for Paid-up SBP status after the initial group will be notified of their SBP status on their December 2008 annual Retiree Account Statements that will note the number of premiums paid to date. Each RAS issued after December 2008, whether annually or as a result of a pay change, will include the Paid-up SBP premium "counter," based on DFAS records, to help retirees monitor their eligibility status.

More information on Paid-up SBP, including frequently asked questions and news updates, should be available at the DFAS Web site at <http://www.dfas.mil/retiredpay.html> within the next several months. (Courtesy of the Defense finance and Accounting Service)

not required by all states, and a process was needed to expedite vehicle entry onto installations."

Air Force officials began questioning the value of the vehicle registration system in 2005 because of security concerns. **(Continued on Page 3)**



# Electronic Afterburner back in business!

I'm sorry this issue is late coming out, but there was a software glitch beyond my control. The new software has been purchased, installed, and for now I'm back in business.

I continue to receive tons of calls, letters, and e-mails asking if the *Afterburner* is "alive and well." Yes, it's alive and well, it's just undergoing some changes.

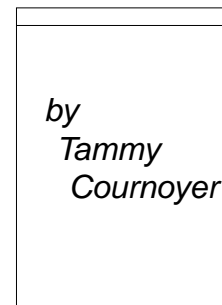
There still is hope for one hard-copy edition to be mailed out later this year. Currently, the future plan is to mail out one issue a year, and produce an online version as required. The number of electronic subscribers to the Air Force Retiree News Service grows daily, and as of the end of August, that number stands at more than 51,000.

Hopefully, this electronic *Afterburner* launch went a lot smoother than last time. That was a learning experience I don't wish to live through again!

Many people believe an individual electronic *Afterburner* should be e-mailed directly into their computer's "inbox." Unfortunately, I can't e-mail an individual copy as an attachment to 51,000-plus subscribers. The server would crash under the "weight" of the files, and I'd be forced to head for the hills!

Since the last online version was sent out, a new feature has been added to the Web site. Finding new and archived *Afterburners* online is now only a couple "clicks" away. No more tedious searching and/or worrying about inner and outer scroll bars.

Speaking of Web sites, the new site just for Air Force retirees is coming along slowly, but surely. The focus group begins testing the site and its



features this month, and as soon as any bugs are exterminated and better ideas put into practice, it will make its debut. The focus group – made up of all Air Force retirees – will ensure it's the best possible retiree Web site ever!

## RAO Spotlight!

*(Editor's Note: There are nearly 1,800 volunteers "still serving" in Retiree Activities Offices worldwide. These volunteers deserve our heartfelt thanks for all they do. If you wish to shine the spotlight on a volunteer who has provided you with outstanding service, send an e-mail to [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil))*

You can't miss the volunteers who staff the MacDill Retiree Activities Office in Florida. Staff members are now wearing identical shirts with the retiree logo "Still Serving" sewn over the left pocket.

These shirts were purchased with proceeds earned from manning a refreshment booth at the base's Air Fest. The RAO makes about \$900 a year from the two-day activity, which is the RAO's only source of income.

When they're not making money, the volunteers are helping to save it. The base's judge advocate's office reported a savings of more than \$26 million in tax preparation fees for military personnel and retirees. Of that amount, MacDill RAO tax preparers contributed \$280,649 worth of skilled labor and processed 1,764 returns.

A hearty round of applause to retired Lt. Col. Glenn Eggleston, RAO director, and his staff of volunteers — Bravo!



## 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 the Retiree Services Section. Distribution: individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are entitled to an annuity under Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried nonannuitant surviving spouses of deceased Air Force members who were entitled to receive retired pay, may receive the *Afterburner* when postage funds are available 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/DPSIAR  
550 C Street W Ste 8  
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* see the procedures information in this issue.

### New name & address

The Retiree Services Branch is now  
the  
Retiree Services Section

AFPC/DPSIAR  
550 C STREET WEST STE 8  
RANDOLPH AFB TX 78150

# Mail-order pharmacy

## Registering is now easier thanks to new service center

FALLS CHURCH, Va. (AFRNS) — Registering for Tricare's mail-order pharmacy service is now easier with the launch of the new Member Choice Center. A phone call or mouse click is all that is needed for retirees to begin receiving their prescriptions by mail, said Tricare officials.

By using this new service, not only will the beneficiary receive mail-order enrollment assistance, but the center's staff will actually contact physicians to get new prescriptions and forward them to the mail-order pharmacy for processing. The switch

from retail to mail order becomes virtually effortless for the beneficiary.

"We are always looking for ways to improve customer service and add value for Tricare beneficiaries," said Army Maj. Gen. Elder Granger, deputy director of the Tricare Management Activity. "They wanted a more user-friendly program and the MCC delivers."

Beneficiaries do not have to download forms or wait to have forms mailed; they can go to the "My

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## Decals...

**Continued from Page 1**

Many people incorrectly viewed the decal as being designed to bolster security, Colonel Sellers said. In actuality, the decal lessens it by identifying vehicles of Airmen and civilian workers as potential terror targets and may lure gate guards into complacency.

Laws now require motorists to have a legal driver's license issued by a state, proof of vehicle ownership/state registration, evidence of insurance, and safety and emissions inspections. A national vehicle registration system is used by all civilian and military police departments nationwide.

"We've been putting our own personnel through a process that simply duplicates state and federal mandatory requirements," Colonel Sellers said.

If a vehicle from a Navy base is parked illegally on an Army installation, the military police cannot use its DD Form 2220 to track the owner because the two services do not share vehicle databases. Instead, the police will use the license plate number or vehicle identification number to obtain information via two national systems that provide comprehensive driver, vehicle data and access to law enforcement agency information, the colonel said.

Security forces and gate guards now check the ID of each person entering an Air Force installation, Colonel Sellers said. This provides better security than a base decal ever did because:

- The vehicle displaying it could have been sold with the decal on it.
- Its owner may have left the service and not removed the decal.
- The number on the decal could be duplicated.
- The decal could be counterfeited.
- The decal may have been removed from another vehicle.
- The vehicle may have been stolen.

Whiteman Air Force Base, Mo., has not seen an increase in gate traffic since it stopped issuing base decals six months ago, said Master Sgt. James Osban, the NCO in charge of the 509th Security Forces Squadron Police Services.

"We're identifying the people coming on base and not the vehicle," he said. "We've done a 100 percent ID check for years."

Air Force officials have asked other services to allow entry of its people to their installations by honoring their common access cards, appropriate identification or even by issuing them a DD Form 2220, which would enter them in another branch's database. In many cases, Air Force people visit other installations to shop.

"That translates into dollars for their Soldiers, Sailors and Marines," Colonel Sellers said. "Commanders want Air Force personnel on their bases."

Some within the Defense Department feel the registration system still has utility, regardless of inherent weaknesses, Colonel Sellers said. He believes installation commanders who worry about the time it takes to access bases "need to face today's security challenges."

Using the old system "puts the military in serious danger of losing credibility with its own personnel and the general public," Colonel Sellers said. "The threat is here, it's real and we must continuously improve our processes and procedures."

The military branches have spent millions on new entry points, but have failed to review how they allow entry onto an installation, the colonel said.

"The strength of a redesigned gate is defeated if the process to enter is flawed," he said. "Our first line of defense becomes irrelevant. The priority is not expediting entry, but knowing who is entering." (Courtesy of Air Force Print News)



## Timely 1099R tax form arrives with prior planning on your end

Believe it or not, another tax season is just around the corner. Now is the time to prepare to receive your 1099R in a timely manner.

Military retirees and annuitants paid by the Defense Finance and Accounting Service can usually expect to receive their tax statements and end-of-year statements beginning mid-December on myPay. DFAS sends a combined mailing to those retirees who do not have access to myPay and to those retirees who have requested a hardcopy of a Retired Account Statement or a 1099R.

All annuitants will receive a combined mailing of both the Annuity Account Statement (AAS) and the 1099R.

It does no good to call the Retiree Services Section at the Air Force Personnel Center. The section has nothing to do with pay or tax matters.

If the statements are not received by Jan. 15, it is typically for one of two reasons. The most common reason is when retirees and annuitants move from one place of residence to another and do not contact DFAS to change their correspondence address. In these cases, the statements will be returned to DFAS to process as a change-of-address request.

The other reason for non-receipt of the end-of-the-year statements for retirees is because the retiree has requested or already has a myPay Personal Identification Number and accessing

myPay is consenting to receive ONLY an electronic 1099R. The exception to this rule is if the retiree has requested that either the account statement or the 1099R be mailed to them, in which case both forms will be mailed to the retiree's current correspondence address.

If either of these situations occurs, customers have several options to obtain their earning statements or their 1099Rs. The quickest and simplest way is by accessing the myPay system. If the customer has a myPay PIN, they have the ability to access their pay account to change their current

correspondence address and to view and print their current earning statements and their 1099Rs.

Another way a customer can request a 1099R is through the Interactive Voice Response System. This service at (800) 321-1080 provides the capability to speak with an agent around the clock, seven days a week, and will allow a customer to perform self-service on some of the more routine inquiries even after hours.

Retirees can receive their 1099R and the Retiree Account Statement through myPay weeks earlier than receiving it in the mail. Account access and myPay information is available at <https://mypay.dfas.mil>.

DFAS delivers personal pay information and

**Continued on Page 5**

1099R forms come from the Defense Finance and Accounting Service, not from the Retiree Services Section at the Air Force Personnel Center.

## Pharmacy... Continued from Page 3

Benefit" portal on [www.tricare.mil/](http://www.tricare.mil/) or to [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) to complete the registration. There is also the option to call the MCC toll free at (877) 363-1433 to switch from the retail program to mail-order service.

When a beneficiary calls the center, a patient-care advocate from Express Scripts Inc., Tricare's pharmacy benefit provider, explains the program and offers to transfer the current prescriptions to the mail-order option. If the beneficiary agrees, the advocate submits a prescription transfer request to the patient's physician.

The mail-order pharmacy can save beneficiaries as much as 66 percent on medications for conditions such as high blood pressure, asthma or diabetes. The beneficiary may receive up to a 90-day supply of most medications for the same

amount they would pay for a 30-day supply at a retail pharmacy.

The Department of Defense saves money, too. The department pays 30 to 40 percent less for prescriptions filled through the mail-order service compared to retail pharmacies. The department's savings could be substantial — \$24 million a year — with just a 1 percent shift of prescriptions from retail to mail order.

"As with all health entitlements, there are things our beneficiaries can do to reduce costs," said General Granger. "The military treatment facility is the most cost-effective option, but that's not always available for some beneficiaries. Mail order is the next best thing. Having prescriptions filled by mail saves them time and money. It also lowers the cost for the entire military health system."

# Remarriage

## Retirees may resume SBP coverage for spouse

A retiree who decides to provide Survivor Benefit Plan coverage for a spouse or a spouse and child will have the monthly cost of coverage suspended should those beneficiaries become ineligible for the annuity.

Retirees who have suspended their spouse-only or spouse and child coverage then remarry have the following options:

(1) Spouse coverage is resumed as before. Spouse coverage will automatically resume at the same level in effect for the previous spouse, adjusted by cost of living increases, on the first anniversary date of remarriage, or when a child is born as legal issue of the marriage, unless the retiree elects either (2) or (3) below.

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

(2) Increase coverage (base amount) up to and including full retired pay. If a retiree selects this option, he or she must pay the difference between the SBP costs incurred and the costs which would have been incurred if the new level of participation had been originally elected, plus interest.

Elections under this provision become effective as stated in paragraph (1) above, but any increase

in premiums, with interest, must be paid before the first anniversary of the marriage.

Payment of these premiums and interest must be completed before the spouse qualifies as an eligible beneficiary or the election will be null and void.

(3) Elect not to resume the spouse portion of coverage before the date the spouse becomes an eligible beneficiary.

Elections under this option are effective upon receipt; however, notification must be received before the date that the spouse becomes an eligible beneficiary or the spouse coverage will automatically be resumed at the level of coverage for the previous spouse plus any cost of living increases. Election of either option (2) or (3) above must be done before the first anniversary of the remarriage.

Notification of intent to select one of the above options, along with a copy of the marriage certificate, should be mailed to the Defense Finance and Accounting Service in Cleveland as soon as possible after remarriage.

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

For specific details, call DFAS at (800) 321-1080.

### 1099R... Continued from Page 4

provides the ability to process pay-related transactions quickly, safely and securely to all its members through myPay. This service provides retirees with information and monthly newsletters to a user's e-mail address. An e-mail address can be submitted through the "Personal Preference" page on the retiree's myPay account.

Retirees can access myPay from any computer, at kiosks on military installations, or via the interactive Voice Response System. MyPay customer support is available by calling (800) 390-2348, Monday through Friday, 7 a.m. to 7:30 p.m. ET.

Retirees who have forgotten or do not have a myPay PIN can request a new one at the myPay Web site (<https://mypay.dfas.mil>). If the retiree's e-mail address information has been submitted, a temporary PIN will be sent to this address. Otherwise, a temporary PIN will be mailed to the correspondence address on the pay file. (This information courtesy of Defense Finance and Accounting Service)

## SBP annuitants will receive maximum amount in April 2008

Beginning April 1, 2008, there will no longer be a Social Security Offset and Survivor Benefit Plan annuitants will receive the maximum 55 percent of the annuity base.

This will mark the final stage of a four-year phase-out that was part of congressionally mandated Social Security Offset Legislation (Public Law 108-374) and implemented by the Defense Finance and Accounting Service.

The final phase re-computation should be reflected in the annuitant's April account statement and May 1 payment.

The first incremental change occurred Oct. 1, 2005, when any annuitant receiving SBP at less than 40 percent of the base annuity had his or her annuity increased to 40 percent.

The phase-out has resulted in thousands of survivors getting more money from their SBP annuities.

# Mail Call!

## Change-of-address procedures -- e-mail, snail mail

The Retiree Services Section hears from many of you who move or change e-mail address, and in most cases this notification is not necessary.

If you rely on "snail mail" -- meaning you use an envelope and stamp for correspondence -- and you are a military retiree or a surviving spouse who receives Survivor Benefit Plan annuity payments, it is very important that you notify the Defense Finance and Accounting Service of your change of address. There is no need for you to notify the Retiree Services Section at the Air Force Personnel Center. When, and if, funding for *Afterburner* postage becomes available again, the section relies on the address you have on record with DFAS to generate mailing labels.

The **only** people who need to notify the Retiree Services Section when moving are those surviving spouses **not** entitled to SBP payments who have already registered to receive hard-copy *Afterburners*.

If you are subscribed to receive the Air Force Retiree News Service via e-mail and change your e-mail address, then you should go to the AFPC Web site at <http://ask.afpc.randolph.af.mil/> and click on the "Retirees/Veterans" icon. Next, click on the line "Air Force Retiree News Service" under the blue "Military Retiree Services" heading in the upper left-hand corner. Then click on the appropriate answer number



for changing an e-mail address. Remember, changing your e-mail address involves unsubscribing your old address, and then subscribing with your new address. However, if you no longer have access to an old e-mail address, simply "subscribe" from your new e-mail address and eventually AFRS releases will stop being sent to that out-of-service address.

If you have any problems with the system, please use the feedback option available on the bottom of the site page.

## Where to report a change of address

### Retirees

DFAS

U.S. Military Retirement Pay

P.O. Box 7130

London, KY 40742-7130

Phone: (800) 321-1080

Fax: (800) 469-6559

Include your Social Security number and sign the request.

### SBP/RSFPP Annuitants

DFAS

U.S. Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Phone: (800) 321-1080

Fax: (800) 982-8459

Include your Social Security number, and that of your deceased sponsor, and sign the request.

### Non-SBP/RSFPP Annuitants

HQ AFPC/DPSIAR

550 C Street West, Ste 8

Randolph AFB, TX 78150-4713