

Serving Those Who Have Served or Still Serving



*Serving the Retired Military Community of Guam
and Surrounding Pacific Islands*



find current retiree and veteran news and information 24/7 | facebook.com/GuamRAO



There ain't no
doubt I love this
land.
God bless the
USA!



And let us never forget that in honoring our flag, we honor the American men and women who have courageously fought and died for it over the last 200 years, patriots who set an ideal above any consideration of self. Our flag flies free today because of their sacrifice.

— Ronald Reagan —

Guam Retiree Activities Office Newsletter

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Guam Retiree Activities Office

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2017 Guam Military Retiree Appreciation Day
Saturday, November 4, 2017 (Andersen AFB) *see pg 3*





Guam RAO Director's Position is **VACANT |** *If interested, contact 36 WG at 366-3600.*

We need involvement and get the Retiree Office back on its feet to properly "Serve Retirees."

~ You Served – You Deserved ~ but why not help by giving back to others?

CONTACT US at: Guam.RAO@us.af.mil or
Guam.RAO@gmail.com or calling 671-366-2574.

Since no one mans an office/phone – please leave a message. **The best contact method is via email.**

Hours: appointment only (*until we get volunteers*)

Where are we located? Andersen AFB – *new office location yet to be determined!*

REMEMBER - the Guam RAO is for the entire
Guam Military retiree and veteran community

– all services, all ranks –

as well as their dependents and survivors.

Please let me know if there are any issues or concerns you need assistance with or would like to see articles, comments or other information on.

Guam RAO on the WEB!

Web: <http://www.andersen.af.mil/Units/Wing-Staff-Agencies/Retiree-Activities-Office/>

Facebook: <https://www.facebook.com/GuamRAO>

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

"To provide and disseminate information services to retirees and surviving dependents in order to support, advance and unify the retired and active military communities."

"Assisting Retired Military Individuals, Family members, and other Veterans with Programs and Services Available to them as their Rightful Benefits"

The revised (July 2017) Retiree listing shows our retiree population total of 3,213 as follows:

Guam: 3,029 / CNMI: 138 / Outlying Areas: 46

Guam Retiree Appreciation Day (RAD) 2017

is scheduled for

4 November 2017

0800 - 1200 hours (8:00 am - 12:00 noon)

Coral Reef Fitness Center Gymnasium

Andersen Air Force Base

The RAD provides a medical Health Fair supported by 36th Medical Group and Naval Hospital Guam, service for Wills, general, special and medical powers of attorney, and answers to legal questions provided by legal office.

There will also be a variety of service support agencies in attendance.

~ All registered attendees are eligible for door prizes provided by RAD supporters ~

Open to all Military Retirees, dependents and any veteran with base access.

To Register or for Questions, please contact the Committee at:

retiree.appreciation.guam@gmail.com

This publication is written, edited and published by the Guam Retiree Activities Office for the retired community in Guam and surrounding Pacific Islands.

The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF, 36 WG or Joint Region Marianas.

While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy can be given nor should be assumed.



Announcements...

- The State VA Office is located in Asan (next to Harley Davidson). Call 475-8388 if you have questions, concerns or need assistance.
- It's very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the Guam VA Office with questions/concerns. *You must have a copy of your DD Form 214 to properly register.*
- Next of kin of veterans not buried at national or state veterans cemetery may order a bronze medallion to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a veteran. To order, please call the Guam Veterans Affairs Office at 475-8388/91/92.
- Veterans who are registered in the VA system, regardless of category (1-8), should receive a VA Choice Card. If you haven't received a card, call 1-866-606-8198 and request for a card. If you are encountering any issues with the Choice Card Program, call Joe San Agustin at 475-8388/89/91/92.
- VA Clinic (CBOC): 4498 Chalan Palasyo, Hagåtña. Hours of Operation: 7:30 a.m. to 4 p.m. Monday to Friday except federal holidays, Phone: 475-5760. Fax: 475-5855. 24-hour advice nurse: 1-800-214-1306. Note: *Veterans should report 30 minutes prior to their scheduled appointment time.*
- Veterans who made an appointment at the VA Clinic and still haven't been seen, should call Bernadette Santos at the VA Clinic at 475-5760 and Joe San Agustin at 475-8391/2.
- When you call the CBOC and cannot get through after several attempts, or if you signed in as a walk-in patient and took too long to be seen, or weren't seen at all, immediately notify GVAO at 475-8388/89/91/92.
- CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.

If you are encountering a problem with any of the above, call 475-8388.

- The VA Federal Benefits Office is located in Tiyan, in the U.S. Department of Veterans Affairs. Phone: 648-0090. Fax: 648-0097. Open 8:00 a.m. to 4:00 p.m. Monday through Friday, excluding federal holidays.
- Guam Vet Center (Reflection Center): community-based counseling center providing a wide range of social and psychological services, including readjustment counseling to veterans & families, military sexual trauma counseling, and bereavement counseling for families who experiences an active duty death. Phone: 472-7161/977-927-8387.
- U.S. VETS: the US Veterans Initiative is a non-profit that opened the first Veteran's Shelter on Guam in May 2015 (the home office is in Hawaii). In order to be referred to the shelter, the Veteran must enroll in Pacific Health Services at the VA CBOC and the VA Homeless team will be notified. The current shelter has a total of 5 beds and there are no fees/costs to the Veteran. They are always looking for furniture donations for when a Veteran is able to move into their own place. They also welcome other donations – clothes, shoes, hygiene products, and food.
- Dept. of Veterans Affairs Guam Homeless Program – includes the following programs: **HCHV**-Healthcare for Homeless Veteran; **HUD VASH**-Housing & Urban Development-VA Supportive Housing (Section 8 Vouchers); **HVCES**-Homeless Veterans Community Employment Service; **VJO**- Veterans Justice Outreach, and: **HVO**-Homeless Veterans Outreach. Current Staff: Anthony P. Cruz- Community Employment Coordinator; Tel; (671) 475-0061 Ext. 75011 VA Cell: (671)486-7117, and Lynora Elman- Peer Support Specialist HUD-VASH; Tel: (671)475-0061 Ext. 75013 VA Cell: (671) 488-5219. *They are still awaiting for the License Clinical Social worker (LCSW) position to be fill for the HUD VASH and Outreach Program; although a LCSW does rotate in out of Hawaii on a monthly basis.*
- Disabled Veterans Outreach Program office is located at the Guam Department of Labor in the GCIC building; can be reached at 475-7095/28/7138.

☒ **Joe A. San Agustin is now the Administrator of the Guam Veterans Affairs Office (GVAO).**

Call the office at 475-8388/89/91/92 if you want to discuss VA issues. <http://gvaog Guam.gov/>

☒ **Dan Mendiola is the Guam Veterans Commission Chairman. If you want to discuss local veteran related issues, contact him at 488-4423 or email 1sgmendiola@gmail.com.**

Guam Veteran

Meetings / Events / etc.

▶ **Guam Veterans Commission**, meets 4th Friday of month, 0830 in large conference room at Adelup. Call 477-8388 for more information.

▶ **American Legion**, Mid-Pacific Post #1, meets at 10 a.m. on the first Saturday of the month at Tamuning Clubhouse. email alegionguam@yahoo.com or call 646-8251 for more information.

▶ **Vietnam Veterans of America (VVA)** Chapter 668 meets at 7 p.m. every second Friday, at the Mangilao headquarters. For information, contact Dan Mendiola at 477-8406 /488-4423 or 1sgmendiola@gmail.com.

▶ **The Associates of Vietnam Veterans of America** Chapter 668 meets at 6:30 p.m. every second Friday of the month at the Mangilao headquarters.

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 10 a.m. every third Saturday of the month at the Post, located on Marine Corp Drive in Yigo. Call 653-8903 or email Guam.VFW1509@gmail.com.

▶ **VFW Post 1509 Auxiliary**, general membership meeting is at 2 p.m. every second Sunday of the month at the Post canteen in Yigo. Call 653-8903 or email ritalynn_flores@yahoo.com for more information.

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Tuesday, at the Post canteen in Agat. Call 565-8397 or email adj2917@vfwdeptpacific.org for more info.

▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at the post canteen in Garapan (*Palm St & Coffee Tree Rd*). Call (670) 235-4839 for more information.

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.*

▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

▶ **Dededo Veterans Organization** meets quarterly; For information, call Joe San Nicolas at 482-4350 or email at joe_kamudo@yahoo.com.

▶ **Women Veterans of America, Chapter 43**, general membership meeting is at 5:30 p.m. the last Tuesday of each month at the Royal Orchid Hotel (back conference room) Contact ntkuper@gmail.com or chuggylvjsa@gmail.com for more information.

▶ **Fleet Reserve Association (FRA)**, Latte Stone Branch 073, meets in the U. S. Naval Hospital's old chapel building classroom at 2 p.m. every fourth Sunday. For more information, contact Scott Duenas at 673-5103.

▶ **Iraq, Afghanistan & Persian Gulf Veterans of the Pacific:** for more info, visit <http://islandsoja.org>

▶ **Guam U.S. Air Force Veterans Association** meetings held in the American Red Cross building in Hagåtña. For more information, call Bill Cundiff at 565-4561.

▶ **Veterans of Guam/Motorcycle Club**, "We Ride With Honor and Respect." Meetings are held on the first Thursday of the month. Club rides are held on the second Sunday of the month. Call 788-3366/687-7050.

**Do you know of other Military / Veteran Association or Organization meetings or Events or need to update your listing!
– send us an email & we will include in next newsletter**

REMINDER - RETIREE WEB SITES:

Each Service has a web site that contains **HOT TOPICS** for retirees.

You can also view and download the most current Service Retiree publication from the sites.

The link to all of these can be found on page 39 of this newsletter.

“Stop trying to find yourself and start being yourself.”

~ Paul Glover



Guam Legislative actions regarding Veterans

<http://guamlegislature.com/index/> | **New Items Highlighted** *thru Bill 195-34 & Resolution 256-24

Bill No. 176-34 (COR) - introduced by Senators Castro, Muña, Esteves, Morrison, and San Agustin.

An act to add a new Subsection (C) to § 3101.2, Chapter 3, Title 16, Guam Code Annotated, relative to providing an exemption to spouses of active duty military personnel who are residents of Guam from any penalties upon renewing their Guam driver's license upon returning to Guam from military orders. Received: 9/8/2017

Bill No. 169-34 (COR) – introduced by Senator Ada. An act to add new §§ 24401.1 and 24401.2 to Article 4, Chapter 24 of Title 11, Guam Code Annotated, relative to **tax exemptions for 100% disabled veterans, surviving spouse, legal guardian and Goldstar spouses and parents**. Referred to Committee: 9/13/2017.

Bill No. 103-34 (COR) - introduced by: Dennis G. Rodriguez, Jr. / Joe S. San Agustin / FRANK B. AGUON, JR. / Fernando B. Esteves
An act to amend Public Law 33-185 Chapter XI, Section 11 relative to expeditiously producing **Special Recognition Veterans License Plates**. Status: Received: 5/26/2017. [Committee Report](#) **PASSED 30 June 2017 STATUS UPDATE: *Awaiting Action!***

Bill No. 84-34 (COR) - As introduced by: Frank B. Aguon Jr. / Dennis G. Rodriguez, Jr. / Joe S. San Agustin. An Act to Amend § 67108 Of Chapter 67, Title 10, Guam Code Annotated, relative to the recommendation and **nomination of the Veterans Affairs Officer** by the Guam Veterans Commission to I Maga'lahren Guåhan. Status: Referred to Committee on 5/11/17.

Bill No. 43-34 (COR) - introduced by: Dennis G. Rodriguez, Jr. / Joe S. San Agustin / Frank B. Aguon, Jr. An act to add a new Sect; 67103.2 to Chapter 67 of Division 3, Title 10, Guam Code Annotated, relative to authorizing the Guam Veterans Affairs Office to **outsource the maintenance and upkeep of the Guam Veterans Cemetary**. Status: Referred to Committee on Appropriations and Adjudication on 3/20/17. **Public Hearing-3 May 17**

Resolution No. 242-34 (COR) - Relative to requesting that Congresswoman Bordallo and members of Congress seek an alternate source of funding for War Reparations due the people of Guam.

Resolution No. 216-34 (COR) - Relative to recognizing and commending the organizers of the Tenth (10th) Annual WomenVeterans Conference, in commemoration of the Sixteenth (16th) Anniversary of the attacks on "9/11"; remembering those who were killed; recognizing all who survived; and honoring the sacrifices of first responders, recovery workers and military members, especially our female service members who continue to serve and make contributions in the protection of our nation, our community and the people of Guam; and to further extending a warm *Un Dángkolo Na Si Yu'os Ma'áse'* to them for continuing to honor the brave women of Guam who answered the selfless call to serve in our nation's armed forces

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

Phone: 649- 8638/0511; Fax: 649-0520 | Email: senatordrodriguez@gmail.com | Website: <http://toduguam.com/>
Office: Suite 107, 176 Serenu Ave. Tamuning.

34th Guam Legislature Live Feed: <https://www.youtube.com/channel/UCWGC3ELFerIK7HtSuf70tyg/live>

editor's comment...

IN THE
*NEWS

I find it concerning that given all of the various veteran orgnaiztions, veteran related events, and the various community invovlement of veterans, there continues to be little to no information in any of the local news sources.

I urge ALL Veteran Organziations, sepcifically the GVAO and Guam Veterans Commission to provide news articles, meeting info, special activities, etc. to the local news sources.

How can we (you) be truly effective if there is no communication?

“Appreciation for what we have often comes after we are deprived of it.” ~ Paul Glover

ACKNOWLEDGEMENT: Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other news outlets and military sources. The articles and other information are reprinted here for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Articles may have been edited for space.

TRICARE Updates / Info



Assisted Living Options under TRICARE

As you or a loved one ages, you may find that getting to doctors' offices is more difficult or more frequent. TRICARE offers several options to help you get the care you need.

Skilled nursing care is covered by TRICARE in the U.S. and U.S. Territories within skilled nursing facilities if you have a hospital stay of three or more days. Remember, you're an outpatient until the doctor formally admits you into the hospital. You become inpatient on the day you're formally admitted to a hospital with a doctor's order. The day of discharge also doesn't count as an inpatient day.

If you can stay home, but still need assistance, you may decide home health care is best for you. Home health care is provided by nurses, nurses' aides, or therapists who come into your home to help you with medication or other services. Physical, speech and occupational therapists can visit to help you function better. Medical social service workers can visit to make sure you receive proper care. Coverage is the same as Medicare for these services.

Hospice care is care for those who are terminally ill. It emphasizes supportive services such as pain control and home care. When you choose hospice care, you've decided that you no longer want care to cure your terminal illness or your doctor has determined that efforts to cure your illness aren't working.

TRICARE and Medicare don't cover assisted living facilities or long term care. Remember, long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or the aging process. Plan ahead and research long-term care insurance, like the Federal Long Term Care Insurance Program before you need it.

Via TRICARE BENEFICIARY BULLETIN #415 – September 15, 2017

TRICARE FRAUD

Don't wait for fraud against TRICARE beneficiaries to be in the news. Always protect your personal information! Never share your uniformed service identification card, or personal or family information with someone you don't know. Protecting your personal information is vital to your privacy.

Fraudsters often target TRICARE beneficiaries. Sometimes they conduct fake surveys so they can collect your personal information. Or they may call saying they know you have TRICARE and that you qualify for a free or low cost knee brace or walker. Then they bill TRICARE for services or supplies you don't need and never receive.

TRICARE also won't call you or email you asking for personally identifiable information, like your uniformed service ID number, Social Security number, or Defense Department benefits number. This information should only be given to a trusted person or office, like your doctor, a TRICARE claims officer or regional contractor.

For more information about fraud, visit health.mil/fraud.

Via TRICARE BENEFICIARY BULLETIN #417 – September 29, 2017

TRICARE Benefits After Age 65

Retirement is something we all work hard for. It's the time in our lives we can relax and enjoy the benefits we worked so hard for. TRICARE For Life is one of those benefits. TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.

There are a couple of things you need to do ensure your transition to TRICARE For Life is smooth. As with all TRICARE Plans, the first thing you must do is ensure DEERS is up-to-date. You'll receive a post card from DMDC, the Defense Manpower Data Center, four months before your 65th birthday. This postcard is your reminder to ensure your eligibility information is current.

Next, the Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period which is from January 1st through March 31st. Your coverage will begin July 1st, and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

For more information about TRICARE For Life, visit TRICARE.mil/TFL. You can get information about Medicare Parts A and B on Medicare.gov. *Via TRICARE BENEFICIARY BULLETIN #417 – September 29, 2017*



Upcoming Changes to TRICARE Enrollment

You may be wondering what action you need to take, if any, to ensure you continue TRICARE coverage in 2018. If you're currently enrolled in or eligible for TRICARE coverage on December 31st, 2017, you'll transition to your respective TRICARE plan on January 1st, 2018. If you want to enroll in a TRICARE plan or change coverage after January 1, 2018, you'll need to take action to enroll in the plan of your choice.

All beneficiaries should take action by making sure their information is current in the Defense Enrollment Eligibility Reporting System, or DEERS. If you've experienced any changes such as getting married or having a baby, update DEERS as soon as possible to ensure continuous TRICARE coverage. Visit TRICARE.mil/deers for more information.

Beneficiaries enrolled in TRICARE Prime, either stateside or overseas, as of December 31st, 2017 will remain enrolled in TRICARE Prime on January 1st, 2018. If you have TRICARE Standard or TRICARE Extra as of December 31st, 2017, you'll transition to TRICARE Select. TRICARE Select replaces TRICARE Standard and TRICARE Extra on January 1st, 2018.

And if you're currently enrolled in any TRICARE premium-based plan on December 31st, 2017, you'll remain enrolled in your plan on January 1st, 2018 as long as you continue to make your premium payments. These premium-based plans include TRICARE Young Adult, TRICARE Reserve Select and TRICARE Retired Reserve.

In addition, TRICARE will transition its stateside regional contractors from three to two on January 1st. Beneficiaries who pay premiums or enrollment fees by electronic funds transfer or recurring debit or credit card payment will be contacted to update their payment information. If you currently pay through a Defense Finance and Accounting Service allotment, your payments will automatically transfer.

If your current TRICARE health plan coverage doesn't automatically transition, contact the TRICARE contractor for your region. Contact information can be found at TRICARE.mil/contactus. And there are no changes to the TRICARE For Life benefit. TFL beneficiaries won't have to take any action.

New active duty service members will be automatically enrolled in TRICARE Prime or [TRICARE Prime Remote](http://TRICARE.mil/prime-remote) if they live in remote areas in the U.S. Stateside active duty family members who become eligible for TRICARE on or after January 1, 2018 will also be automatically enrolled in TRICARE Prime if they live in a Prime Service Area. If family members live outside a Prime Service Area, they'll be automatically enrolled in TRICARE Select. Family members who are automatically enrolled in TRICARE Prime or TRICARE Select have up to 90 days after their eligibility date to change health plans.

TRICARE Overseas Program active duty family members will be automatically enrolled in TRICARE Select. They, too, will also have 90 days to change their enrollment to TRICARE Overseas Prime or Prime Remote if they are command sponsored.

Remember, this is your benefit! Are you ready?

By November 20th, 2017, beneficiaries should complete any and all enrollment actions. During December 2017, there will be an enrollment freeze for TRICARE Prime enrollments, and a delay for primary care manager changes. You'll still be able to receive care during the enrollment freeze. If you have a problem accessing care, contact your regional contractor.

For all other stateside beneficiaries, you'll also need to complete any and all enrollment actions by November 20th, 2017 to ensure continued health coverage in 2018. As long as your regional contractor receives your completed enrollment application by the 20th of the month, your coverage will begin on the first day of the next month. The 20th of the month rule doesn't apply to beneficiaries overseas, and will go away for everyone starting in 2018.

Enrolling is easy. You can enroll in certain TRICARE plans over the phone, email or mail. Visit TRICARE.mil/enroll to learn how [enroll or purchase a plan](#).

Visit the TRICARE changes page at TRICARE.mil/changes to stay informed with the latest information. You can also sign up for email alerts to get an email anytime new updates are available. Staying informed will help you take command of your health and prepare for changes in 2018!



Have you recently retired or are you getting ready to retire?

Here is some helpful TRICARE Retiree Dental Program information.

— Retiring from the military is a huge step, with many decisions facing you and your family as you transition into civilian life. In preparing for your retirement and reviewing your TRICARE benefits, don't forget about your eligibility for the TRICARE Retiree Dental Program (TRDP). Here are a few things to keep in mind about the TRDP:

- TRDP coverage isn't automatically included in your TRICARE benefits, so you'll need to proactively enroll in the TRDP after your retirement date.
- If you enroll within four months after your retirement date, you and any eligible family members you enroll will receive a waiver of the 12-month waiting period for major services like braces, crowns and dental implants. Simply fill out an Online Inquiry form to let Delta Dental know of your timely enrollment to get this waiver.
- Your monthly premiums are based on your zip code. You're required to submit a two-month premium prepayment when you enroll.
- After you submit the two-month premium prepayment, you'll be responsible for paying your ongoing monthly premiums. In most cases, the government requires automatic deduction of your monthly premiums from your retirement pay. (Delta Dental works with DFAS to set up the allotment from your retirement pay, so there's nothing you need to do to start your premium payment.) If you're not receiving retirement pay, you'll need to set up an alternate payment method—either electronic funds transfer (EFT) or a recurring monthly payment by credit card.
- If you get a job that offers dental benefits, you can coordinate the TRDP with your future employer's program to reduce, or in many cases even eliminate, any copayments.

More than 1.5 million current enrollees trust their smiles to the TRDP—and here's why:

- You get two routine cleanings (or three with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray annually, with no cost share when you see a TRDP network dentist. And, these services don't count towards your annual maximum or deductible.
- The TRDP offers a large nationwide network of dentists—and you can save up to 22% on your covered dental care and out-of-pocket cost shares by seeing a TRDP network dentist. To find a network dentist near you, use the "Find a Dentist" link at trdp.org.
- Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and applicable deductible.
- Each enrollee gets a \$1,300 annual maximum, a separate \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

Enrolling in the TRDP is easy—there's even a helpful video on the website that explains just how simple it is. After you watch the video, use the Quick link to the Beneficiary Web Enrollment (BWE) site to enroll online, or download an application from the TRDP website and mail it in. Once you're enrolled, be sure to register for the online Consumer Toolkit® where you'll be able to review your benefits and coverage levels, check the status of your claims, verify your remaining maximums and deductibles, and sign up for paperless dental benefits statements.

Courtesy of Oct 2017 Army Echoes

Enroll Today!

Take charge of your dental health and join this affordable, cost-effective, and easy-to-use program. Enroll in the TRDP and get access to our large nationwide dental network.

[Get Enrollment Information](#)

[Watch the Video: Enrolling is Easy!](#)

[Find Your Monthly Premium](#)

[Read What Other Retirees Are Saying About the TRDP](#)



Health / Medical News

Eliminate the Risk of Secondhand Smoke to Your Family

You don't have to be a routine smoker to feel the harmful health effects that cigarette smoke produces. Keeping the windows open in the car or house doesn't eliminate the risk, either.

The [Centers for Disease Control and Prevention reports](#) that secondhand smoke exposure causes more than 41,000 deaths from heart disease and lung cancer among non-smoking adults each year. Secondhand smoke contains more than 7,000 chemicals, including 70 that have been linked to cancer.

Young children are most affected by secondhand smoke. This is especially true for children that live in a household where one or both parents smoke cigarettes at home. Common symptoms seen in children who are exposed to secondhand smoke include ear infections, severe asthma attacks and respiratory problems.

Keep in mind that there's no safe level of exposure to secondhand smoke. The best way to protect yourself is to not allow smoking in your home, car or anywhere you and your family live, work and play. Talk with friends and family members who are thinking about quitting. Your support can make the difference in their attempts to quit.

When you're ready to quit smoking, TRICARE has your [tobacco cessation benefits](#) covered. TRICARE covers tobacco cessation counseling, nicotine replacement therapies and prescription drugs.

[Quit Tobacco – UCanQuit2](#) also has tools and information to help you quit smoking today, including SmokefreeMIL text message support, Live Chat with a cessation coach and the Ready2Quit quit plan.

When you're thinking about lighting up, remember that it's not only your health that's at risk!

Source: https://tricare.mil/HealthWellness/HealthyLiving/HLArticles/Archives/09_11_17_second_hand_smoke



Coming Soon: Hearing Aids for Retirees' Dependents

A provision in last year's National Defense Authorization Act gave DoD permission to provide hearing aids, at government cost, to dependents of military retirees. This is great news for retired beneficiaries, who are already eligible for hearing aids through the [Retiree At-Cost Hearing Aid Program](#), popularly known as RACHAP. Now retiree dependents are eligible to use this program.

Key features of the program:

- Eligible beneficiaries directly purchase hearing aids, utilizing the government contract price through manufactures (at cost). *Available at military treatment facilities (MTFs) only.*
- Cost at the MTF is \$300-\$400 per hearing aid; the average savings to the beneficiary is \$1,600 to \$3,600 per hearing aid.
- This is a voluntary program for MTFs. This means individual MTFs are allowed to determine whether they will participate.
- Currently, there are 27 MTFs participating in the program, representing all three services and located only in the continental U.S. (CONUS).
- Capacity is limited at most MTFs. Active duty servicemembers and their family members have priority.
- *The program is not a TRICARE benefit.*

A hearing aid is considered a medical device, and getting one typically requires a series of three or four appointments with a qualified audiologist or technician for an evaluation, fitting, and follow-up. It's a bit more complicated than obtaining a new pair of eyeglasses. It's also more resource intensive, which is why many MTFs may have limited capacity.

Military Health System officials have approved the new policy and indicated they intend to do a supply-and-demand analysis to determine how and where to expand this popular program. If you are a retiree or retiree dependent interested in the RACHAP program, contact your closest MTF to determine whether they participate and find out how to get an appointment.

Source: <http://www.moaa.org/Content/Take-Action/Top-Issues/Retirees/Coming-Soon--Hearing-Aids-for-Retirees--Dependents.aspx>

To Salt or Not to Salt?

Sodium—found in table salt, kosher salt, and most sea salts—is an essential mineral your body uses to control blood pressure, help your muscles and nerves work properly, and balance fluids. However, it's important to watch your sodium intake because it can increase your risk of high blood pressure, heart disease, stroke, and some cancers.

On average, Americans (ages 1 and older) consume more than 3,400 mg of sodium every day, mostly in the form of salt. But the [2015–2020 Dietary Guidelines for Americans](#) recommends that adults limit their sodium intake to less than 2,300 mg per day—roughly the amount in one teaspoon of table salt. The Guidelines also recommend that those who are “salt-sensitive”—older adults, African Americans, and people with obesity, high blood pressure, diabetes, or kidney disease—limit their sodium intake to about 1,500 mg per day.

Most Americans get more than 75% of their sodium from prepared and processed foods, including tomato sauce, soups, gravies, canned foods, bread, frozen pizzas, snack foods, and salad dressings. Sodium adds flavor and helps preserve prepared foods. It enhances food color and gives it a firmer texture too. Many restaurant foods also are high in sodium, but you can choose low-sodium items when they're available.

What's the best way to reduce your sodium intake?

- Eat whole foods such as fresh or frozen fruits and vegetables, lean meats, poultry, fish, unsalted nuts and seeds, whole grains, and low-fat dairy products.
- Check the [Nutrition Facts panel](#) on all packaged-food labels to compare sodium amounts in foods and drinks.
- Choose low-sodium, reduced-sodium, or no-salt-added products whenever possible.
- Ask your grocer if they have a low sodium shopping list available

At home help your family consume less sodium with the following tips:

- When cooking, use alternatives to replace or reduce the amount of salt you use such as garlic, onion powder, citrus juice, or salt-free seasonings.
- Prepare rice, pasta, beans, and meats from their most basic forms (dry and fresh) when possible.
- If you don't have a lot of time, allow dry beans to soak overnight then drain and store them in the refrigerator so they are ready to cook for dinner the next day.
- Prepare healthful meals and snacks in advance so they are ready to eat during the week. Chop and pre-portion fruits and vegetables, prepare a salad for the week, and make dressings and sauces from scratch.
- Encourage your children to eat more healthful, lower sodium foods by making it fun. Have your kids help you freeze fresh fruit for popsicles. Create a low-fat or nonfat yogurt and herb dip for vegetables. Make trail mix using unsalted nuts, dried fruit, and whole grain cereal.

Check with your healthcare provider or registered dietitian about whether you need to reduce your salt intake. To learn more about how to reduce sodium in your diet, visit the [Centers for Disease Control and Prevention web page](#).



10 Insider Tips Only Nurses Will Tell You

During the four years I spent reporting my book [The Nurses](#): A Year of Secrets, Drama, and Miracles With the Heroes of the Hospital, I learned that nurses are not just the unsung heroes of healthcare; they're also its secret keepers. If you want to know the truth about your doctor or healthcare institution, ask nurses. Meanwhile, here are 10 of the insider tips they shared with me to help patients get better care.

1. Get a Second Opinion on the Surgery Your Doctor Recommends

You might not actually need the surgery your physician says you need. Nurses told me that the healthcare system incentivizes some doctors to advise high-cost procedures, which can lead them to bully patients into undergoing treatments that won't necessarily help them. "If I could talk to my open-heart surgery patients *before* the surgery, I would probably advise 30 percent of them not to have surgery," said one New York nurse. "Doctors undersell how much rehabilitation the successful recovery from heart surgery requires. Every time I see patients over 85 opt for an aortic valve surgery because they were becoming short of breath on exertion, I scratch my head a little bit because I know that many of these high-risk patients will not get back all the faculties they had before the surgery, and some won't even make it out of the hospital."

Getting a second opinion (and a third) may give you a more accurate picture.



2. Appoint One Family Spokesman

Your hospital nurse will have more time for you if she doesn't have to answer repetitive questions from each of your visitors. Designate one family member to be the completely informed individual — in addition to you — who communicates with nurses. Visitors with questions can relay them to the spokesman or in some cases they can write their questions directly on the whiteboard in the room.

3. Avoid Teaching Hospitals in July

Every July in teaching hospitals, medical students become interns or first-year residents, first-years become second-years, and so forth. These new doctors are immediately thrust into direct patient care. New doctors can make mistakes: In July, U.S. death rates in these hospitals surge between 8 percent to 34 percent, or between 1,500 and 2,750 deaths. University of California at San Diego researchers found that fatal medication errors "spike by 10 percent in July and in no other month." The healthcare industry calls this upheaval "The July Effect" in the United States and "August Killing Season" in the United Kingdom (where the shift happens in August).

If you must be hospitalized in July for a particularly complex procedure, you might consider avoiding teaching hospitals. Approximately 25 percent of U.S. hospitals are teaching hospitals, which you can identify by checking the "About Us" page on a hospital's website.

4. Watch Carefully When Hospital Staff Enter Your (or Your Loved One's) Room

Not all doctors and nurses remember to wash their hands when entering a patient room. Nurses encourage patients and visitors to keep a close eye on every staff member who walks in the door and to speak up if someone forgets. A simple "Could you please wash your hands?" should do the trick. This is an easy way to reduce a patient's chance of infection. Along the same lines, it doesn't hurt to bring your own sanitizing wipes and wipe down surfaces in your hospital room.

5. Do as Much As You Can for Yourself and for the Patient

You can help maximize your or your loved one's time with the nurse by doing as much as you can on your own. Bring or find your own food and beverages, and ask the nurse if there's anything you can do to help the patient. You might be able to assist by recording fluid intake and output, brushing the patient's teeth, handling feeding, or participating in therapies. "I've given a bath to a child while the parents sat there and watched," an Arizona pediatric nurse told me. "Nurses do not give magical baths. We give fast ones when we are busy. Any type of care that can be done by the family is not just a [help to nurses](#); it aids in the healing process. Who better to care for someone than the people who love them most?"

continued on page 13 – "Nurse Advice"

Nurse Advice – continued from page 12

6. Have Honest End-of-Life Discussions Before They Are Necessary

Nurses see it more often than you'd think: A patient with a Do Not Resuscitate order is unresponsive, a family member insists the medical team "do everything you can" to save the patient anyway, the hospital complies, and the [patient's end-of-life wishes](#) are ignored. "I think if people better understood exactly what 'do everything' entails, they would be less likely to demand it," said a Texas travel nurse. "Performing CPR is probably going to break multiple ribs, [some patients] will almost certainly die in the ICU after a prolonged barrage of horribly toxic medicines, and we can put someone on a ventilator but their anoxic brain injury means they're never waking up again. If we could show families how much more horrible it is to prolong treatment of a dying person, perhaps they would choose differently."

Nurses suggest that families make sure they are on the same page about end-of-life wishes long before they are placed in urgent situations.

7. Have Someone Stay With the Patient 16 Hours a Day

A second set of eyes and ears is always helpful to a hospital patient. Loved ones should try to have visitors take turns so that someone is in the room with the patient 16 hours a day. "It is really important to have someone stay in the hospital with you. Nurses may not always be able to keep a close eye on each of their patients," said a Pacific Northwest PACU nurse. "Sometimes, the aggressive patients needing more nursing care take time from the quieter patients. It's like the squeaky wheel gets the grease."

Ask the staff what time the physician conducts his/her daily rounds and let them know that a visitor will be present for them. "Patients get better care when their family is involved, actively," said a Virginia nurse practitioner.

8. Don't Be Afraid to Ask Questions

Patients and family spokesmen shouldn't hesitate to ask doctors and nurses questions about their care and reasons for procedures. "Even if you're worried about annoying a doctor or nurse, if you have questions, you should ask them," said a psychiatric nurse in Hawaii. "The patient and patient's family need to know enough about what's going on to [advocate for the patient's well-being](#). It could save your or your family member's life."

When asking questions, avoid using "Why," which can put healthcare providers on the defensive. Instead of inquiring, "Why did you give him that medication?" try "Help us to understand why he's getting this medication," a Texas family nurse practitioner suggested. Additionally, double-check the identification information on your armband or make sure your family/visitors know to check it for you.

If questions aren't urgent, don't ask them on a nurse's first visit of her [shift](#), when she might be particularly busy visiting each patient. By the second pass-through, she should have more time to focus on your concerns.

9. Being Kind to Your Nurse Matters

While [nurses try to give every patient the best healthcare possible](#), they don't necessarily treat every patient equally. You'd be surprised how many people are rude to nurses, many even to the point of physical or verbal abuse. Patients and visitors who are unkind can delay processes like repeat pain medication, a Washington, DC, nurse said, "because the nurses don't want to deal with them." Respectful patients, on the other hand, might get faster service than the pain-in-the-ass down the hall – and, sometimes, some extra perks, too.

10. Understand Why Your Medications Might Not Arrive Promptly

Even if your hospital medications are due at 9 o'clock, you might not receive them at exactly that time because your nurse could have several other patients with medications due simultaneously. Many nurses are overloaded with patients, and might have to give them one pill at a time or crush pills into applesauce and feed them carefully to a patient.

Also, "Your nurse may be late answering your call light because she was just holding the hand of a patient breathing his last breath; someone who just lost their mother, father, or spouse was crying on her shoulder; or she was being verbally and physically abused by a drunk," said an Illinois ICU nurse. So cut your nurses some slack. They are doing the best they can.

By Alexandra Robbins, Special to Everyday Health

Source: <http://www.everydayhealth.com/columns/health-answers/insider-tips-only-nurses-will-tell-you/>

"The trained nurse has become one of the great blessings of humanity, taking a place beside the Physician and the Priest." ~ William Osler

DFAS / MyPay updates



Don't have a myPay account –get one today at:

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

DFAS Retiree & Annuitant Pay is primarily a payroll office. We establish and maintain military retired pay and annuity accounts, and issue monthly payments to both military retirees and their eligible survivors.

- Regular and Reserve Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Retirement and Disability Pay
- Combat Related Special Compensation payments
- Survivor Benefit Plan

Customer Service Reps available:
Toll Free 1-800-321-1080 Opt 1
Mon thru Fri – 8 a.m. to 5 p.m. (Eastern Time)
<https://mypay.dfas.mil>

Notify DFAS When Life-Changing Events Happen

As you move through your retirement years, be sure to keep us informed whenever changes happen that could affect your retired pay. Keep your contact information and check payment information in **myPay** current. And if you experience a life-changing event, contact us directly at Retired and Annuitant Pay to let us know.

The following are examples of life-changing events and how these events could impact your account:

- **Marriage:** Survivor Benefit Plan (SBP), arrears of pay beneficiary, federal income tax
- **Divorce:** SBP, arrears of pay beneficiary, federal income tax
- **Death of a spouse:** SBP, arrears of pay beneficiary, federal income tax
- **Birth of a child:** SBP, arrears of pay beneficiary, federal income tax
- **Moving to a new place of residence:** (even if just for the winter months): general correspondence delivery, 1099-R and retiree account statement mailing, state income tax withholding
- **Opening, changing or closing a bank account:** net pay and allotment direct deposit
- **Changing your e-mail address stored in myPay:** myPay account change notifications, retiree newsletters, myPay notifications for 1099-R and retiree account statement availability
- **Paying off and/or closing an insurance policy:** net pay and allotment direct deposit

If you keep your information current in **myPay** and submit the appropriate paperwork when a life-changing event occurs, you will help us improve the service we provide to you and your loved ones. By reporting these events when they happen, your beneficiaries will have fewer issues and concerns to resolve later.

Please remember to report life-changing events to our new mailing address:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

You can also report life-changing events by using our fax number: 800-469-6559, or by calling our Customer Care Center: 800-321-1080. *Courtesy of DFAS Retiree Sept 2017 Newsletter*

MILITARY RECORDS/DD-214 AVAILABLE ONLINE

It's official; DD-214s are NOW Online. Please pass on to other vets. The National Personnel Records Center (NPRC) has provided the following website for veterans to gain access to their DD-214s online: <http://vetrecs.archives.gov> or try <http://www.archives.gov/veterans/military-service-records>. This may be particularly helpful when a veteran needs a copy of his DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files.

Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents. Other individuals with a need for documents must still complete the Standard Form 180, which can be downloaded from the online web site. Because the requester will be asked to supply all information essential for NPRC to process the request, delays that normally occur when NPRC has to ask veterans for additional information will be minimized. The new web-based application was designed to provide better service on these requests by eliminating the records centers mailroom and processing time.

Prepare Your Loved Ones

Sometimes the most difficult conversations are the most important, like helping your loved ones be prepared for when you pass away. Talking to your family about this topic beforehand is a way to show that you care, and it can help to ease the financial burdens they may face at that time.

Military retirees can have beneficiaries for their arrears of pay (AOP). This article is intended to help you prepare your AOP beneficiary to file a claim when the time comes.

First, make sure you understand what an (AOP) beneficiary is and the nature of the benefit to which they are entitled. Find more information on this benefit here. <http://www.dfas.mil/retiredmilitary/provide/aop.html>

Second, designate your beneficiaries for any AOP that may be due (and tell them who you designated)! When no beneficiary is named, the payment is made to the first person in what is known as the "Order of Precedence." The Order of Precedence is the federally-mandated order of inheritance that applies to legacies when there is no designated beneficiary.

Find more information on the "Order of Precedence" here.

<http://www.dfas.mil/retiredmilitary/provide/aop/aop-order.html>

Please keep in mind that it can take many months to locate your survivors, identify who comes first in the Order of Precedence and then make the payment. That's why having a current, correct and complete beneficiary designation on file is important. It will prevent delays or errors in your arrears payments.

Designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary. AOP determination is based exclusively on the AOP beneficiary election in your retired pay account (or, if there is no designated beneficiary, the Order of Precedence). To review your current arrears of pay beneficiaries, or to make changes, visit the "Beneficiaries for Arrears" link once you've signed in to your **myPay** account.

For more detailed instructions on designating an Arrears of Pay beneficiary in **myPay**,

Third, let your beneficiary know that sometimes money that has already been deposited into your checking account needs to be returned to us. Entitlement to your military retired pay ends when you pass away. Most banks will automatically deduct any overpaid funds without warning, which can be troublesome if you share a joint account.

Fourth, tell your beneficiaries what documents they will need to send in to make their claim. One copy of the death certificate that includes the manner of death needs to be sent to us. Also, each beneficiary should complete a Claim for Unpaid Compensation (SF 1174). It's a great idea to go over this claim form with your beneficiaries ahead of time to make sure they have all of the information needed to fill it out.

If you want a more detailed explanation of this process, check out the instructions on our website at

<http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>

Fifth, let your beneficiaries know that sometimes there is no money due. Each situation is different. It depends on how up-to-date the account is kept. You can make sure your account is in good standing by [performing a yearly audit](#). See our checklist for performing an annual audit in this newsletter article, "[Play it Safe: Perform an Annual Audit of Your Retirement Account](#)."

Sixth, when an arrears payment is made, there is a statement on the check that reads, "Retired Pay Payable only during life of Payee." Please do not let this statement alarm your beneficiaries. As long as the beneficiary's name is accurate on the check, the check can be cashed.

We want to take care of your loved ones when you pass away. You can help us by having a conversation with them so they know what to expect. We know talking about it might be difficult, but we hope this checklist provides some ideas about what to discuss. Don't put it off. Have a conversation about it with your loved ones today.

Courtesy of DFAS Retiree Sept 2017 Newsletter



Financial / Legal News

To Retire Abroad, Here Are 11 Vital Tips

Sage advice from the founder and publisher of Live and Invest Overseas

(This article previously appeared on Liveandinvestoverseas.com.)

Here are 11 things I've learned from the school of hard knocks after three international moves across three continents with two kids, a dog, a turtle, a husband, and two businesses:

1. The first step to any move abroad is to set your priorities and to be honest in the process. | What matters to you most? Evenings at the theater? Friends whose company you can enjoy in English? Cost of living? A reliable Internet connection?

Don't kid yourself. If you can't imagine life without a Maytag washer and dryer, for example, you may need to rethink the entire proposition.

2. Make all decisions jointly with whomever you will make the move.

| Your spouse's ideas about what he or she wants may shock you... and vice versa. Better to get them on the table sooner rather than later.

3. Recognize that no place is perfect. | No climate is ideal. No city is 100 percent crime-free. Manage your expectations.

4. Understand that no other country on earth is as convenient as the United States of America. | In many places, shops, banks, dry cleaners and government offices close for lunch and call it quits for the day by 5 p.m. You can't run errands on your lunch break... or on Sundays.

In some countries, you must pay utility bills in person. In the developing world (not only in Latin America and the Caribbean, but in emerging Europe, too), appointments and schedules are more suggestions than commitments.

And only a handful of real estate markets outside the States operate with Multiple Listing Services, meaning the search for your new home in paradise likely will be inefficient at best.

5. Don't leave your good sense at the border. | That is, don't mix alcohol and property buying. It's called "Margarita Madness," a syndrome that can set in shortly after your arrival in any sunny, sandy and tropical locale.

The water's turquoise, the sand is soft and the palms are swaying. That guy you just met in the bar downtown (the one who shared a couple of rum punches with you), he's now driving you along the beach road bordering his development, pointing out where his clubhouse will be, where the marina will go, where your new home could be positioned. And he says something like this:

"Look at that view. Feel that breeze. Boy, it doesn't get better than this... And, you know, we've got only two lots at this price remaining. A couple of buyers are expected in town tomorrow. I'd hate for you to miss out..."

Would you buy a piece of real estate under those circumstances back home? A piece of property you're seeing for the first time in a place where you've never been before? From a guy you met in a bar?

You need to do *more* due diligence when investing in a piece of property in another country, not less.

6. There's no such thing as the [world's top retirement haven](#), no one-size-fits-all Shangri-la. | The only one who can determine the best place for you to retire is you.

There are dozens of beautiful, affordable, friendly, safe and charming places where you could choose to spend time in "retirement." It's a question of what you're looking for and of what's most important to you (see No. 1 above).

7. Your Medicare won't cover you once you leave U.S. soil. | Don't worry, you have options. ([Browse our site here](#), or check out our [health care resource](#)).



continued on page 17 – "Retire Abroad"

Retire Abroad – continued from page 16

8. Rent first. | Don't buy a new home in paradise until you've tried that paradise on for size for several months. Even if the country turns out to be your ideal retirement haven, maybe the city or the region or the neighborhood where you land at first isn't where you ultimately want to be. Give yourself time to get the lay of the land before committing to a property purchase.

(Exceptions to this rule are illustrated by Overseas Property Alert Editor [Lee Harrison here](#).)

9. Be prepared for panic. | In nearly three decades speaking with people who've made the move to another country, I've yet to know one who didn't experience a moment of, "Geez Louise, what in the world have I done?"

Expect to question your sanity for having ever considered the idea of moving so far from home and hearth, if only briefly. Expect it, prepare for it and understand that it will pass.

Everything you made the move for is waiting for you. You just need to give your perspective a little time to adjust.

10. Get local tax advice in the country where you're planning to reside before you take up residence. | When we moved to Ireland nearly 20 years ago, we met with the accounting firm Ernst & Young in Dublin during one of our pre-move visits.

This turned out to be super-smart (though we didn't realize it at the time). In Ireland then (this is no longer true today), if you organized your financial affairs according to a certain strategy that the adviser at Ernst & Young detailed for us, you could reduce your annual Irish tax burden substantially.

I won't bore you with the details (especially since they're no longer relevant). The point, though, is that the strategy had to be employed *before* we had an Ireland address. If we'd waited until we'd taken up residence in the Emerald Isle, our annual tax obligations would have been considerably greater.

11. Pay attention to your gut. | A place either feels right... or it doesn't.

All your research and figuring in advance is important, but nothing substitutes for the feeling you get when you hit the ground.

By Kathleen Peddicord; founder and publisher of Live and Invest Overseas

Next Avenue Editors Also Recommend:

- [Is It Really Cheaper to Retire Abroad?](#)
- [Why Expat Retirees Feel Like They're in 1950s America](#)
- [How to Retire Overseas on Under \\$25,000 a Year](#)

Source: <http://www.nextavenue.org/retire-abroad-vital-tips-pedicord/>

10 Questions to Measure Your Financial Well-Being

If you want to understand your financial situation, you'll need to do more than look at your bank account. Your financial well-being looks at the bigger picture, taking into account your financial freedom and financial security.

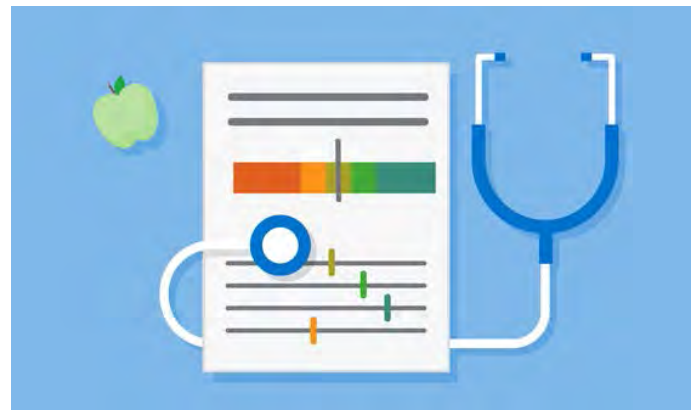
Answer the ten questions in our interactive [Financial Well-Being tool](#) to measure your current financial well-being— and get recommended resources to help you make improvements moving forward.

The questionnaire won't ask you for your credit score or bank balance. Instead, it asks you to think about how your money situation supports your goals.

Understanding your financial well-being score can help you take control of both day-to-day and long-term money management.

[Get your Financial Well-Being score now.](#)

Via CFPB Military <[Consumer Financial Protection Bureau](#)>



“A good financial plan is a road map that shows us exactly how the choices we make today will affect our future.” ~ Alexa Von Tobel

Stay Alert for Identity Theft

Identity theft is in the spotlight even more now after the huge Equifax data breach. Here are some key steps to keep your banking information, Social Security information and other personal information private.

Amber South, Public Opinion.

With security breaches becoming more prevalent and with most of our identities being stored online, it's imperative that you stay alert for identity theft. Identity theft can ruin your credit score and can cost you money if you do not catch it early.

If you do become a victim of identity theft, act quickly to start repairing the damage. The sooner you act, the better chance you have to minimize the loss of financial accounts and to repair your identity.

Contact the Federal Trade Commission and report that you are a victim of identity theft. You can do this online by going to www.consumer.ftc.gov. You can also call toll free at 1-877-ID THEFT (1-877-438-4338) or contact them by mail at Consumer Response Center, FTC, 600 Pennsylvania Avenue, N.W., Washington, D.C., 20580.

Place an initial fraud alert with one of the three national credit reporting companies. You only need to contact one. By law, the credit monitoring agencies must share with the other two companies. A fraud alert will last for 90 days and can be extended once a police report is filled. The fraud alert will make it harder for the thief to open more accounts under your name and is best for those who are unsure if their identity has stolen.

- Equifax: Call 1-800-525-6285 or write to P.O. Box 740250, Atlanta, GA, 30374-0250.
- Experian: Call 1-888-EXPERIAN or 1-888-397-3742, fax to 1-800-301-7196, or write to P.O. Box 1017, Allen, TX, 75013.
- Trans Union: Call 1-800-680-7289 or write to P.O. Box 6790, Fullerton, CA, 92634.

Order a copy of your credit report. When you place an initial fraud alert, you are entitled to a free credit report even if you had requested a free one in the last year.

Contact the companies at which your account has been tampered. Send a letter explaining the identification theft. Send the letter by certified mail and ask for a receipt. Dispute any errors on the account.

Create an identity theft report by filing a complaint with the Federal Trade Commission and print your identity theft affidavit. Take the affidavit to the police and file a report. Your identity theft affidavit and police report make your identity theft report.

Contact the Department of Revenue and Taxation to report violations if you believe that your identity theft may impact your taxes.

Contact the Social Security Administration if you feel that your Social Security number is in jeopardy or was compromised. You may need to request for a new number.

Contact the Postal Inspection Service to change your address if you believe your identity theft happened by mail.

Contact your banking institutions as soon as possible. If the theft happened due to a lost or stolen credit card or ATM card, you will need to get a police report stating what happened before going to the institution. You should go through all your account statements and search for any unauthorized or suspicious activity.

Keep records of all your communications. If you fax or mail documents, be sure to get confirmation that you sent the documents and that the company received the documents. It may take a while to get your finances back in order after the crime. You should change all of your online passwords and debit/credit card PINs.

by Michael Camacho, For PDN Published 1:05 p.m. ChT Oct. 8, 2017

Source: <http://www.guampdn.com/story/money/2017/10/08/stay-alert-identity-theft/738657001/>



“As problems like identity theft become more prevalent, now more than ever, Americans need to take their financial health seriously - and this information is of the utmost importance.” ~ Ruben Hinojosa



keeping you informed

October Holidays & Observances

- 9 Oct: Start of Operation Enduring Freedom – Afghanistan 2001
 - 9 Oct: Columbus Day
 - 13 Oct: Navy Birthday
 - 18 Oct: Recognition of Women in Military Service
 - 26 Oct: National Day of the Deployed
 - 28 Oct: National Make a Difference Day
 - 31 Oct: Halloween
- Other observances – October: National Disability Employment Awareness Month

November Holidays & Observances

- National Military Family Month
 - 4 Nov: Guam Retiree Appreciation Day
 - 10 Nov: Marine Corps Birthday
 - 10 Nov: Veterans Day: Signing WWI Armistice, 1918
 - 23 Nov: Thanksgiving
- Other observances – November: American Indian Heritage Month

THE
IRAQ AFGHANISTAN AND PERSIAN GULF
VETERANS OF THE PACIFIC
present

The 16th Annual Veterans Creative Artshow

**THE
HEROES
AMONG US**

SCHEDULE OF EVENTS
Friday, Nov. 10: 6pm Opening Ceremony & Presentations
Saturday, Nov. 11: Cultural Performances & Live Music
Sunday, Nov. 12: Closing Ceremony & Awards

For more information or details, please contact Ashley/Rodney Cruz at 686-1151/ 787-1114. or email ashley.ac.cruz@gmail.com.

The poster features a background image of military medals and ribbons on a dark, textured surface. The text is overlaid in white and yellow. The main title 'THE HEROES AMONG US' is in large, bold, white letters. The event details and contact information are in smaller white and yellow text.

All About You: Reacting to – and handling – Excuses

Motivating employees to work safely is part of the safety professional's job. But who motivates the motivator? In this monthly column, veteran safety pro and professional speaker Richard Hawk offers his entertaining brand of wisdom to inspire safety pros to perform at their best.

"It wasn't my fault!"

How many times have you heard someone say that? If you've conducted incident investigations, no doubt it's been in the mix of responses you've received during interviews. Often, what comes next is "an attempt to lessen the blame attaching to a fault or offense" – in other words, an excuse.

Everyone has to put up with excuses. However, as safety professionals, we tend to hear them more than most. I know I did when I was a full-time safety supervisor. Usually, it didn't bother me, but sometimes I would get frustrated because it felt like a reflection of my influence as a leader if I "caught" employees not following safety procedures.

Reacting to and handling other people's excuses for their actions can be tough – if you let it bother you. When I'm confronted with excuses, I consider three things:

1. Even if the excuse isn't true, the person may believe what he or she is telling you is a reason for the misdeed or for not doing something required.
2. Taking it personally won't help the situation.
3. I make excuses, too – often to myself. In fact, the excuses that hold me back the most are the ones that I silently make for things such as not meeting a standard I've set for myself or being lax in pursuing a goal.

It can be unpleasant to admit we're at fault, because it means we were responsible for what happened. That's why the ancient German proverb "No one sees his own faults" is still true today.

It all boils down to the psychological phrase "locus of control," which is how much you think you're responsible for your performance and situations. If your locus of control is mostly external, you typically will blame other people and circumstances for things that don't work out the way you hoped. This encourages excuses.

On the other hand, if your locus of control is mostly internal, you'll tend to take responsibility for your behavior – whether it creates wins or losses.

Here are two mental techniques I use to help strengthen my internal locus of control that may help you, as well:

Tell yourself, 'I do have the time!'

"I do have the time to ...!" Fill in the blank with one of your goals or a lifelong dream. Thinking you don't have the time to do something is a common excuse. So turn it around and find the time. It's there, even if it takes some sacrificing to get it.

One of my favorite examples of finding time for your dream comes from *New York Times* best-selling author John Grisham. As a full-time lawyer, Grisham would get up at 4 a.m. to write for two hours before he had to go to work. Still further, he told an interviewer for *USA Today* that, "If I had 30 minutes or an hour, I would sneak up to the old library, hide behind the law books and write 'A Time to Kill.'"

You *do* have the time to pursue your dreams, no matter what your age or circumstances. Sure, you may have to make some adjustments, like going to bed and getting up a bit earlier. Perhaps you could cut down on your screen time.

"Time waits for no one," so use it to your advantage now.

Realize it's OK to make mistakes

I regularly remind myself that it's OK to make mistakes. I used to beat myself up anytime I made a mistake during a talk, even though I would try to blame it on something outside of myself, like "the audience was miserable," "the sound was lousy" or "I had jet lag." Now, instead of casting blame outside of myself, I use my internal locus of control and ask, "What could I have done to improve what happened?" Then I remind myself that all of us make mistakes. However, if you take responsibility for them, they can help you grow.

This article represents the views of the author and should not be construed as a National Safety Council endorsement.

Richard Hawk helps companies around the world create more vibrant safety cultures by showing them how to make safety fun. As a professional speaker, author and musician, he also inspires employees to focus better and enlightens safety leaders about ways to increase their influence. To learn more about Richard, visit makesafetyfun.com.

Source: <http://www.safetyandhealthmagazine.com/articles/16041-all-about-you-reacting-to-and-handling-excuses>

How Long Should I Hold On To My Old Bills & Other Documents?

Thank goodness for electronic billing, bill-pay and account access. The digital world can help you save time, be more organized and cut down significantly on paper... Significantly — but not completely.

No matter how much of your financial life you have online, you still need to save some paper documents. (Okay, maybe you don't need the actual paper if you scan it all in and back up what you need to save.)

Here's how to not suck at tossing paperwork.

To hold for a year or less (with some butts):

Monthly utility/cable/phone bills: Once you know the bill is correct, toss it. But if you deduct some of these costs on your tax return, you'll want to save them with your return (more on that in a moment).

Credit card statements: If you know all the charges are correct, you probably don't need to keep this. But if you make a big purchase and your lender offers some product protections, consider holding onto that month's bill. Also, if there's a deductible purchase on the statement, hold that for your tax return.

Medical bills: Once you know your claim has been paid by your health insurance company, you probably don't need to save these. But if you're potentially deducting medical expenses on your tax return, hang on to the bills.

Monthly/quarterly account statements: Hold on to statements from your investment and retirement accounts until you receive the year-end one, which summarizes the previous 12 months. Once you know it's right, there's no need to hold on to the monthlies anymore.

Bank statements: Once you know your monthly statement is correct, you can toss the statement at the end of the year. But if you've used a check to pay for a large or deductible purchase, hold on to it.

Pay stubs: If you still actually get these, you can toss them after you reconcile them with your W-2 at the end of the year. But if you're planning to apply for a mortgage, your lender may want to see a few month's worth.

To hold for longer

Tax Returns: You don't want to be missing tax-related documents if Uncle Sam has questions about your tax returns. Hold the returns and supporting documents *for at least seven years*. The IRS can randomly audit you three years after you file — or six years afterward if it thinks you skipped out on reporting your income by at least 25%.

Year-end account statements: These will show the cost basis for your investments, so you want to hold on to them for as long as you have the investment. (And then a bit longer to support your tax return.)

Retirement plan statements: Hold on to your annual statements as long as you have assets in the accounts. This will help ensure your eventual withdrawals are taxed the right way. This is especially important to show if you've saved pre-tax or after-tax dollars to your 401(k), and to show your savings to both traditional and Roth options. For your IRAs, be sure to save Form 8606 — the document that shows if your contributions were deductible or nondeductible.

Home-related documents: Keep your purchase documents, and also all home improvement records, which can be used to calculate your cost basis when you sell your home, potentially saving you a bundle in taxes. If you've done work that needed a permit or town inspection, hold on to these, too, for as long as you own your home.

Insurance Policies: Hold onto to your policies for home/renters insurance, car insurance and umbrella insurance for the year. When you get a renewal, toss the old one. Keep your [life](#), [disability](#) or [long-term care](#) policies as long as they're in force.

continued on page 22 – "Old Bills"

"Don't cry because it's over, smile because it happened." ~ Dr. Seuss

***"Two things are infinite: the universe and human stupidity;
and I'm not sure about the universe." ~ Albert Einstein***

"You only live once, but if you do it right, once is enough." ~ Mae West



Old Bills – continued from page 21

To hold indefinitely

Loan paperwork: As long as you're still paying a loan (car, mortgage, student loan — the works), keep all your docs and contracts. When you pay off the loan, the lender will give you a payoff statement. Keep this forever, just in case some zombie debt comes back to haunt you.

The important stuff: While you can replace the following documents, it will be a major headache. Invest in a firebox or a safety-deposit box for:

- Birth certificates
- Adoption records
- Death certificates
- Marriage and divorce papers
- Military records
- Wills, powers of attorney and health care proxies
- Social Security cards
- Passports
- Appraisals for jewelry, art or other valuable property (unless you sell the item)
- A videotape of your home's contents to help with insurance claims in the event of a home fire. Update this once a year.

A few thoughts on e-documents

If you prefer digital to paper, you can download account statements and keep the electronic versions, but make sure they have a place to live that's beyond your hard drive. Why?

If your computer ever gives you the dreaded blue screen of death, you need to be sure you still have access to your documents.

But, you say, you can access back statements through your online accounts. That may be true, but do you really want to have to track that all down? And not all online accounts will offer back statements in perpetuity, so it's better to be safe than sorry.

Instead, to make sure you have what you need, invest in an external hard drive that you back up regularly.

Source: <https://consumerist.com/2014/06/15/how-long-should-i-hold-on-to-my-old-bills-other-documents/>

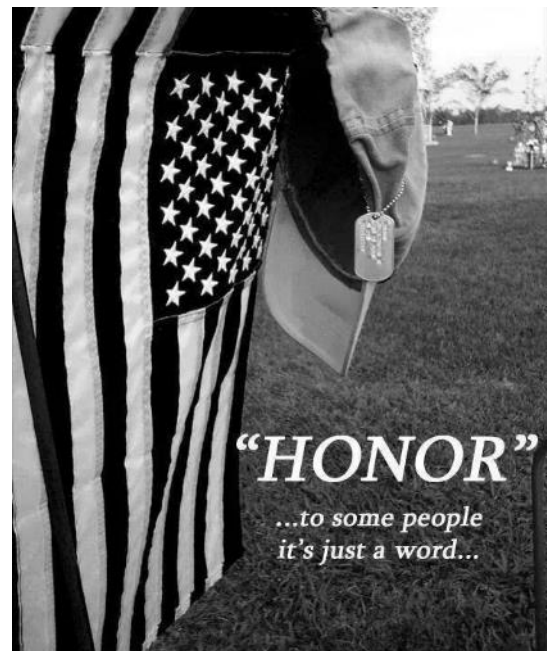
HOW LONG TO KEEP

 HOME Simply
ENGINEERED

IMPORTANT PAPERS

<p style="text-align: center; font-weight: bold; color: #0070c0;">1 Month</p> <ul style="list-style-type: none"> Bank and Credit Card Statements Monthly Bill Statements 	<p style="text-align: center; font-weight: bold; color: #0070c0;">7 Years</p> <ul style="list-style-type: none"> Tax Returns W2s and 1099s Receipts of Tax Deductible Purchases or Donations
<p style="text-align: center; font-weight: bold; color: #0070c0;">1 Year</p> <ul style="list-style-type: none"> Insurance Policies Glasses and Contact Lens Prescriptions Product Warranties 	<p style="text-align: center; font-weight: bold; color: #0070c0;">Forever</p> <ul style="list-style-type: none"> Birth Certificates Marriage Licenses Divorce Records Military Records Social Security Cards House Deeds Wills/Trusts Car Titles
<p style="text-align: center; font-weight: bold; color: #0070c0;">Varies</p> <ul style="list-style-type: none"> Loan Documents and Promissory Notes- Keep as long as you are paying the loan Investment Documents 	

homesimply.com/retiree/





Benefits WATCH

Official Urges Families to Learn About Burial Honors Eligibility

Planning funerals for military veterans and retirees can be overwhelming for their families, and the Defense Department's director of casualty and mortuary affairs wants family members to familiarize themselves in advance, when possible, to know what to expect with military funeral honors.

Deborah S. Skillman said families should learn about military funeral honors eligibility ahead of time to know what choices are available. She also recommended that family members should ensure they have access to the veteran's discharge papers, also called a DD Form 214, to prove eligibility.

It's also critical for family members who want military funeral honors to tell the funeral director, who can make the request for them, Skillman said. The honors are not automatic, and must be requested through the veteran's branch of service, she noted.

"Families (also) need to know DOD is going to be there when the honors are requested," Skillman added.

DOD policy is mandated by law to provide a minimum of a two-person uniformed detail to present the core elements of the funeral honors ceremony, and one service member must represent the veteran's branch of service, she said. The core elements include playing taps, folding the American flag and presenting the flag to the family.

Burials with military funeral honors can be conducted at national, veterans' or private cemeteries, she said.

"While DOD is required to provide a (two-servicemember) detail, policy encourages each service secretary to provide additional elements, such as the firing team and pallbearers, if resources permit. However, full honors are always provided for active-duty deaths," Skillman said.

"Military honors may consist of three-rifle volleys by a firing team," she said, and added that veteran service organizations often participate in burials with military honors to serve as pallbearers and to provide a firing team.

The Veterans Affairs Department also offers other benefits, such as headstones, Skillman said.

"We want to honor every eligible service member and make sure (the services) are there to render honors," Skillman said.

[See our Burial & Memorial Benefits Overview for more information.](#)

Source: <http://www.military.com/benefits/2016/07/11/official-urges-families-to-learn-about-burial-eligibility.html>



What is CHAMPVA?

CHAMPVA is the Civilian Health and Medical Program of the Dept. of Veteran Affairs basically a VA Insurance program that is provided to dependents of a Veteran rated at 100%.

To be eligible for CHAMPVA, you cannot be eligible for TRICARE/CHAMPUS and you must be in one of these categories:

- The spouse or child of a veteran who has been rated permanently and totally disabled for a service-connected disability by a VA regional office, or
- The surviving spouse or child of a veteran who died from a VA-rated service connected disability, or
- The surviving spouse or child of a veteran who was at the time of death rated permanently and totally disabled from a service connected disability, or
- The surviving spouse or child of a military member who died in the line of duty, not due to misconduct (*in most of these cases, these family members are eligible for TRICARE, not CHAMPVA*).



Individuals utilizing CHAMPVA are not entitled to use the Naval Hospital Guam or the Guam VA Clinic (CBOC).

- 1) Naval Hospital Guam - Does not see CHAMPVA patients. Due to reasons that the Dept. of Navy has no contract agreement with the VA to support medical services to and for Veteran Dependents who are of 100%.
- 2) Guam VA Clinic CBOC - VA Clinic is not design to provide service directly to dependents of Veterans for medical service, but provide medical support. VA Clinics are designed and tailored to provide service directly to the Veteran.

This is an example of how CHAMPVA or CHAMPVA Supplemental is used here on Guam.

All Clinics on Guam that accepts CHAMP VA (Dependents of Veterans who are rated 100%) and how it works. Veteran Dependent must decide to op for either the CHAMP VA or CHAMPVA Supplemental Insurance.

The CHAMP VA deductible is \$50 per beneficiary or a maximum of \$100 per family per year. The CHAMP VA Supplement Deductible is \$250 per beneficiary or a maximum of \$500 per family per year.

After deductible, it's a 25% co-insurance and not all services are covered. Just remember that the medical services render is not subject to a co-payment, but rather a "Co-Insurance" fee of 25% of total services after your deductible.

*Note: CHAMPVA covers 75% service after deductible and patient is responsible for 25% of service (75/25 cost share). All other Health Insurance is "PRIMARY" to CHAMPVA always.

(Example: Services rendered; The wife went in to a local medical clinic for cold/flu, the total medical services were a \$100 fee. 25% of that service will be \$25 you have to pay after your deductible is met.

If you didn't meet your deductible an example: Total service is a \$100 fee, you pay \$50 deductible which leaves \$50 remaining from your visit, therefore 25% of that is \$12.50 which totals to \$62.50. The reason why you pay \$12.50 is because of 25% co-insurance of the remaining amount of services from the total cost of \$100 fee).

*Medical Providers must accept the CHAMP-VA allowable rate and cannot require you to pay the difference between their billed charge and the VA-determined allowable amount under the CHAMP-VA program. You are responsible for paying your beneficiary cost share and any charges for non-covered services.

All Medical Clinics/Facilities on Guam should be all uniform as per "Coverage and Cost Share" in ref. federal guideline to CHAMPVA handbook. Some health care providers may choose not to participate in CHAMP-VA. This is their right.

Pharmacies: Dependents of those who have been rated 100 percent. Some of the most commonly available pharmacies here in Guam, are at Kmart and Seventh-day Adventist. CHAMP-VA also offers a medication by mail program.

CHAMPVA Handbook <https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp#benefits>

CHAMPVA Supplemental Insurance Plan | Benefits Web Site.

<http://champva.us/champva-benefits.php>

How to Get Copies of Your Medical Records

Process, Cost and Patients' Rights to Their Medical Records

Reviewing your medical records is your right, and it is a wise thing to every time you visit a doctor. Unless you are in a health care system that gives you access to your electronic medical record, you will have to make a request for copies of your medical record.

According to federal law, [you have the right to get copies](#) of most of your medical records, whether they are paper copies or [electronic health records](#).

Doctors' notes, [medical test results](#), lab reports, and billing information must be supplied to you if you ask properly.

The federal law that addresses access to our medical records is called [HIPAA](#) (pronounced HIP-a), the Health Insurance Portability Accountability Act. These rules mostly address privacy issues but are so extensive that many healthcare providers are still confused about how to enforce them. That confusion sometimes makes it difficult for your to get your records, even when you are entitled to them.

Who May Request Their Medical Records | If you want to get copies of your medical records, then:

- You must be the patient or the parent or guardian of the patient whose records are being requested.
- If you are not the patient, parent or guardian, then you must obtain written permission from the patient, sometimes using the form the provider gives you. Caregivers or advocates may be able to access records if the patient has provided written permission to the provider.
- The US Department of Health and Human Services provides good background information for understanding who [may, or may not](#), have access to a patient's records.



Many patients believe they or their designees are the only people who can obtain copies of their records. In fact, there are [many others who can gain access](#) to your medical records without your permission.

Which Health Care Providers Have Your Medical Records | Providers, including doctors, hospitals, labs, and other medical practitioners are required to keep most adult medical records for six years or more, although this varies by the state where the records are stored. In most states, children's records must be kept for three to 10 years beyond age 18 or 21. If you seek older records, contact the provider to see if they are available.

- Providers are required to share any notes or records they have created themselves or any test results for which they have copies. They are also required to share any information provided to them about you by another doctor if that information was used for the diagnosis and/or treatment being discussed with you.
- Diagnostic lab test records, for such tests as blood tests, CT scans, x-rays, mammograms, or others, should be requested from the doctor who ordered them, or your [primary care physician](#). However, as of 2014, you can request these results directly from the lab.
- If you seek hospital records or records from any other medical facility, you'll want to request them directly from that facility.

Records That Providers Don't Have to Share With You | Be aware that you may be denied access to some records, usually related to mental health records.

If a provider believes that letting you look at your medical records can endanger your physical health, your request may be refused. They cannot deny you access just because they think you will be upset unless they believe that upset will lead to an attempt to physically harm yourself. If you are refused, the provider must make that clear in writing.

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“A good physician treats the disease, the great physician treats the patient who has the disease.”

~ Unknown

Medical Records – continued from page 25

These types of records and circumstances include:



- [Psychotherapy](#) notes.
- Information compiled for use in a lawsuit.
- Records that are not in a designated record set.
- Records that might endanger life and safety.
- If the record includes mention of another person and your access to the record may cause harm to that person.
- If the record has information from a source promised confidentiality and your request would reveal that source.

- If you are in prison and requesting your records from the correctional institution and releasing the record might have a negative impact on the safety, health, custody, or rehabilitation of yourself, other inmates, or correctional employees.
- If the information you are requesting is part of a research project and you consented that the records wouldn't be divulged while the project is still in progress, you might not be able to get that record until the project is completed.

How Much Does It Cost to Get Your Records? | You may have to pay for the medical records copies you want to be delivered on paper, by fax, or electronic media. The [price will vary due to several factors](#). But you only have to pay a reasonable charge for providing the record. You can still be provided your record if you haven't paid for the medical services provided.

How to Request Your Medical Records | Most practices and facilities ask you to fill out a form to request your records. Call the provider's office and request a copy of the form. They should be able to deliver it to you by fax, email, or postal mail, or you may pick it up from the doctor's office.

If the doctor's office doesn't have a specific form, you may write a letter to make your request. Include this information:

- | | |
|---|---|
| • Your name, including your maiden name (if applicable) | • Record(s) being requested |
| • Social Security number | • Date(s) of service (months and years under the doctor's care) |
| • Date of birth | • Signature |
| • Address and phone number | • Delivery option (pick up, fax, email, etc.) |
| • Email address | |

What if Your Doctor Is No Longer in Practice? | Doctors don't stay in practice forever. Just like the rest of us, they change jobs, retire, move, or even die. The steps to take to get your medical records depend on what happened to your doctor's practice and records after they left.

- **Practice Still in Operation:** If your doctor has left, but the practice is still operating, your records should be available through the practice. Follow the same protocol to request your medical records as if the doctor was still working in that practice.
- **If the Practice Was Sold:** If your doctor's practice was combined with or purchased by another practice, then the new practice entity will still have your records. This applies even if your doctor is no longer there or if a group of doctors bought the practice. Follow the same protocol to obtain your medical records as if the doctor was still working there.
- **If the Practice Is Out of Business:** If your doctor's practice closes and is no longer in business, you have three possible resources:
 - First, **contact your local medical society**. You may be able to look up the phone number online or in the phone book. You may also find the contact information you need through your state's medical society. Someone at the medical society should be able to let you know what became of your doctor's practice. It is possible that they can find out where the doctor's records are being housed. They may also be able to tell you how to get medical record copies if the procedure varies from standard practice.
 - If your local medical society doesn't have the information you need, **contact your state medical society association**. Again, a search for your state's association should give you results.
 - Finally, if none of these possibilities work out, **contact the hospitals** in your area. Doctors must go through a formal process to be granted privileges to treat patients at a hospital, and many doctors do so at some point in their career. You can contact a department such as surgery or internal medicine, or Human Resources. They may know where the records for their patients treated by that doctor are being kept or be able to direct you to the appropriate dept.

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Medical Records – continued from page 26

Keep in mind that when your records have been housed elsewhere, they will be difficult to retrieve unless they are among the minority of records that have already been transferred to an electronic health record. For that reason, you very likely will be charged for the copies you want.

What Happens Next | Once you have made the request, you may have to wait for awhile before you get the records. State laws regulate how quickly those records must be supplied to a patient. In some states, you'll be given access to review them in the doctor's office immediately but may have to wait between 10 to 60 days to obtain your own copies. Other states require access within 30 days. Those time frames may sometimes be extended if circumstances warrant.

What if You Are Denied Access to Your Records? | There is a protocol and complaint system to follow if you are denied access or copies of your medical records. Take those steps if you think your denial was not appropriate.

If You Find Something Wrong With Your Medical Records | Once you've obtained copies of your records, be sure to [review them carefully](#). If you find errors, you'll want to [correct them immediately](#) to be sure they cannot affect any future diagnoses or treatment you may receive. You have the right under HIPAA to request that your medical or billing records are amended to correct inaccurate or incomplete information. Providers usually agree to correct factual inaccuracies. But if it is a difference of opinion, your provider isn't required to amend the record. If your request for an amendment isn't granted, HIPAA allows you to add a statement of disagreement to your record.

A Word From Verywell | Knowing what is in your medical record is part of taking an active role in your health care. If you have electronic access to your medical record, be sure to review it after every appointment, well care visit or treatment. Besides giving you information about your health, it is a chance to clear up errors or to discuss anything that isn't clear with your doctor.

By [Trisha Torrey](#) | Reviewed by [a board-certified physician](#) Updated May 23, 2017 | *(article Sources)*

[CLIA Program and HIPAA Privacy Rule; Patients' Access to Test Reports](#), Final Rule, Federal Register Vol. 79, No. 25, February 6, 2014.

[Your Medical Records](#). U.S. Department of Health and Human Services. <https://www.hhs.gov/hipaa/for-individuals/medical-records/index.html>

SOURCE: <https://www.verywell.com/how-to-get-copies-of-your-medical-records-2615505>

Veterans Crisis Line ... Confidential help for Veterans and their families

The Veterans Crisis Line is a toll-free, confidential resource that connects Veterans in crisis and their families and friends with qualified, caring U.S. Department of Veterans Affairs (VA) responders.

Veterans and their loved ones can call **1-800-273-8255 and Press 1**, chat online at VeteransCrisisLine.net, or send a text message to 838255 to receive free, confidential support 24 hours a day, 7 days a week, 365 days a year, even if they are not registered with VA or enrolled in VA health care.

The responders 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. Veterans Crisis Line responders provide support when these and other issues — such as chronic pain, anxiety, depression, sleeplessness, anger, and even homelessness — reach a crisis point. Some of the responders are Veterans themselves and understand what Veterans and their families and friends have been through.

#Be There

**Confidential crisis help
for Veterans and their families**

Dial 1-800-273-8255 PRESS 1
Text to 838255
Chat at VeteransCrisisLine.net

U.S. Department of Veterans Affairs
Veterans Crisis Line
1-800-273-8255 PRESS 1

Focus of the Retiree Activities / Retiree Affairs Offices.....

Our customers are American servicemembers and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and followed the orders given to them without regard to personal cost. They should take great pride in their accomplishments. In addition, they are entitled to the fulfillment of the contract drawn with our country. At the Retiree Activities Office, we take great pride in supporting the fulfillment of this contract. It is our responsibility to maintain open communication and to ensure they receive superb service and the respect that they so rightfully deserve.

Thinking of traveling Space-A? First thing you need to do is find out all the current [rules and regulations](#) governing the Space Available Program; then "[Ask the Experts](#)" what the best routes to take to your destinations and other travel information. The Andersen AFB Passenger Terminal (DSN 315-366-5165 / Commercial (671) 366-5165) is the point of contact for any Space Available travel out of Guam. [24hr recording: DSN 315-366-2095 / Commercial (671) 366-2095]. To sign up for Space A at Andersen, fill out the form [AMC 140](#) and fax (DSN 315-366-3984 / Commercial (671) 366-3984), e-mail to "spacea.signup@andersen.af.mil", or drop the information off in person to the Andersen AFB Passenger Terminal. **current 734 AMS AMC Gram [HERE](#).**

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

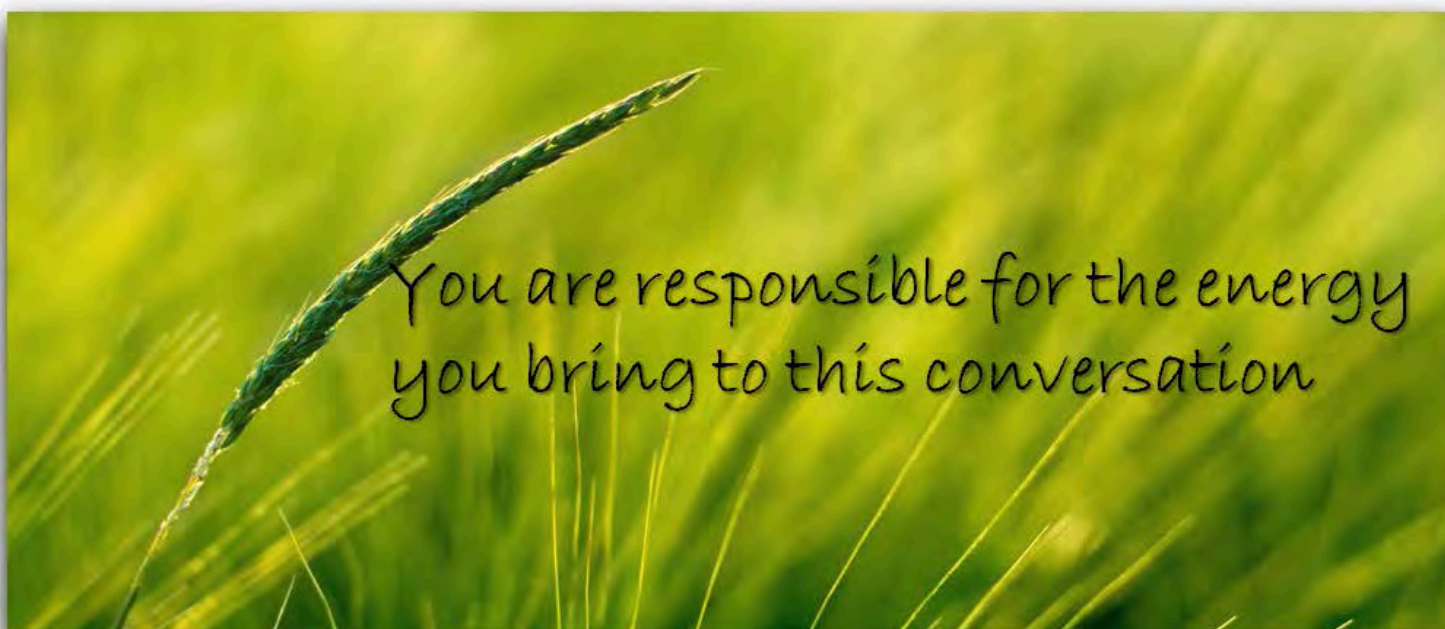
Webpage: www.andersen.af.mil/units/734ams/index.asp

AMC Travel Info: www.amc.af.mil/amctravel

AMC Space-A email: <http://www.amc.af.mil/shared/media/document/AFD-140423-118.pdf>

Space-A Travel Page: <http://www.spacea.net/>

Military.com Travel Benefits: <http://www.military.com/Travel/TravelPrivileges>



Happiness is not something ready mad.
It comes from your own actions.

- Dalai Lama

What Is TSA PreCheck at Airports?

TSA PreCheck may be getting easier. Is it finally time for you to sign up?

We've all been there — in the security line at the airport, rushing to take off our shoes, undo our belts, remove liquids and [take out our laptops](#). It's all part of the additional security screenings that began following the 9/11 attacks of 2001. About 10 years later, the Transportation Security Administration came up with a system, TSA PreCheck, to streamline airport screenings. As we approach six years since the program started, we look at how it's changed so you can decide whether it's worth spending the money to enroll.



To many passengers, TSA PreCheck is a way to pay to get through [security faster](#). The official definition from the Department of Homeland Security is: "an expedited screening program that makes risk assessments about passengers prior to their arrival at an airport checkpoint." The service provides expedited screening for known and trusted travelers at security checkpoints, which allows TSA to focus resources on high-risk and unknown passengers — better protecting everyone.

Since the program started in December 2011 at Las Vegas' McCarran International Airport, it has expanded to [200 airports](#). Just this month, Bismarck Municipal Airport, a small terminal in North Dakota, began enrolling members.

One of the complaints among passengers at first was the lack of airlines participating — especially low-cost carriers. The TSA needs airline participation in order to get traveler information before flights. Now 37 airlines are part of the program.

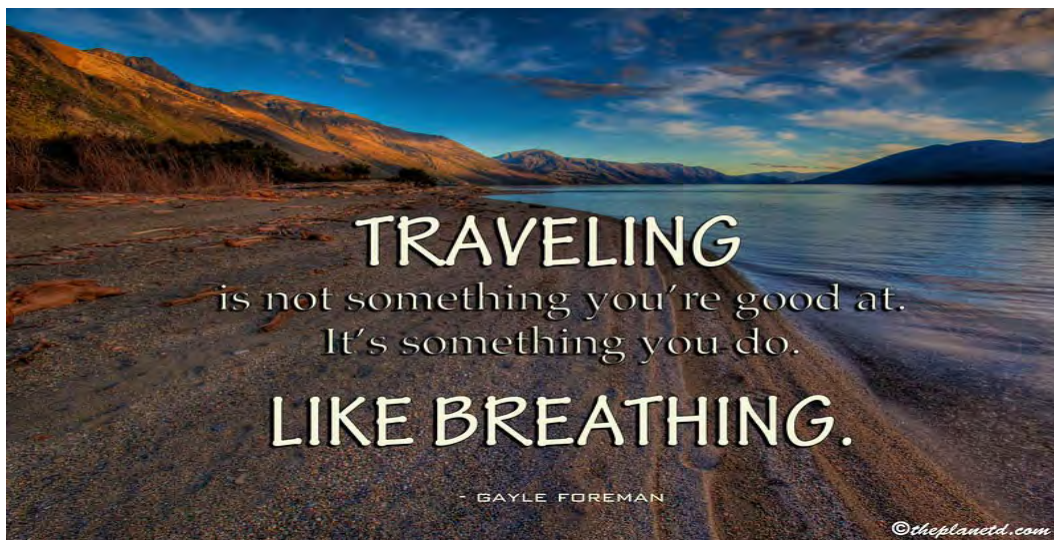
The cost is \$85 for a five-year membership. You will also need to take two big steps to sign up — [applying online](#) and going to an [enrollment center](#) for an in-person background check. The centers are no longer limited to larger cities; there are now 380 enrollment centers, according to the TSA.

As long as you're cleared, and your airport and [airline are part of PreCheck](#), you won't need to remove your shoes, laptops, liquids, belts and light jackets during the typical screening.

While the TSA doesn't offer discounted memberships for seniors or people with disabilities, some credit card companies and loyalty programs offer promotions. Travelers 75 and older should also know that the TSA allows those passengers to leave shoes and a light jacket on during the standard screening.

According to the TSA, 97 percent of PreCheck passengers waited less than five minutes in the security line, on average, in August 2017. by Brandon Gobel | [AARP](#) | September 13, 2017

Source: <http://travel.aarp.org/articles-tips/articles/info-2017/tsa-security-precheck-easier-fd.html>



Social Security

At each stage of your life, [my Social Security](#) is for you. Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits. **If you receive benefits or have Medicare, you can:**

Use a [my Social Security](#) online account to:

- Get your [benefit verification letter](#);
- Check your benefit and payment information and your earnings record;
- [Change your address](#) and phone number; and
- [Start or change direct deposit](#) of your benefit payment.



How do I apply for a new or replacement Social Security number card?

You can get an original Social Security card or a replacement card if yours is lost or stolen. There is no charge for a Social Security card. This service is free.

You can use a [my Social Security](#) account to request a replacement Social Security card online if you:

- Are a U.S. citizen age 18 years or older with a U.S. mailing address;
- Are not requesting a name change or any other change to your card; and
- Have a driver's license or a state-issued identification card from one of the [states listed](#).

If you cannot apply for a card online, you will need to show the required documents. We need to see different documents depending on your citizenship and the type of card you are requesting. See [Learn What Documents You Need](#) to find out what documents you will have to show. Fill out and print an [Application for a Social Security Card](#); and take or mail your application and documents to your local Social Security office.

How long will it take to get my Social Security card?

We will mail your Social Security card as soon as we have all of the necessary information and have verified the appropriate documents. Generally, you will get your card within 10 business days from the date your application is processed.

How do I change or correct my name on my Social Security number card?

If you legally change your name because of marriage, divorce, court order or any other reason, you must tell Social Security so you can get a corrected card. You cannot apply for a card online. There is no charge for a Social Security card. This service is free.

To get a corrected Social Security card, you will need to:

- Show the required documents. You will need proof of your identity. Sometimes you also may need to prove your current U.S. citizenship or lawful noncitizen status. See [Learn What Documents You Need](#) for more information. Under the heading, "Type of Card," select "Corrected" for a list of the documents you need;
- Fill out and print an [Application for a Social Security Card](#); and
- Take or mail your application and documents to your [local Social Security office](#).

For complete instructions, please go to [Social Security Number and Card](#).

For more information, read our pamphlet, [Your Social Security Number and Card](#).

How do I get a replacement Medicare card?

Your Medicare card is proof of your Medicare insurance. If your Medicare card was lost, stolen, or destroyed, you can ask for a replacement by using your online [my Social Security](#) account.

If don't already have an account, you can create one online. Go to [Sign In or Create an Account](#).

Once you are logged in to your account, select the "Replacement Documents" tab. Then select "Mail my replacement Medicare Card."

Your Medicare card will arrive in the mail in about 30 days at the address on file with Social Security.

If you can't or prefer not to use the online service:

- Call us at **1-800-772-1213 (TTY 1-800-325-0778)**, Monday through Friday, from 7 a.m. to 7 p.m.; or
- Contact your [local Social Security office](#).

Medicare Shows Off More-Secure Card Design

Enrollees will begin getting IDs without Social Security numbers in April

by Dena Bunis, [AARP](#), September 14, 2017 | Comments: 7

The goal of the new cards is to help prevent fraud and combat identify theft.

With the Oct. 15 start of the [open enrollment period for Medicare](#) fast approaching, federal officials Thursday unveiled the design of the [new Medicare ID cards](#) that will no longer include Social Security numbers and other personal information that could compromise beneficiaries' identities.

Congress ordered the change in what's included on the Medicare cards. "The goal of the initiative to remove Social Security numbers from Medicare cards is to help prevent fraud, combat identify theft and safeguard taxpayer dollars," Centers for Medicare and Medicaid Services (CMS) Administrator Seema Verma said on a conference call Thursday. Verma said CMS is "focused on protecting our beneficiaries, making sure they are not vulnerable to any type of identity theft."



Using Other Health Insurance Source: <http://www.tricare.mil/Plans/OHI.aspx>

If you have any health insurance other than TRICARE, it is called "Other Health Insurance." (*Health insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. Note. TRICARE supplements don't qualify as "other health insurance.* It can be through your employer or a private insurance program. By law, TRICARE pays after all other health insurance, except for:

- Medicaid
- TRICARE supplements
- State Victims of Crime Compensation Programs
- Other Federal Government Programs identified by the Director, Defense Health Agency (i.e. Indian Health Service)

This means your other health insurance processes your claim first. Then, you or your doctor files your claim with TRICARE.

Are you on active duty? | You can't use other health insurance; TRICARE is your only coverage.

Do you have Medicare?

- Medicare is NOT other health insurance. It is a federal entitlement.
- TRICARE pays last after Medicare and your other health insurance
- Visit the [Medicare website](#) to see which plan—Medicare or your other health insurance—pays first

Keep Your Information Updated

It's important to keep your other health information updated

- Tell your [TRICARE contractors](#) and doctors when you have other health insurance.
- If TRICARE gets your claim before your other health insurance processes it, TRICARE will deny it.
- If TRICARE pays first and then discovers you had other health insurance, TRICARE will take back any payments made. They will only reprocess your claim after your other health insurance does.

Keep your doctor and your contractor updated on your other health insurance. They can coordinate your benefits and ensure your claims are paid quickly. [>>Download and submit your region's other health insurance form.](#)

Coordination of Benefits

- Follow the rules of your other health insurance for getting care and filing claims.
- If your other plan doesn't cover the entire cost, file a claim with TRICARE.
- If your other plan denies a claim for failure to follow their rules, TRICARE may also deny your claim.

Ending Other Health Insurance Coverage

- If you lose your other health insurance, TRICARE becomes your primary payer.
- If you have TRICARE for Life, TRICARE becomes the second payer.
- You must inform your doctor and contractor by completing and returning this [form](#).
 - Failure to tell your doctor or contractor may result in TRICARE denying your claims.

Do you have other health insurance with prescription drug coverage?

Your other plan pays first and TRICARE pays second at the pharmacy. [>>Learn more](#)

Wanderings

Community Service: Top 10 Reasons to Volunteer

Thinking of becoming a volunteer? See a list of reasons that will help you make up your mind.

#10: It's good for you.

Volunteering provides physical and mental rewards. It:

- **Reduces stress:** Experts report that when you focus on someone other than yourself, it interrupts usual tension-producing patterns.
- **Makes you healthier:** Moods and emotions, like optimism, joy, and control over one's fate, strengthen the immune system.

#9: It saves resources.

Volunteering provides valuable community services so more money can be spent on local improvements.

- The estimated value of a volunteer's time is \$15.39 per hour.

#8: Volunteers gain professional experience.

You can test out a career.

#7: It brings people together.

As a volunteer you assist in:

- Uniting people from diverse backgrounds to work toward a common goal
- Building camaraderie and teamwork

#6: It promotes personal growth and self-esteem.

Understanding community needs helps foster empathy and self-efficacy.

#5: Volunteering strengthens your community.

As a volunteer you help:

- Support families (daycare and eldercare)
- Improve schools (tutoring, literacy)
- Support youth (mentoring and after-school programs)
- Beautify the community (beach and park cleanups)

#4: You learn a lot.

Volunteers learn things like these:

- **Self:** Volunteers discover hidden talents that may change your view on your self worth.
- **Government:** Through working with local non-profit agencies, volunteers learn about the functions and operation of our government.
- **Community:** Volunteers gain knowledge of local resources available to solve community needs.

#3: You get a chance to give back.

People like to support community resources that they use themselves or that benefit people they care about.

#2: Volunteering encourages civic responsibility.

Community service and volunteerism are an investment in our community and the people who live in it.

#1: You make a difference.

Every person counts!



VET thoughts & views

Veteran's Organizations:

There are many veteran/retiree associations available for us to participate in. Why should we belong? Our leaders in Washington are vote counters and the veterans' organizations are there to lobby for our benefits—they have a coalition that presents a united front and a consolidated total of potential voters. It is not necessary that we are active participants, although that helps, but the card carrying members add to the totals. My recommendation is that each of us join as many as we can afford. Benefits erosion is a continuing problem!!



(See page 5 for a listing of Guam-area Military-Veteran organizations.)

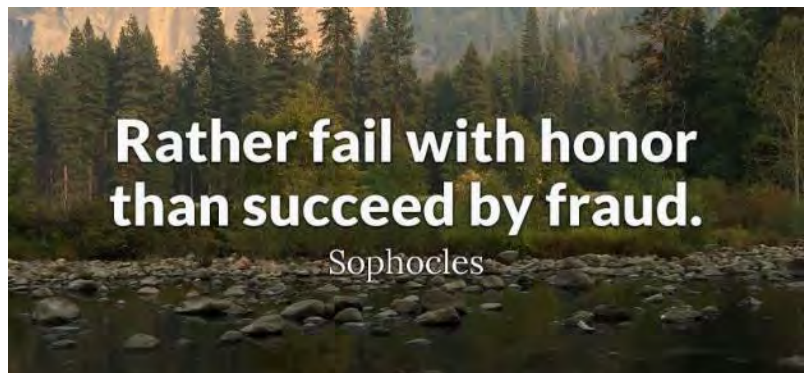
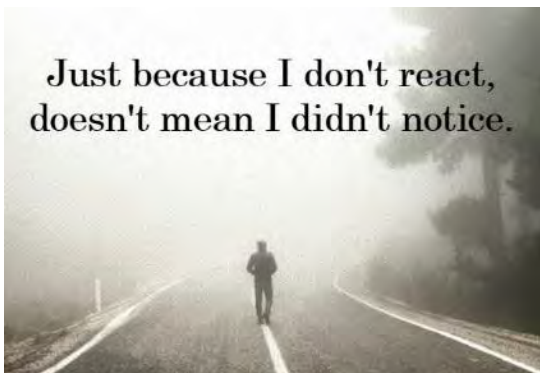


Andersen AFB Airman's Attic

"All Ranks & Retirees Day" is held the last Friday of the month from 11am-1pm. The Airman's Attic is located at 1558 Bamboo Lane. Note that the Airman's Attic is closed on all holidays and PACAF Family Days (Down Days). For more info, see the [brochure](#). Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.

"You can't patch a wounded soul with a Band-Aid." ~ Michael Connelly, The Black Echo

A strong person may remain silent when people talk behind their back. But that doesn't mean they don't notice. It simply means they choose not to waste their energy on foolishness. They have more important things to do.



Focus on Transition



The Importance of an Updated Resume

Once you land a job after your military career, you might feel it's time to relax and put your resume away. After all, you're employed. However, today's professional recognizes that having an updated resume is not only good for your job search, but it's also a good career resource that you should have ready to send to someone when asked (**this also applies to all online versions of your resume*).

Here are five reasons to always have a current resume available:

- **Job Security Doesn't Exist.** No job or career can ever guarantee you absolute security of position, pay or responsibility. Most civilian jobs are dependent on both parties (employer and employee) being satisfied and the parameters of that "satisfaction" can be discretionary. I've spoken to many veterans who were shocked when asked to leave a job, or when their position was eliminated.
- **Memories fade.** After a few months or years, it will be hard to recall important details about your current job and responsibilities. Instead of leaving it to chance that you'll remember, each time you hit a milestone (i.e. job promotion, new title, tangible result at work,) update your resume with the information.
- **Your circumstances can change quickly.** If you were suddenly relocated because of a family issue, spouse's job change, or other reason, having an updated resume allows you to begin positioning yourself to new employers quickly. Additionally, sometimes your circumstances require you to earn more money, or take on a second job. Having a current resume on hand is valuable to meeting these goals in real time.
- **You are available for other opportunities.** Have you considered joining a board of directors? Interested in being featured in the media for your expertise? Do you want to update your online social media profiles? A current resume is a reference point for you to be considered for positions (paid and volunteer) outside of your job.
- **Recruiters can find you.** Even if you aren't actively looking for a new job, recruiters are looking for you. If something truly interesting crossed your path... and you want to inquire further, the first thing they would ask for is a current, updated resume.

What to Update? Update the following information on your resume:

- Contact information (cell phone, home address, email address)
- Objective (if you include this, be sure it reflects your current goals)
- Skills (update with any new experiences, skills or training)
- Job history (if using a chronological resume, be sure to include your current job first, with a bulleted list of successes and results)
- Unique accomplishments (did you receive the President's Award at your company? This would be a good thing to add to your current resume!)
- Certifications and accreditations
- Education (update with completion dates)
- Volunteerism (have you joined the Board of Directors of a local charity? Do you volunteer to mentor other veterans? Be sure to update your volunteerism.)
- References (if you include your references on your resume, be certain they are still willing and comfortable being listed. Otherwise, replace their names with others.)

Instead of making it a burden, get in the habit of updating your resume. Set aside time every month to review your accomplishments or activity from the past 30 days and note the ones that should be listed on your resume.

Source: <http://www.military.com/veteran-jobs/career-advice/resume-writing/the-importance-of-an-updated-resume.html>

Don't be discouraged. It's often the last key in the bunch that opens the lock. ~Author Unknown



10 Questions to Ask Yourself *Before* You Transition

Preparing yourself to separate from your military career involves a job search and addressing all the aspects of your military life that will now need to adjust or be repositioned for your life out of uniform.

As noted by [CareerOneStop](#), *“Although military life is full of assignment changes and moves, there is a certain stability in knowing that you are employed, you have support and a paycheck. However, leaving the military and looking for a civilian job will probably bring about the most change and uncertainty you have had to deal with in quite a while.”*

Awareness typically helps individual dealing with stress, and the more information and insight you can have about your transition, the more prepared you will feel to embark on your life as a civilian again.

Here are 10 questions to ask yourself before you transition:

1. **How much do I need to earn?** This is not the same as, “how much would I like to earn?” or “what do I think I’m worth?” Get a realistic baseline of your expenses, needs, and spending habits to accurately decide what you’ll need for income. Realistically look at the parts of your budget that could be shored up if need be, such as entertainment and vacations, and the expenses that are necessary to work, such as child care and transportation.
2. **Where do I want to live?** Depending on the type of work you will seek and the income you need, geography could play an important factor. Certain regions of the U.S. have higher per capita income, and the cost of living matches. Certain jobs pay higher in higher income areas, but you might not be happy living there, and visa versa. A good [look at incomes by geography](#) is helpful when considering where you’ll live after leaving your last duty station.
3. **What kind of people do I work well with?** When you think over your military career, who did you get along with the best? This is an important question when considering the environment where you’ll be most happy. If you are most comfortable around strong-willed, commanding individuals, you might choose to seek a company or industry that leverages those personalities to drive results.
4. **Do I want to lead or follow?** Years ago, in a TAP training program I facilitated in Colorado, a soldier stopped me mid-sentence and said, “You know, not everyone who leaves the military still wants to be a leader.” What a great point! As you get ready to separate from your roles and responsibilities in uniform, consider whether you are at a point in your career when you are still attracted to high visibility, high responsibility leadership, or whether you are ready to have a career that allows you to leave work behind at the end of every day. Neither is right or wrong.
5. **What makes me happiest?** Consider the types of projects, initiatives, work and missions you’ve been the happiest at: What were you doing? Who were you with? What were the desired outcomes? How did you meet expectations? What about it made you happy? Then, try to map that to civilian careers which could possess the same ingredients with a different job title.
6. **What would I hate to do all day?** For one of my clients, the idea of sitting all day behind a desk, in front of a computer, makes him shudder. For him, being outdoors and creating something with his hands is more meaningful and fulfilling. What kind of work or environment would you hate to work in? Write that down.
7. **Who is my support system?** Who will you lean on for advice, guidance, mentoring, and emotional support as you transition? As early as possible, start to prepare these people ways they will be called upon to help.
8. **What tools do I have?** You likely never needed a resume while on active duty but do you have one handy? Have you invested the time and effort to craft meaningful online profiles? Do you have a list of your networking contacts from the military and civilian sectors? Take inventory of the tools you have readily available.
9. **What tools am I missing?** If you don’t have resume, cover letter, business card, professional wardrobe, list of contacts, social media profile or other job search tools, then list out what you need and prioritize how you will acquire them. Your online profiles will be easier to produce if you have a resume, for instance, so those two might go together. You might hold off buying a career wardrobe until you land a first job.
10. **How will I measure success in my career?** What are your ultimate goals? Do you work to live or live to work? When will you believe you are confident in your career direction? Set the goals and expectations now, before you’re fully immersed in your career transition, to have strategic advantage.

Arming yourself with information is key to a successful transition to the civilian sector. Continue to make lists, assign yourself tasks and complete those tasks in a timely manner to ensure you have the right approach and attitude for your next career.

Source: <http://www.military.com/veteran-jobs/career-advice/military-transition/10-questions-to-ask-yourself-before-you-transition.html>

LinkedIn Do's & Don'ts

LinkedIn is the No. 1 social media platform for professionals, with an estimated professional participation, at 83%, according to Inc.com. Leaders should keep these guidelines in mind to make the most of LinkedIn.



DO

1. **Obtain a professional-looking photo** with either a work background or no background. Data from LinkedIn shows that users with photos are seven times more likely to be contacted about opportunities.
2. **Post your complete work history.** That doesn't mean every single job, but a picture of your relevant experience. And create a keyword-rich profile to help people find you and your company.
3. **Gather at least 50 connections.** That brings second- and third-degree LinkedIn connections—those important “weak links” that studies show are most likely to pay off for jobs, referrals and new business.
4. **Simplify your URL.** Change your LinkedIn settings so that your profile's web address is simple, like LinkedIn.com/in/YourName, instead of an enormous default URL. This way, you can add it to your email signature.
5. **Lavish attention on your headline and summary.** People see these in search results, so they are your best pitch.

Bonus tip: Model your profile on the bios you admire. You'll find them on their organizations' websites.

DON'T

1. **Don't use the same boring words** everybody uses: including *creative, effective, innovative, dynamic, motivated* and *extensive experience*.
2. **Don't be greedy.** Or, as one career coach calls it, a “gimme-gimme networker” who asks for but never gives help. Swap industry info in a status update or help with a referral.
3. **Don't assume you're famous.** Putting “Founder, Wonder Widgets” in your headline presumes that everybody knows about Wonder Widgets. And cares.

Source: Investor's Business Daily. Via Executive Leadership newsletter

3 Good Habits Drive Great Results

Research shows that leaders who develop sound behaviors—and turn them into daily habits—make smart decisions more quickly. Their habits help them follow a disciplined process for analyzing situations and producing successful outcomes.

Here are three habits that successful leaders often exhibit:

1. **Knowing when to turn away opportunities.** Saying no is a useful habit for executives who believe in a clear vision. It allows them to adhere to an organization's stated principles despite temptations that might lead them astray.

Some leaders go out of their way to list what their organization will not do. The family that founded In-N-Out Burger, a fast-food chain, maintained limited menu offerings for 60 years.

Even though competitors kept expanding their menus, In-N-Out concluded that to ensure quality, it had to stick with a few items.

2. **Balancing short- and long-term.** If you chase short-term goals at the expense of the long term, you can lose sight of the big picture.

That's why racing to attain monthly or quarterly numbers without pursuing longer-range objectives can destabilize a company.

3. **Controlling what you can control.** Leaders aren't micromanagers; they set a clear direction and communicate why that direction makes sense.

— Adapted from *Get Lucky*, Thor Muller and Lane Becker, Jossey-Bass. *Via Executive Leadership newsletter*

“Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.” ~ Thomas A. Edison

10 Hottest Jobs In 2020 And The Skills You Need



The future is here. Technology is driving our progress at a rapid pace, driven by advances in artificial intelligence. Just look at modern conveniences, from self check out lines at the grocery store to chatbots used for online customer service. Many jobs are slowly being replaced by [robots](#) as they become automated. There is not much that can (or should) be done to stop this natural progression.

Of course, you cannot compete with machines. They are faster, more precise, and most importantly, they don't need to work in shifts. Jeez, this sounds grim. Sure, humans aren't as efficient as machines, but there are other ways we can make ourselves relevant. The best thing is to learn new skills that will make you a valuable asset to your future employer. Now, you might be thinking, how can I know what job skills are going to be necessary in the future?

Luckily, today's infographic reminds us of the hottest sectors to keep an eye on. Based on the current trends and flow of the market, there are also 10 skills all of us will need to be successful in 2020. The human brain is still extremely difficult for machines to properly replicate, so the skills we need like complex problem solving and cognitive flexibility require deep thinking. Graduates, pay attention!

Top 10 Skills:

- 1) **Complex Problem Solving** | The skill to see relationships between industries and craft creative solutions to problems that are yet to appear is a must to keep up with AI machines.
- 2) **Critical Thinking** | People who can turn data into insightful interpretations will be sought after due to the complexity and interconnectedness of various fields like computer science, engineering, and biology.
- 3) **Creativity** | The quality of randomness and the ability to build something out of ideas is a skill that will pay off now and in the future.
- 4) **People Management** | Robots may acquire analytical and mathematical skills, but they can't replace humans in leadership and managerial roles that require people skills.
- 5) **Coordinating with Others** | Effective communication and team collaboration skills will be a top demand among job candidates in any industry.
- 6) **Emotional Intelligence** | Qualities that relate to emotional intelligence such as empathy and curiosity will be a big consideration factor for hiring managers of the future.
- 7) **Judgement and Decision-Making** | The ability to condense vast amounts of data, with the help of analytics, into insightful interpretations and measured decisions is a skill that will be useful in the information age.
- 8) **Service Orientation** | People who know the importance of offering value to clients in the form of services and assistance will be in demand as businesses would want to provide solutions to the problems of society.
- 9) **Negotiation** | The ability to negotiate with businesses and individuals to come up with a win-win situation is a skill that will be needed to survive in affected industries.
- 10) **Cognitive Flexibility** | The ability to switch between different personas to accommodate the challenge at hand will be important to be successful in combined industries.

Top 5 Industry Sectors in 2020: Technology and Computational Thinking; Caregiving; Social Intelligence and New Media Literacy; Lifelong Learning; Adaptability and Business Acumen.

10 Most In-Demand Jobs in 2020:

1) Data analysts	6) Software developers and computer programmers
2) Medical technicians, physical therapists, and workplace ergonomic experts	7) Veterinarians
3) Sales & Marketing specialists	8) Product designers and creatives
4) Customer Service representatives	9) Teachers and trainers
5) Management analysts	10) Accountants and auditors

SOMETHING TO PONDER – The humor of life 🤔

Advice from a Wise Old Man

- Your fences need to be horse-high, pig-tight and bull-strong.
- Keep skunks and bankers at a distance.
- Life is simpler when you plow around the stump.
- A bumble bee is considerably faster than a John Deere tractor.
- Words that soak into your ears are whispered... not yelled.
- Meanness don't jes' happen overnight.
- Forgive your enemies; it messes up their heads.
- Do not corner something that you know is meaner than you.
- It don't take a very big person to carry a grudge.
- You cannot unsay a cruel word.
- Every path has a few puddles.
- When you wallow with pigs, expect to get dirty.
- The best sermons are lived, not preached.
- Most of the stuff people worry about ain't never gonna happen anyway.
- Remember that silence is sometimes the best answer.
- Live a good, honorable life... Then when you get older and think back, you'll enjoy it a second time.
- Don't interfere with somethin' that ain't bothering you none.
- Timing has a lot to do with the outcome of a Rain dance.
- If you find yourself in a hole, the first thing to do is stop diggin'.
- Sometimes you get, and sometimes you get got.
- The biggest troublemaker you'll probably ever have to deal with, watches you from the mirror every mornin'.
- Always drink upstream from the herd.
- Good judgment comes from experience, and a lotta that comes from bad judgment.
- Lettin' the cat outta the bag is a whole lot easier than puttin' it back in.
- If you get to thinkin' you're a person of some influence, try orderin' somebody else's dog around..
- Don't pick a fight with an old man. If he is too old to fight, he'll just kill you.
- Most times, it comes down to common sense.



OLD AGE

Old age is having a choice of two temptations and choosing the one that will get you home earlier.

A man has reached old age when he is cautioned to slow down by his Doctor instead of by the police.

Don't worry about avoiding temptation. As you grow older, it will avoid you.

You're getting old when you don't care where your spouse goes, just as long as you don't have to go along.

Old age is when you have stopped growing at both ends, and have begun to grow in the middle.

By the time a man is wise enough to watch his step, he's too old to go anywhere.

Military Retiree Websites: A Wealth of Information

ARMY

<http://soldierforlife.army.mil/retirement/>

MARINES

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR

NAVY

http://www.public.navy.mil/bupers-npc/support/retired_activities

AIR FORCE

<http://www.retirees.af.mil/>

COAST GUARD

<http://www.uscg.mil/retiree/>



ALL SERVICES

DFAS

<http://www.dfas.mil/>

TriCare

<http://www.tricare.mil/>

TriCare Dental

<http://www.trdp.org/>

Military Records

<http://www.archives.gov/veterans/>

Casualty Assistance

<http://www.militaryonesource.mil/casualty>

General Information / News

<http://www.militaryonesource.mil/>
<http://www.military.com/benefits/>

For those of you with computer access, you can get more up-to-date information as well as specific answers to your questions, just by going to these websites.

This is not a complete list and we will post more useful sites in future newsletters. You can find community use computers at the Andersen AFB and Naval Base Guam Libraries, as well as other locations (Library and Senior Citizen Centers) across the island.

Visit any of these locations to access these sites, update accounts, download forms and statements, etc.

transition **VA** **veteran** **education** **career** **Tricare** **finances** **gi bill** **jobs** **medical** **retirement** **benefits**

I've learned a lot this year...
 I learned that things don't always
 turn out the way you planned,
 or the way you think they should.
 And I've learned that there are
 things that go wrong that don't
 always get fixed or get put back
 together the way they were before.
 I've learned that some broken
 things stay broken, and I've
 learned that you can get through
 bad times and keep looking for
 better ones, as long as you have
 people who love you.



Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

<p>Mailing Address: 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003</p>	<p>Phone: DSN: 315-366-2574 Commercial: 671-366-2574 <i>Please leave a message and we will return you call as soon as possible.</i></p>	<p>Social Media: Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com Webpage: http://www.andersen.af.mil/Units/Wing-Staff-Agencies/Retiree-Activities-Office/ Facebook: https://www.facebook.com/GuamRAO Twitter: http://twitter.com/Guam_RAO</p>
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<p>Commonwealth of the Northern Mariana Islands Saipan RAO PO Box 506680 Saipan MP 96950-0000</p>	<p>Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: PeterC11@yahoo.com</p>
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Have you had Great Service or Want to Report a Problem or Concern – Use the DoD ICE System. Select your service and area, then the Community (installation), then service provider.

<http://ice.disa.mil/>



Request your assistance –

please forward this newsletter to as many friends and family as you can – encourage your fellow military retirees / survivors to provide us an email address so they can keep in touch with the latest news. Sensesramente

Guam Retiree Activities Office
36 WG/CVR; Attn: RAO
Unit 14003
APO, AP 96543-4003

OFFICAL BUSINESS
Return Service Requested

