



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

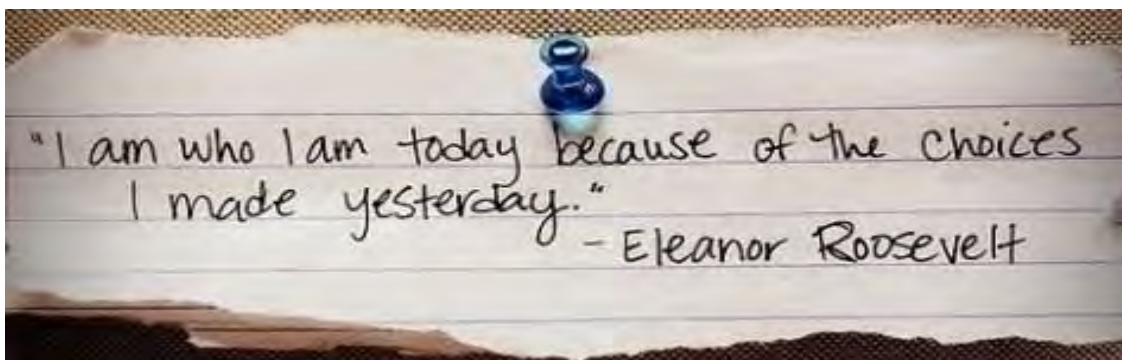


“Here’s the great thing about the **American dream**: It’s not about equality of outcomes, **it’s equality of opportunity.**”

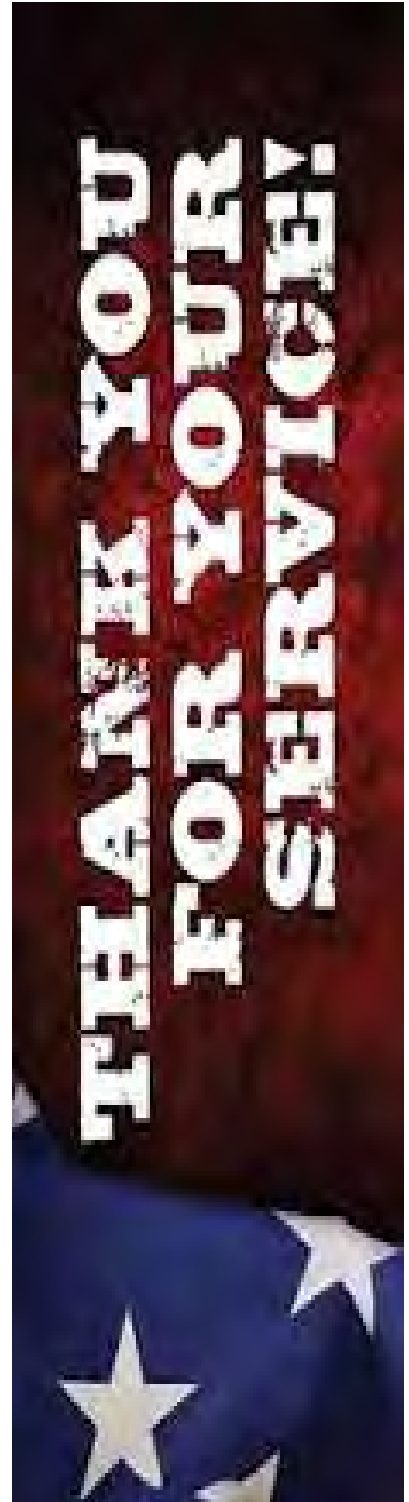
—Gov. Bobby Jindal (R-LA)

@Heritage

heritage.org



“I am who I am today because of the choices I made yesterday.”
— Eleanor Roosevelt



Guam Retiree Activities Office Newsletter

April 2017
Volume 7, Issue 4

Guam Retiree Activities Office

BG Douglas A. Cox

36th Wing Commander

Col Scott W. Hurrelbrink

36th Wing Vice Commander

CMSgt Orlando Ureña

36th Wing Command Chief

VACANT

RAO Director

CMSgt (Ret) David Ehlers

Newsletter Editor

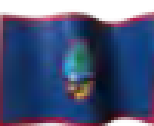
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"We often take for granted the very things that most deserve our gratitude." - Cynthia Ozick





Guam RAO Director's Position is **VACANT**

If interested, please contact the
36 WG at 366-3600

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

Since no one mans the 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!*

You Served – You Deserved

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 Page:

<http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp>

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 (March 2017) Retiree listing shows our retiree population total of 3,209 as follows:

Guam: 3,023 / CNMI: 140 / Outlying Areas: 46 (*no update since March 2017 newsletter*)

Service breakout: Air Force: 795 / Army: 1,266 / Coast Guard: 49 / Marines: 118 / Navy: 979 / Public Health: 2

*These numbers include: those in Retired Pay status, Gray Area Reservists, SBP/RSFPP Recipients, and other survivors
(widows/widowers). Outlying Areas include: FSM, Palau, and Marshalls*

Volunteers Needed !!!

Volunteering is a rewarding experience. There are many programs and activities that could **not** exist within our
military community were it not for the volunteers doing the work to make things happen.

Be a Volunteer RAO Volunteer Counselor ...

If you have been looking for a fun, creative and rewarding way to stay connected to the Guam military community,
then volunteering is the answer. At the Guam Retiree Activities Office, you can join our volunteer staff as a
counselor. Hand-on training will be provided and you will work with a great team of volunteers who are military
retirees and spouses dedicating their time, skills, talents, and wisdom towards helping the military community.

Please contact the Guam RAO at 671-366-2574 or Guam.RAO@us.af.mil



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 nurse 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, contact Santos, Bernadette at 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.

☒ The Guam Veterans Commission chairman is Dan Mendiola. If you want to discuss VA issues, contact him at 488-4423 or email dmendiola@teleguam.net.

Guam Veteran

Meetings / Events / etc.

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 477-8406 for more information and next meeting date/time.

▶ **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 the next newsletter

?QUESTION? – how many veteran organizations do we need on Guam? (let me know via [email](mailto:) or on [Facebook](https://www.facebook.com/))

Is it because you want some comraderies (social club) from a similar group of folks (village)? or is it because you are upset with current Veteran organizations (i.e. VFW, Legion, etc.)? or you think it will give you a better voice with the local Veterans Affairs or Veterans Commission or Legislature?

I say that you should consider the reasons – and to reconsider, adding your voice to the national organizations will only strengthen Guam's position on the national level. If you want a specific service or activity, get involved and add it to the programs of the existing organizations!

Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/ | **New Items Highlighted** | * thru Bill 71-34 & Resolution 74-24

Bill No. 43-34, Veterans Cemetery Maintenance – introduced by: Senators Rodriguez, San Agustin & Aguon. 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 cemetery. **Status: Received** 03/16/17.

Bill No. 30-34, Medical Referral – introduced by: Dennis G. Rodriguez / Joe S. San Agustin. An act to repeal and reenact section § 1103 of Chapter 1, Division 1, of Title 10, Guam Code Annotated, relative to the Medical Referral Assistance Office. **Status: Referred** to Committee on Appropriations and Adjudication: 03/20/17

Bill 17-34 – Guidelines for Animal Assisted Interventions – introduced by D. Rodriguez & J. San Agustin. An act to add a new article 4 to chapter 34 of division 2, title 10, Guam code annotated, relative to establishing guidelines for animal assisted interventions. **Status: Referred** to Committee on Environment, Land, Agriculture, and Procurement Reform: 02/07/17.

Bill 8-34 – The Cannabis Control Act – introduced by Committee on Rules, by request of the Governor of Guam, in accordance with the Organic Act of Guam: An act to add a new chapter 8 to title 11 Guam code annotated known as “The Cannabis Control Act” relative to regulating the use, production, sale, and taxation of cannabis, and the declassification of marijuana as a schedule I controlled substance under the Guam Uniform Controlled Substances Act. **Status: Referred** to Committee on Appropriations and Adjudication: 01/11/17; Hearing held 02/15/17:

Resolution No. 40-34 (COR) – Relative to advocating for the inclusion of veterans who participated in the cleanup of Enewetak Atoll as radiation exposed veterans for purposes of the presumption of service-connection of certain disabilities by the Secretary of Veterans Affairs, and for other purposes, and to expressing the support of (the 34th Guam Legislature) for H.R. 632 and S. 283, the Mark Takai Atomic Veterans Healthcare Parity Act, introduced in the United States Congress.

Resolution No. 39-34 (COR) – relative to seeking compensation for cancer and other illnesses caused by exposure to ionizing radiation and to expressing the support of (the 34th Guam legislature) for S. 197, the Radiation Exposure Compensation Act Amendments of 2017, introduced in the United States Congress on January 24, 2017, which would amend the Radiation Exposure Compensation Act to include Guam as a downwind area.

Resolution No. 35-34 (COR) ADOPTED: 2/21/17 – relative to recognizing and commending the Guam Community College Veterans Club for supporting a higher education for fellow Veterans - Today's Hero for Tomorrow's Leader; and to further extend an Un Dãngkolo Na Si Yu'os Ma'ãse' to the club members for taking the initiative for the betterment of our Veteran community on Guam.

Resolution No. 25-34 (COR) - Relative to expressing the support of I Mina'trenta Kuãttro na Liheslaturan Guåhan for H.R. 809, the Fighting for Orange-Stricken Territories in Eastern Regions (FOSTER) Act, introduced by the Honorable Congressman Dennis Ross, R-Florida, on February 1, 2017, which would provide presumptive Agent Orange exposure status to Vietnam War-era veterans who served in specific areas, including Guam, and show symptoms of medical conditions currently associated with exposure to Agent Orange in order to receive U.S. Department of Veterans Affairs benefits; and to seeking justice for veterans and civilians exposed to Agent Orange on Guam.

Sen. Dennis Rodriguez, Jr. Military Affairs Committee Chairman

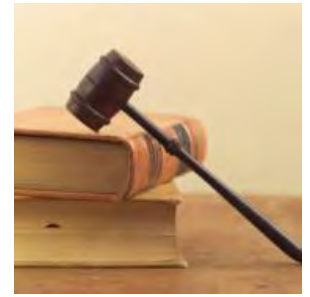
Phone: 649- 8638/0511; Fax: 649-0520 | Email: senatordrodriguez@gmail.com | Website: <http://toduguam.com/>
Office: Suite 107, 176 Serenu Ave. Tamuning.

34th Guam Legislature Live Feed: <https://www.youtube.com/channel/UCWGC3ELFerik7HtSuf70tyg/live>

IN THE
* NEWS

[Veterans share frustrations at hearing on Agent Orange, radiation resolutions](#)
[Bordallo seeks GAO review of Agent Orange on Guam](#)

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.



Request veteran feedback and/or Military Retiree members' stance on the following items: [email responses to: Guam.RAO@us.af.mil or Guam.RAO@gmail.com]

- 1) Why veterans are not taking advantage of / attending the various Town hall sessions, legislative hearings, veteran outreach events?
- 2) Should the following bills, which died at end of 33rd Legislature term, be revived and submitted to the 34th Legislature for action?
 - **Bill 388-33 – Non-Emergent Health Care Services** authorize the office of Veterans Affairs to enter into a contract with a licensed health care provider for the purpose of providing non-emergent health care services to veterans; establish the Veterans non-emergent care fund; authorize no more than \$6.25million in revenues projected to be or actually collected in excess of the adopted revenues from the general fund for fiscal year 2017 to be used for the same purpose.
 - **Bill 377-33 – Veteran Mental Health** update Guam Code relative to improving Gov't resources for Veterans struggling w/ mental health issues – specifically for GovGuam employees (I think it should encompass ALL veterans, not just GovGuam veteran employees)
 - **Bill 334-33 – Veteran License Plate** appropriate the sum of \$3,000 (for the template), relative to special recognition veterans license plates; specifically for veterans who are recipients of Medal of Honor, Distinguished Service Cross, Silver Star, Navy Cross, Bronze Star w/ 'V' device, and Purple Heart
- 3) Any new issues / concerns from military Retirees/dependents that you would like addressed at the Guam Veterans Commission or Guam Veteran Advisory Council meeting?

Update on Guam Veterans Advisory Council | Congresswoman Madeline Z. Bordallo's Guam Veterans Advisory Council met on Friday, 7 April; key agenda items were the finalization of revised By-Laws and election of new Council leadership - looking forward to some great work from this group over the next year. Thank You to Diron Cruz and Ben Palacios – outgoing Chairs.

Chairman: Rodney Cruz (IAPGVP) | Vice Chairman: Shawn Watson (VFW) | Adjutant: Alan VanAken (3rd Marines)

Active Member Veteran Service Organizations:

- American Legion
- Vietnam Veterans of America (VVA)
- Women Veterans of America (WVA)
- Third Marine Division, Guam Chapter
- Veterans of Foreign Wars (VFW) posts 1509 & 2917
- Military Order of the Purple Heart (MOPH)
- Iraq-Afghanistan/Persian Gulf Veterans of the Pacific (IAPGVP)

Recognized Ex-Officio Member Organizations

- Guam Veterans Affairs Office (GVAO)
- Chairman, Guam Veterans Commission
- Chairman, Guam Military Affairs Committee
- Guam Community Based Outpatient Clinic
- WestCare Pacific Islands
- Guam Retiree Activities Office

The purpose for which this Council is formed: "To advocate for veteran's rights and benefits."

- a. To preserve the memory, pride, and honor of its members who served in the United States Armed forces.
- b. To honor the sacrifices made by our servicemen and women.
- c. To promote and foster understanding and unity amongst our members, civic Councils and community-at-large.
- d. To support all recognized state and national veterans service Councils, their activities, goals and to foster good will and fellowship among them.
- e. To provide liaison service between the veterans of Guam, the government of Guam, and any other government service ad entity and to advise the Governor, the Guam legislature and Guam's Delegate to Congress, where applicable and appropriate, of the concerns of veterans residing within that jurisdiction.
- f. To unite all veterans on Guam and to promote fellowship, friendship and camaraderie.

NOTE that the COUNCIL (federal level) is different than... the Guam Veterans Commission which is:

- the local level organization which serves as the LOCAL partner of Guam Veterans, Veteran Service Organizations and,
- acts as liaison between Guam veterans, veteran organizations and the Guam Veterans Affairs Office and Government of Guam on actions affecting veterans and veteran's benefits, as they affect veterans and their families.

"There is a destiny which makes us brothers; none goes his way alone. All that we send into the lives of others comes back into our own." ~ Edwin Markham

TRICARE Updates / Info



Update DEERS When You Have a Life Change

The Defense Enrollment Eligibility Reporting System (DEERS) database informs and manages your eligibility status. DEERS is used for all active duty, National Guard and Reserve, and retired service members worldwide, as well as their family members and others. The information you provide in DEERS confirms your eligibility and your family members' eligibility for TRICARE coverage and programs, and determines your assigned TRICARE region. It's important to keep your information current, especially during life changes, such as moving, getting married or divorced, and having children.

Only sponsors, or a sponsor-appointed individual with valid power of attorney, can add family members in DEERS. When there is a change in information, each family member's DEERS record must be updated separately. Family members age 18 and older may update their own contact information. For more information, visit www.tricare.mil/deers.

Register New Spouses and Children in DEERS | It is important for sponsors to register new spouses and children in DEERS to ensure their TRICARE coverage. To register a new spouse or child in DEERS, the sponsor needs to provide a copy of the marriage or birth certificate and/or adoption papers to the nearest uniformed services ID card office, or to a DEERS representative in remote locations. To find an office, visit www.dmdc.osd.mil/rsl. New spouses and children are also required to show two forms of ID (for example, any combination of Social Security card, driver's license, birth certificate and/or adoption papers, current uniformed services ID card or Common Access Card).

Update DEERS after a Divorce | Sponsors must update DEERS if they divorce. For information about documentation requirements, call your nearest uniformed services ID card office. Visit www.dmdc.osd.mil/rsl to find an office in your area.

Certain former spouses who have not remarried may be eligible for continued coverage. Check with the sponsor's service personnel office to verify eligibility and find out what documentation is necessary to continue TRICARE coverage.

Former spouses who are not eligible for TRICARE may not continue getting health care services under a TRICARE program. If an ineligible former spouse continues using TRICARE for health care services, the former spouse and/or the sponsor may have to pay back TRICARE for those services. Excerpt from the TRICARE Health Matters 2017 February Yearly E-Newsletter

The TRICARE Pharmacy Program

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. Your pharmacy contractor is Express Scripts, Inc. (Express Scripts). This means that Express Scripts will help you with coverage reviews (some drugs are only covered in certain cases), filing claims to get money back from up-front payments and other pharmacy needs.

Drugs that are covered by TRICARE are grouped into three tiers. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type.

When you fill a prescription, your costs will vary based on which drug you get and where you get it. You pay nothing for generic or brand-name drugs at military pharmacies, and nothing for generic drugs filled through TRICARE Pharmacy Home Delivery. You pay a copayment for brand-name drugs or generic drugs at retail pharmacies. Most often, your prescription will be filled with a generic drug, unless a brand-name drug is requested by the provider. TRICARE covers some over-the-counter drugs if you have a prescription. For more information, go to www.tricare.mil/otc.



Depending on your beneficiary status and the prescription you need, you have different options for where to fill your prescriptions. With TRICARE Pharmacy Home Delivery, your drugs are mailed to you using free standard shipping, and you can get a 90-day supply of your drug. There is no cost for active duty service members who use home delivery and no cost for all others for generic tier 1 drugs. Copayments are required for brand-name (tier 2) and nonformulary (tier 3) drugs. You will not need to file a claim for prescriptions you fill through home delivery.

You may be required to use the home delivery option for some maintenance drugs. Maintenance drugs are those you take on a regular basis, such as birth control or drugs that control blood pressure or cholesterol. To find out if your drug is a maintenance medication that requires you to use home delivery, go to www.health.mil/selectdruglist or call **1-877-363-1303**. For information on switching to home delivery, visit www.express-scripts.com/TRICARE or call **1-877-363-1303**.

continued on page 9 – "Pharmacy"

Pharmacy – continued from page 8

If you are not required to use home delivery, you have other options:

- **Military pharmacy**
 - Usually located at a military hospital or clinic
 - Charges nothing for a 90-day supply of most drugs
 - Accepts prescriptions from military and civilian providers, including electronic prescriptions
 - Usually does not carry tier 3 drugs
- **TRICARE retail network pharmacy**
 - Will not require you to file a claim, but you may have to pay a copayment for each 30-day supply
 - You will need to present your military ID card or Common Access Card along with your prescription to get your prescription filled
- **Non-network pharmacy**
 - May be your most expensive option
 - You will need to pay the full price for your drug up front and file a claim to get money back



When you use a non-network pharmacy, some of your costs will not be paid back to you. These costs include your yearly deductible and out-of-network cost-shares. Visit www.tricare.mil/pharmacy for more information.

Three Tiers of Drugs

Drugs that are covered by TRICARE are grouped into three tiers. This grouping is based on medical effectiveness and cost of a drug compared to other drugs of the same type.

The following graphic shows how drugs in different tiers may cost more and be harder to get.

TIER 1 \$

.....

Generic drugs

- Widely available
- Lowest out-of-pocket costs

TIER 2 \$ \$

.....

Brand-name drugs

- Generally available
- Higher out-of-pocket costs

TIER 3 \$ \$ \$

.....

Nonformulary drugs

- May have limited availability
- Highest out-of-pocket costs

Did you know that nearly one-fifth of the U.S. population suffers from some type of sleep disorder?



This is especially true for veterans. In fact, at Ft. Hood alone, an **1,800 percent increase** in cases of insomnia was reported from 2000-2009.

Sleep deprivation can take a toll on one's body as well. Exhaustion from lack of sleep can lead to high blood pressure, depression and often accompanies a sense of hopelessness.

Countless veterans are struggling with this very issue. And while it may often be a short-term problem, it can

feel like an eternity. Fortunately, one of our Capacity Building Grant recipients, the Healing Warriors Program, provided us a helpful post on [tips for getting a better night's sleep](#). I hope you can benefit from these tools, and if you know a veteran who might need this, please share this with them – it could make a big difference.

Courtesy of Disabled Veterans National Foundation

50-70 million US adults suffer from some sort of sleep or wakefulness disorder, and the Center for Disease Control has declared sleep insufficiency to be a nationwide public health epidemic.

Are You Sleeping? By Ana Yelen, Executive Director, Healing Warriors Program

A good night's sleep is more elusive than we think. U. S. Department of Health and Human Services studies assert that sleep disorders affect between 50 – 70 million Americans, or about 20% of the population.

In the armed services, sleep issues are the *de facto* norm because of training, job schedules, and the need for a military force that is on-call and available at a moment's notice. But the cost of long-term sleep deprivation is high and linked to depression, anxiety and worsening of post traumatic stress disorder (PTSD).

“More so than even the amputations and traumatic brain injuries that have come to define the Afghanistan and Iraq wars, insomnia is the hidden wound that America's warriors are bringing home. It's largely unnoticed, under-prevented and untreated.”¹

At Fort Hood, Texas, Dr. Vincent Mysliwiec, reported that between 2000 and 2009 they found a 19-fold increase in cases of insomnia; that is an 1800% increase in insomnia in less than a decade. “If this was anything else, it'd be labeled an epidemic,” the Army's top sleep specialist said at a Seattle sleep conference, according to Peter Green of Van Winkle's (<http://vanwinkles.com/for-our-returning-troops-post-traumatic-sleep-disorders-are-nhe-new-ptsd>).

“... Restoring sleep cycles is key to alleviating many post war ailments, including post traumatic stress. It's also the single most important factor, say military sleep researchers, for treating the post traumatic stress disorders that plague America's returning veterans, keeping them on meds and out of work and preventing them from enjoying a normal life.”²

We see this regularly at the Healing Warriors Program (HWP) clinic. Exhaustion from lack of sleep leads to high blood pressure, depression and often accompanies a sense of hopelessness. We all know this. We have all probably lived this. When we are over tired, what might be standard stressors become overwhelming making us feel engulfed, unable to swim out from the whirlpool.

So what can we do about this? We have some suggestions.

CREATE A ROUTINE

Those who have been in the military train themselves to perform certain tasks with specific cues, a process that usually started in boot camp. Through repetition and drill, muscle memory eventually and automatically takes over. It's a good thing too, as it may be life-saving. In the same way, though, we need to signal our minds and bodies to relax, rest, and sleep by establishing those cues and creating a routine.

For example:

- Take a hot bath using a scented bath salt or soap that you really like (this will also engage the sense of smell as a cue)
- Brush your teeth and create yourself a pattern
- Fluff your pillow with intent
- Brush down your sheets and blankets to smooth out
- Breathe – use conscious breathing techniques like resetting your breath to remind your body that it's time to stop and cleanse
- Smell – spritz an essential oil on the pillow (lavender, chamomile, valerian, vanilla) that you will begin to associate with going to sleep and will become your cue
- Calm your mind – try using a short meditation or prayer to focus and calm the mind
- Use guided Imagery which uses verbal suggestions in order to relax

All of these help you create a nightly ritual for going to bed that signals your body that it is time to power down and get some sleep. Best of all, it is a good way to practice self care.

LET'S GET PHYSICAL

When was your last physical? Do you get any exercise at all? How about taking a walk right after dinner? Walking helps keep the digestive system moving and increases oxygenation to the body. Exercise helps all bodily functions work better because it stimulates the production of enzymes and hormones that keep us running well.

Speaking of running, it is important to include some cardio into your weekly routine. Running, calisthenics, bicycling and even sex, are important ways to get that blood circulating and feeding the entire system.

Exercise also has the added benefit of helping soften the side effects of some medications that slow down digestion and elimination. When our bodies are sluggish about processing waste, it adds more workload for our major organs.

continued on page 11 – “Sleep”

Sleep - continued from page 10

Do you get healthy meals regularly? Are you drinking alcohol or consuming a lot of sugar before bed? Having a heavy, carbohydrate meal right before bed makes the digestive system, and our major organs, work even harder. Worst of all, they can trigger the central nervous system into a state of agitation and anxiety. Again, we want to power down, not rev the engine.

Make sure you deliberately take in more vegetables and fruit. These provide critical fuel and cleansers for your body. The protein helps feed the creation of new cells and the fiber acts as internal scrubbers. Even the simple act of munching on an apple or a carrot sets a host of enzymes and digestive processes in motion that clean and tune up your internal engine.

Always remember to eat and drink moderately in the evenings, and try to be kind to yourself. When your body doesn't have the opportunity to digest properly, the result is churning and discomfort with resulting gas.

And remember, it's ok to go to bed feeling a little hungry, but if you have to have a nightly snack, try a mug of hot chocolate or some hot milk with cinnamon. Keep it light.

Making some simple changes with your activity levels and with nourishment will make a big difference in how you feel. You'll have better rest and sleep.

KEEP COOL

A service member once told me a story about sleeping in the walk-in refrigerator on base. As odd as it may sound, studies have shown that we sleep better when the temperature is lower. Always keep your bedroom quiet, dark and cool.

If you're having problems from different light sources, invest in black-out curtains for your bedroom. If you are having trouble sleeping because of a hot room, and you don't have air conditioning, purchase a cooling gel pad for your mattress – good ones can be had from \$30 to \$100, and on up. If you do have air conditioning, try lowering the temperature at night 2-4 degrees.

Getting a good night's sleep often hinges on our body's memory. Use these suggestions, hit the reset button, and make valuable changes. If you live in the Colorado area, come down to a Healing Warriors Program clinic and participate in our 6-session sleep therapy series. You can restfully sleep again.

"...There is also a need for further research to evaluate the efficacy of innovative and promising treatment techniques that may fill treatment delivery gaps and be preferred by servicemembers, such as video teletherapy, therapies delivered through mobile technology, and CAM techniques (e.g., meditation)...."²

References

¹ <http://vanwinkles.com/for-our-returning-troops-post-traumatic-sleep-disorders-are-the-new-ptsd>

² **Sleep in the Military: Promoting Healthy Sleep Among US Service Members**, Wendy M. Troxel, Regina A. Shih, Eric Pedersen, Lily Geyer, Michael P. Fisher, Beth Ann Griffin, Ann C. Haas, Jeremy R. Kurz, Paul S. Steinberg
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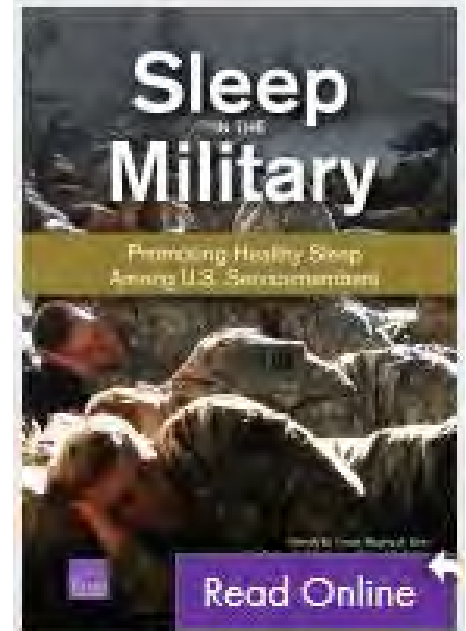
Other articles

Sleep Problems in Veterans with PTSD http://www.ptsd.va.gov/professional/co-occurring/sleep_problems_veterans_ptsd.asp

As Sleep Improves, So Does an Injured Brain <http://www.npr.org/sections/health-shots/2016/12/21/506452313/as-sleep-improves-so-does-an-injured-brain>

How Soldiers Deal with Sleep Deprivation <https://sleep.org/articles/how-soldiers-deal-with-sleep-deprivation/>

An Epidemic of Sleeplessness, <http://blog.healthjourneys.com/health-journeys-wellness-reports/an-epidemic-of-sleeplessness.html>



"I love sleep. My life has the tendency to fall apart when I'm awake, you know?" ~ Ernest Hemingway

"People sleep peaceably in their beds at night only because rough men stand ready to do violence on their behalf." ~ George Orwell

Improve Your Heart Health

Now is the time to focus on changes that support a lifetime of good heart health. Heart disease is the leading cause of death in America, but there are steps you can take to protect yourself. The sooner you start, the more effective your efforts will be.

The best way to avoid problems is to think about your health even when you're well. Whether you already have a condition like high blood pressure or are in great shape, keep your heart health on your radar. You can use the following tips to help keep your heart in shape for life



1. Start early. Many heart diseases and complications are preventable or treatable when addressed early. So, make your heart health a priority throughout the year.

2. Learn your risks. Risks for high blood pressure, high cholesterol, high blood sugar and obesity can be inherited or environmental. Some lifestyle choices like not getting enough physical activity, not eating well or using tobacco increase your risk. Regardless, awareness is your first defense. Talk with your health care provider about your risks. You can visit the American Heart Association's website, www.heart.org, to find tools to help guide your discussion.

3. Choose an area for improvement. You can't change some heart risks, like those due to age or heredity. Focus on what you can change, like managing stress, quitting tobacco or aiming for a healthy weight. If you have high blood pressure, first review your medications with your provider or check your blood pressure regularly at home. Talk to your family about the support you'll need from them. If you want to increase your physical activity, make a fitness plan. Any activity is better than no activity. You can start just by taking a walk.

4. Recognize your progress. Give yourself credit for starting. Every week, reflect on your progress. You can record and track your progress in weight loss, improvement in blood sugar or other

Be sure to talk to your provider about how you are doing and the steps you are taking to improve your heart health. Finally, read about your health, your risks and what you can do to make positive changes. For more information, visit www.health.mil and search "Heart Health." Excerpt from the TRICARE Health Matters 2017 February Yearly E-Newsletter

Preventive Services Coverage Expanded

Preventive health care is an effective way to protect your health. Preventive care helps you find problems early so you can make changes or get treatment if needed. TRICARE recently expanded the list of preventive care services covered at no cost. They include:

- One yearly health promotion and disease prevention exam, if done with a covered cancer screening, vaccine or well-woman exam
- Annual well-woman exams for female beneficiaries under age 65, which may be done separately from a vaccine or cancer screening at no cost
- BRCA1 or BRCA2 genetic counseling and testing for
- Cologuard and computed tomographic colonography for colorectal cancer screenings
- Other cancer screenings that occur during any covered office visit, including testicular, skin, mouth and pharyngeal, and thyroid cancer screenings
- Other screenings and services when done during a covered health promotion and disease prevention exam. These include prenatal screenings and screenings for blood pressure, cholesterol, type 2 diabetes, sexually transmitted infections (STIs), osteoporosis, rubella antibodies, hepatitis B, hepatitis C and tuberculosis, as well as intensive behavioral counseling for STIs.



The new policy also removes age limits for covered school physicals. TRICARE Standard cost-shares still apply to school physicals. TRICARE Standard also covers physical exams required for family members who are traveling overseas as a result of their active duty sponsor's duty assignment. TRICARE Standard cost-shares also apply to these physicals. Finally, Pap tests are now covered beginning at age 21, rather than age 18, in accordance with U.S. Preventive Services Task Force guidance. To learn more about preventive health services covered by TRICARE, visit www.tricare.mil/healthwellness/preventive

Excerpt from the TRICARE Health Matters 2017 February Yearly E-Newsletter

Health / Medical News

Trouble Sleeping? 5 Proven Tips to Help You Catch More Z's

By Kelly Lindamood | Illustration: Shutterstock

It seems that the older I get, the easier it is for my sleep to be disrupted. I find myself waking up in the middle of the night, tossing and turning, thinking about the events of the day and the worries of tomorrow. The next thing I know, the alarm goes off and ... ugh, I just want to stay in bed!

Does sleep elude you, too? If so, you're not alone. [According to the Centers for Disease Control and Prevention \(CDC\)](#), 50 to 70 million U.S. adults have sleep or wakefulness disorder. That's a whole lot of tossing and turning.

Unfortunately, over time, lack of sleep can be detrimental to your health. Indeed, sleeplessness has been linked to everything from obesity and diabetes to hypertension, cancer, and depression, according to the CDC. Plus, when you're sleep-deprived, you tend to eat more throughout the day and make poor food choices (I know I'm guilty of this!).

5 Ways to Get More Sleep

A good night's sleep should be part of your daily health regimen. Chances are you've heard a variety of tips and tricks to promote a sleep-ready you — a cup of hot tea before bed; a cool, dark bedroom; a notepad on the nightstand to document all the thoughts running through your mind.

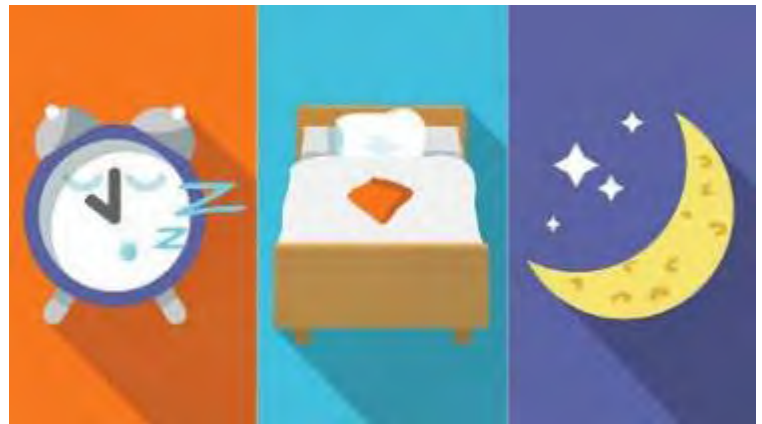
These are all great tips. Here are five more that are backed by science; they've helped me wake up with a pep in my step.

1. **Make healthy food choices.** Not eating enough vegetables throughout the day, over-snacking, and making less than optimal food choices have been shown to have a negative impact on sleep — yet another reason to eat healthy.
2. **Practice mindfulness.** Tuning in to your thoughts and feelings throughout the day can help you [become more mindful](#) — and catch more z's. According to a [study published in April 2015 in JAMA Internal Medicine](#), mindfulness practices can help improve the quality of your sleep. Practicing yoga, meditation, or breathing exercises are all great ways to get started.
3. **Watch what you eat.** [Some foods may cause indigestion](#), so be sure to avoid these at dinnertime. It may also help to eat foods high in fiber: [A clinical trial published in January 2016 in the Journal of Clinical Sleep Medicine](#) found that a dinner high in fiber and low in saturated fat and sugar led to a more restorative and restful night's sleep. It's also a good idea to allow four hours or more between dinnertime and bedtime.
4. **Avoid electronic devices.** Too much time spent on electronic devices before bed [has been shown to have a negative impact on sleep](#). Consider reducing the amount of time spent on a smartphone, computer or other electronic device before you turn in. If you love reading on your iPad or other device, you might want to switch to a paperback book or magazine.
5. **Indulge yourself.** Relaxing into a warm bath before bedtime is not a new idea; but did you know it [has been proven to help you sleep better](#)? Light the candles, add some bubbles, and enjoy!

In addition to these proven tips, simple behavioral changes can produce real, long-term effects to improve the quality of sleep. And if you happen to have a sleepless night while you're working on changing your habits, take heart: [A brief nap during the day](#) counteracts the impact of a night spent tossing and turning.

The No. 1 motivation for us to make better health choices is because we want to feel good — and waking up tired does not feel good. If you are having trouble sleeping, focus some time and energy on making this better; it will have real payoffs.

Source: <http://www.everydayhealth.com/columns/white-seeber-grogan-the-remedy-chicks/trouble-sleeping-5-proven-tips-to-help-you-get-your-zs/>



Seniors Find That Doing Good Is Good For You

There are two things that older adults have in spades these days: time and knowledge. And both make them the perfect match for volunteering.

By giving back as little as two hours a week, or about 96 hours a year, older adults are discovering how to keep their lives active and healthy.

Research shows that seniors who volunteer can combat depression, stave off chronic pain, and boost brain power. In short, volunteering can promote longevity.

Still need another reason to get out and volunteer? With the number of volunteers age 65 and older expected to double in a few years, chances are you'll reconnect with old friends and make new ones.

"Volunteering gave me a reason to get up in the morning and stimulated my brain as I learned about topics and issues that were completely unfamiliar to me," says one volunteer.

To help educate older adults about the benefits of volunteering, the National Association of Area Agencies on Aging (n4a) launched a public education campaign to raise awareness of the issue and to prompt older adults to take action. The centerpiece of the campaign is a [publication](#), "Doing Good Is Good for You: Volunteer!"

This brochure provides you with a Self-Assessment Checklist that can help you evaluate the range of issues and activities that you may find most interesting in a volunteer setting.

For example, are you interested in animals, politics, or art?

Do you enjoy activities such as gardening, tutoring, or counseling?

The Checklist gives you dozens of options.

One prospective volunteer who completed a checklist of his interests was a lifelong musician. He checked "arts and culture" as a favorite and said he loved teaching others. When the local volunteer coordinator signed him up, she had no idea that his instrument of choice was a ukulele. Two years later, his lessons have become so popular, he's teaching in two senior centers to packed classes.

The point is, there's a volunteer opportunity for everyone, and it can be found with the simple click of a mouse.

For more information on volunteering, and to download your free copy of the brochure and other resources, visit www.n4a.org and find the "Volunteer Resource Center" under n4a Initiatives.

Source: https://www.postguam.com/online_features/community_cares/seniors-find-that-doing-good-is-good-for-you/article_e61f46a6-fc78-5f68-8eb6-2327f6b38b3f.html (NewsUSA)



Even if you hear a
bad story about me,
understand
that there was
a time I
was good to
those people too,
but they won't
tell you that.

The biggest obstacles in
our lives are the
barriers our mind
creates...

DFAS / MyPay updates



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

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

FICA taxes help provide benefits for retirees, disabled people and children. This contribution helps your parents and grandparents have a secure retirement while securing today and tomorrow for you and your future family. Learn more about FICA.

Source: <http://blog.ssa.gov/what-is-fica/>

Q: *My husband wants to retire at 62 and start taking Social Security. Is that okay?*

This typically comes up because husbands are often a few years older than their wives, and figure they want to “get their money’s worth” by taking Social Security as early as possible. I think that can be a bad move. Unless you have oodles of money to live on in retirement, you — as a couple — want to maximize your Social Security payout for the longest surviving spouse. It’s important to understand that when one spouse dies, the other spouse is entitled to just one Social Security payment. So you want the surviving spouse to have the biggest possible benefit. Here’s how: Whichever spouse is the higher earner (and thus eligible for a bigger Social Security benefit) should delay taking Social Security at least until their Full Retirement Age (FRA), which is between age 66 and 67, depending on the year you were born. Your FRA benefit is 25 to 30 percent higher than the benefit you can get at age 62. Even better is to have the high earner wait all the way until age 70. The benefit if you start then is more than 65 percent higher than the benefit you are entitled to at age 62. While the high-earner should wait as long as possible, the other spouse can start earlier, but I always encourage both spouses to delay as long as possible.

What the FICA?

SOCIAL SECURITY ADMINISTRATION | Securing today and tomorrow

FICA is a U.S. federal payroll tax. It stands for the **Federal Insurance Contributions Act** and is deducted from each paycheck.

Your nine-digit number helps Social Security accurately record your covered wages or self-employment. As you work and pay FICA taxes, you earn credits for Social Security benefits.

How much is coming out of my check?

- 6.2% of your gross wages goes to Social Security tax.*
- 1.45% of your gross wages goes to Medicare tax.*

*Your employer matches these percentages for a total of 15.3%

Today, about 171 million people work and pay Social Security taxes.

FICA helps fund both Social Security and Medicare programs, which provide benefits for retirees, the disabled, and children.

Think about FICA like this...
 Right now, you are helping your grandparents, and eventually your parents have a secure retirement. As your career grows, all the money you contribute into Social Security helps you and your family secure today and tomorrow.

When you turn 18, open a *my* Social Security account to see how your Social Security benefits grow over time.

SocialSecurity.gov |

Produced at U.S. taxpayer expense

Financial / Legal News

Don't Fall For a Fake Retirement Scam

Be on the Alert for an aggressive phone scam that targets Federal annuitants: The scammer **claims** to be an OPM employee. The scammer threatens to end the annuitant's retirement, threatens that a "magistrate" will criminally prosecute, and demands an immediate payment. This is a government imposter scam – **Do not send money.**

Any communication of this type is NOT from an OPM official. OPM will **not** make such calls. Scams like this one are carried out by skilled imposters, who may sound convincing. They may use real names and titles – and they may know a lot about their targets, including personally identifiable information. The scammers may alter the caller ID to make it look like OPM is calling. Scammers may also attempt to use email to "phish" for more information. Finally, these imposters may leave an "urgent" callback request. **Don't fall for it.**

Signs of a SCAM (and these are actions OPM does NOT do):

1. Call to demand immediate payment.
2. Demand that you pay a debt first before any appeal.
3. Request that you pay using gift cards, prepaid debit or credit cards, wire transfers, Western Union, MoneyGram, or PayPal, etc.
4. Request for credit or debit card numbers over the phone or by email.
5. Threaten referral to a Magistrate, the police, or law enforcement.



If you suspect the caller is an imposter:

- Do not engage with the callers. Simply hang-up.
- Note the date and time of the call, as well as the caller's phone number.
- Report it to OPM's Office of the Inspector General (OIG), <https://www.opm.gov/our-inspector-general/>

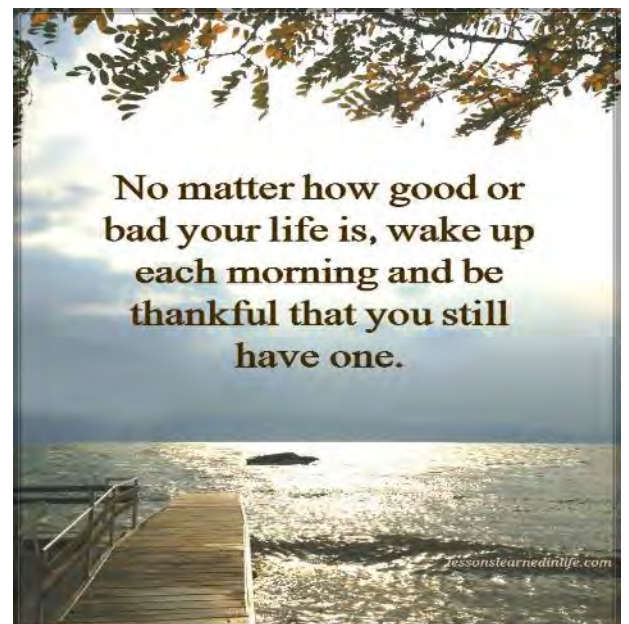
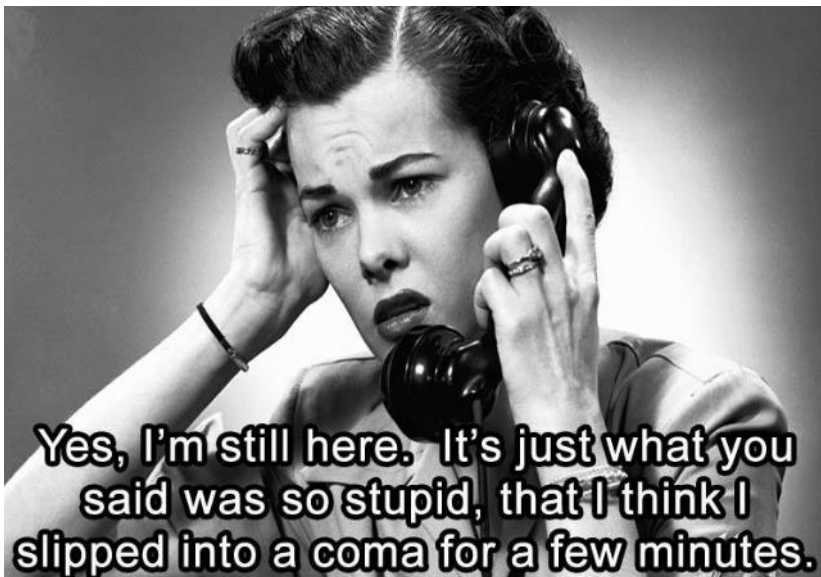
For Help and to Report suspected fraud:

1. **Call** the OIG Hotline: **877-499-7295.**
2. **Click** to report online, [Hotline Complaint Form](#)
3. **Write:** OPM OIG

1900 E Street NW, Room 6400
Washington, DC 20415-1100

The Federal Trade Commission (FTC) has a report on government imposter scams, <https://www.consumer.ftc.gov/articles/0048-government-imposter-scams>. You may also report suspected fraud to the FTC at <https://www.ftccomplaintassistant.gov/>

Source: <https://www.opm.gov/blogs/Retire/2017/3/15/Dont-Fall-For-a-Fake-Retirement-Scam/>



Don't Be a Scam Victim – You're in Control

With the tax season wrapping up, scammers are out in full force. Perhaps you received a phone call demanding payment from the IRS. They may threaten you with legal action if you do not pay immediately, or say things like, “we are sending the police to arrest you.” While these calls may seem scary, it is important to understand that they are not legitimate. This scam, which started in October 2013, has claimed over \$29 million from its victims. Unfortunately, this is just one of many scams designed to make you believe you are speaking with a legitimate government official.

Scammers use many tactics in an attempt to force victims to give out information, and sometimes money, via telephone or email. In Social Security related scams, they often call under a guise of helping you complete a disability application, asking you for your Social Security number or banking information.

Whether they are with Social Security or the IRS, a government employee will never do some things as part of official agency business, including:

- Call you to demand an immediate payment;
- Demand that you pay a debt without the ability to appeal the amount you owe;
- Require a specific means of payment, such as requiring you to pay with a prepaid debit card;
- Ask you for your personal information or credit or debit card numbers over the phone; or
- Threaten you with arrest or deportation.

Any legitimate request from a government agency will come to you in writing. Additionally, if you do receive a call from a government official, they will be able to provide you with a telephone number and extension. If you receive one of these scam calls or emails, do not provide them with any information. You should:

- Hang up immediately;
- For Social Security impersonations, contact Social Security's Office of Inspector General at <https://oig.ssa.gov/report>;
- For IRS impersonations, contact the U.S. Treasury Inspector General for Tax Administration (TIGTA) at www.treasury.gov/tigta, using the “IRS Impersonation Scam Reporting” page; and
- Contact the Federal Trade Commission on FTC.gov.



If you are attempting to conduct business with any government agency, or you have received a notice from such an agency, please utilize the telephone numbers provided in the notification. Additionally, you can find contact information on any .gov website such as socialsecurity.gov or irs.gov. | Source: <http://blog.ssa.gov/dont-be-a-scam-victim-youre-in-control/>





keeping you informed

Agent Orange health survey planned

Sen. Fernando Esteves announced plans yesterday to conduct a health survey through the Investigative Task Force on Environmental Pollutants, to record oral histories regarding exposure to Agent Orange and other cancer-causing pollutants on the island.

The survey, along with other environmental health analytics, will be compiled to conduct a comparative analysis of subjective and objective data to verify whether the military did use Agent Orange on Guam.

“The short-term goal is an admittance of guilt by the Department of Defense,” he said. “And I think they’re going to have a hard time proving that they didn’t use Agent Orange here.”

Committing to environmental health efforts

Survey administration will be a volunteer effort. The first-term senator admitted the scope was expansive, and that funding for analysis of the data is one issue that will need to be resolved.

In the meantime, Esteves has opted out of his legislative retirement benefits along with Speaker Benjamin Cruz, about \$40,000 that can be redirected toward the survey.

However imposing the task may be, Esteves said it's important “not just because of what’s happened in the past, but how we choose to move forward in the future.”

Esteves also said it was the task force’s responsibility to be committed to all environmental health efforts as a whole.

Reports of Agent Orange use

Agent orange is an herbicide used widely by the United States to kill vegetation during the Vietnam War.

According to Viet Nam News, the U.S. sprayed more than 80 million liters of herbicide over southern Vietnam, exposing about 4.8 million Vietnamese to toxic chemicals.

Earlier this year, 68-year-old veteran Leroy Foster told national news publications that he sprayed Agent Orange in military facilities and defense properties on Guam.

Foster has said he suffers from 33 diseases, including five different cancers.

Officials have consistently denied that the U.S. military used Agent Orange outside of Vietnam, Post files state.

Manny Cruz | The Guam Daily Post; Mar 16, 2017

D.O.D reaffirms stance on Agent Orange

Adelup says they could possibly open up the investigation to more than just the originally targeted D.O.D sites as the investigation continues.

Guam - Meantime, local navy officials say they already test water on Guam for Agent Orange. Thus, Navy officials say they have not seen any evidence of the cancer-causing herbicide.

In a statement to PNC, Joint Region Public Affairs Officer Lt. Tim Gorman is reaffirming the department of defense's stance that there is no evidence that agent orange was ever used on Guam. The statement reads "we regularly test drinking water on all military installation for traces of dioxins and we have not seen any evidence of agent orange." Gorman did say, however, "we will work with the Guam Environmental Protection Agency and the U.S. Environmental Protection Agency to further investigate these claims." Earlier this week, both Gov. Calvo and Congresswoman Bordallo asked for clarification from D.O.D. on these seemingly confusing statements.

"They've said that before they would help veterans who have been exposed to agent orange and similar substances you know and those folks have said that they were exposed to it here on Guam. So it's good that you're going to help the veterans but they're saying that on the one hand and on the other hand they are saying but we never had Agent Orange on Guam. So there have been a couple, at least a couple of conflicting statements that the governor would like to clarified because before you can really move forward and say this is what the problem is and this is how we are going to fix it, you have to really identify the root," says Ngrairikl.

Meanwhile, Adelup says they could possibly open up the investigation to more than just the originally targeted D.O.D sites as the investigation continues.

"Certainly that if there's a possibility of a specific site where it may have been either used but mind you we are also looking at areas where it could have been stored so we have a number of locations in mind because, as you said, you can't be too careful," says Ngrairikl.

Gorman tells PNC that they are still working on coordinating with Guam EPA to begin testing specific areas of the island.

“Medical conditions may manifest due to service, and we, as a society, have an obligation to compensate for medical conditions related to this service. Many of these veterans depend upon these benefits and for this reason, it is imperative that we ensure these deserving veterans and their family members receive the highest level of consideration.” American Legion National Veterans Affairs and Rehabilitation Division Deputy Director Zachary Hearn testified before the House Committee on Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs on April 5, 2017.

Stop doing this one thing to your gadgets - It's a major privacy risk!

Technological innovations have been improving our way of life for decades. Could you imagine ever having to go back to a time before smartphones? These gadgets allow us to complete so many tasks from the palm of our hand, we would probably be lost without them.

Smart appliances such as TVs, refrigerators and household lights are also helpful. However, some people are making a critical mistake with these gadgets that could be a major privacy risk.

What mistake are people making with IoT gadgets?

The downside to these smart appliances, known as the Internet of Things (IoT), is the fact that they need to connect to the internet to function. This opens the door to hackers who can get access to our login credentials and steal our personal data and even our money. To make matters worse, some people are making it easier for hackers to spy on them.

What we're talking about is the way users **name their gadgets**.

When setting up your IoT gadget you need to give it a name so it can be recognized on the network. For example, Kevin might name his smart television "Kevin's_Sony123." Or Mary names her laptop "Mary's_laptop143."

Putting your name in the gadget's name makes it easier for someone to know that it belongs to you. That would allow them to follow you around digitally and potentially snoop on your private information sent over a network. This privacy risk comes from internet protocols that leak information such as host names.

Think about your smart television, if you have one of course. Whenever the TV loses the Wi-Fi connection, this happens to me often, you need to find your network and re-enter your password to connect again. When you go through the menu it shows all of the Wi-Fi networks in the area. If your Wi-Fi network is named after you, anyone who sees it knows it's yours.

This is how it works for all gadgets that you have named. If you're connected to a public Wi-Fi anyone can do a search of the network and see what gadgets are connected. That means if you're at the airport working on your laptop and it's connected to the Wi-Fi, it can be discovered in a search.

What you need to do

When naming your smart gadgets, it's important to come up with something generic that won't easily be tracked back to you. When you're on the go the last thing you want is to have a stalker or hacker pinpoint your location.

As mentioned above, these IoT gadgets can cause security issues because of their internet connections. Here are a few of the more popular IoT items:

- **TVs** - [One issue with smart TVs that we've warned you about is how they're being hit with ransomware.](#)
- **Lights** - These smart lights can be used in DDOS attacks. [Learn how your light bulbs could help take down the internet.](#)
- **Locks** - [Some smart locks are making it easier for hackers to break into your home.](#)
- **Security cameras**
- **Wireless printers**

Those are just a few of the smart appliances found in many homes today. There are many more on the way. The technology is becoming more and more popular and it's becoming less expensive for manufacturers to implement it.

More stories you can't miss:

[5 easy ways to secure your home's Wi-Fi](#) | [How to keep your passwords in the right hands in case tragedy strikes](#)

By Mark Jones, Komando.com | © Paulus Rusyanto | Dreamstime.com

Source: <http://www.komando.com/happening-now/393861/stop-doing-this-one-thing-to-your-gadgets-its-a-major-privacy-risk>



"We can be incredibly disconnected in this day and age with computers and cell phones."

~ Marcia Gay Harden



Benefits WATCH

Medicare Issuing New ID Cards in 2018

Removing Social Security numbers to prevent identity theft

Medicare ID cards will remove Social Security numbers in 2018.

[Medicare](#) is preparing to stop using Social Security numbers for identification next year and will send new cards to patients with Medicare ID numbers. The move is required by a law enacted two years ago to discourage [identity theft](#).

The Centers for Medicare & Medicaid Services (CMS) recently updated its web page to help health care providers prepare for the change. The agency plans to begin mailing the new cards with Medicare beneficiary identifiers (MBIs) in April 2018. During a transition period through 2019, providers can use the MBIs or health insurance claim numbers (which are based on Social Security numbers) on transactions such as billing and claims.

The 2015 law, the Medicare Access and CHIP Reauthorization Act, requires CMS to remove Social Security numbers from Medicare cards by April 2019.

“We’re now figuring out the best way to mail the cards,” the agency advised providers. “We’ll keep you posted about critical information so you can be ready to ask your Medicare patients at the time of service if they have a new card with an MBI.”

CMS plans a “wide-scale outreach” to let beneficiaries know that they need to bring their new Medicare cards when they get care and how to get MBIs if they lose their cards.

AARP’s Fraud Watch Network ambassador, Frank Abagnale, advises consumers not to share Social Security numbers unnecessarily. “And don’t carry your Medicare card unless you are on your way to a [health care](#) appointment,” he wrote last year. “Instead, make a copy and black out all but the last four digits.” [AARP](#), March 17, 2017 | Getty Images

Also of Interest: [Medicare Resource Center](#) | [Navigating the Medicare maze](#)

Source: AARP Health | <http://www.aarp.org/health/medicare-insurance/info-2017/new-medicare-id-cards.html>



Veterans Benefits You May Not Know About

Many veterans know about the basic health care and education benefits available to them through the Department of Veterans Affairs: Tricare and the GI Bill. While these benefits alone are substantial, numerous other programs help provide more benefits to veterans and their families. Even within the health care and education programs are little-known benefits to improve the lives of veterans and help ease the financial burden of medical care or other expenses.

- 1. Long-term Care** | Long-term care is expensive, but often necessary to provide care for aging relatives. Through the [Aid and Attendance program](#), many veterans are eligible to receive money to cover the cost of nursing homes, assisted living programs and other long-term care options. With the ability for couples to receive up to \$25,020 a year, the Aid & Attendance benefit will help take care of a significant portion of long-term care costs. Surviving spouses of veterans are also eligible to receive up to \$13,560 a year to cover their long-term care costs.
- 2. Caregiver Support** | Should you choose to take care of an ailing Veteran at home, the Department of Veterans Affairs offers a caregiver support program. While this program does not offer any monetary support to caregivers, they are provided with a free support line and a caregiver support coordinator to help navigate military benefits and the stress of care giving.
- 3. Death Benefits** | When a veteran dies, families have a few unique benefits available to them. A U.S. flag may be requested to drape over the casket and families may request a Presidential Memorial Certificate to [honor the deceased loved ones](#) service. The Department of Veterans Affairs also provides [free headstones or grave markers](#).
- 4. Certification Programs** | In addition to receiving credits to use toward a college degree, the GI Bill offers up to \$2,000 to help cover the cost of certification courses or other vocational training programs. This benefit will work well for veterans who wish to change careers or pursue a career path that does not require a college degree.

Read more: <http://militarybenefits.info/10-veterans-benefits-you-may-not-know-about/>

VA News

VA's rule establishes presumption of service connection for diseases associated with exposure to contaminants in water supply at Camp Lejeune

VA to provide disability benefits for related diseases

The Department of Veterans Affairs' (VA) regulations to establish presumptions for the service connection of eight diseases associated with exposure to contaminants in the water supply at Camp Lejeune, North Carolina, are effective as of today.

"Establishing these presumptions is a demonstration of our commitment to care for those who have served our nation and have been exposed to harm as a result of that service," said Secretary of Veterans Affairs, Dr. David J. Shulkin. "The Camp Lejeune presumptions will make it easier for those Veterans to receive the care and benefits they earned."

The presumption of service connection applies to active-duty, reserve and National Guard members who served at Camp Lejeune for a minimum of 30 days (cumulative) between Aug. 1, 1953, and Dec. 31, 1987, and are diagnosed with any of the following conditions:

- Adult leukemia
- Aplastic anemia and other myelodysplastic syndromes
- Bladder cancer
- Kidney cancer
- Liver cancer
- Multiple myeloma
- Non-Hodgkin's lymphoma
- Parkinson's disease

The area included in this presumption is all of Camp Lejeune and Marine Corps Air Station New River, including satellite camps and housing areas.

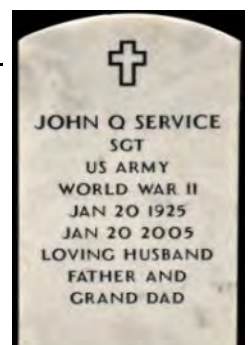
This presumption complements the health care already provided for 15 illnesses or conditions as part of the [Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012](#). The Camp Lejeune Act requires VA to provide health care to Veterans who served at Camp Lejeune, and to reimburse family members or pay providers for medical expenses for those who resided there for not fewer than 30 days between Aug. 1, 1953, and Dec. 31, 1987.

Source: <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=2869> (March 14, 2017, 01:42:00 PM)

VA Burial Benefits | Most US Veterans are eligible for burial and memorial benefits through the Department of Veterans Affairs (VA) National Cemetery Administration. Burial benefits available for Veterans buried in a private cemetery may include a government headstone, marker or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some Veterans may also be eligible for Burial Allowances. You can visit the [National Cemetery Administration Benefits](#) page to learn more, or you can print this [Fact Sheet](#) for inclusion in your records.



While Many can relate to this, it is not what we want to hear – although too many times, it is exactly what we are told; then have to fight to try to find evidence from 20-30+ years ago!



Identifying Signs of Crisis | Learn to Identify & Recognize the signs

Learning the signs of crisis - behaviors that may be signs a [#Veteran](#) needs help - could help save a life.

Many Veterans may not show any signs of intent to harm themselves before doing so, but some actions can be a sign that a Veteran needs help. Veterans in crisis may show behaviors that indicate a risk of harming themselves.

Veterans who are considering suicide often show signs of depression, anxiety, low self-esteem, and/or hopelessness, such as:

- Appearing sad or depressed most of the time
- Clinical depression: deep sadness, loss of interest, trouble sleeping and eating—that doesn't go away or continues to get worse
- Feeling anxious, agitated, or unable to sleep
- Neglecting personal welfare, deteriorating physical appearance
- Withdrawing from friends, family, and society, or sleeping all the time
- Losing interest in hobbies, work, school, or other things one used to care about
- Frequent and dramatic mood changes
- Expressing feelings of excessive guilt or shame
- Feelings of failure or decreased performance
- Feeling that life is not worth living, having no sense of purpose in life
- Talk about feeling trapped—like there is no way out of a situation
- Having feelings of desperation, and saying that there's no solution to their problems

Their behavior may be dramatically different from their normal behavior, or they may appear to be actively contemplating or preparing for a suicidal act through behaviors such as:

- Performing poorly at work or school
- Acting recklessly or engaging in risky activities—seemingly without thinking
- Showing violent behavior such as punching holes in walls, getting into fights or self-destructive violence; feeling rage or uncontrolled anger or seeking revenge
- Looking as though one has a “death wish,” tempting fate by taking risks that could lead to death, such as driving fast or running red lights
- Giving away prized possessions
- Putting affairs in order, tying up loose ends, and/or making out a will
- Seeking access to firearms, pills, or other means of harming oneself

If you are a Veteran or know a Veteran who is showing any of the above warning signs, please call the Veterans Crisis Line , [chat online](#) , or send a text message today. | Source: <https://www.veteranscrisisline.net/SignsOfCrisis/Identifying.aspx>



Veteran's Choice Program helpful for some in seeking alternative health care procedures

The idea behind the Veteran's Choice Program is simple: Veterans deserve access to great care no matter where they live.

How do you know if you qualify for the Veteran's Choice Program?

Veterans who meet certain criteria will also be eligible for the Veteran's Choice program. You might be eligible if:

- You have VA health care and have been or will wait more than 30 days for VA medical care
- The medical treatment you need is not offered by the VA
- If you live more than 40 miles away from a VA provider
- If you have specific issues that would make travel difficult or impossible, per Veterans Affairs guidelines

To find out more about the Veteran's Choice Program, or to see if you are eligible, call 1-866-606-8198 or visit:

<https://www.va.gov/opa/choiceact/>

VA Compensation: Who is eligible?

If you believe the internet, or what the guy sitting across from you at your appointment at the VAMC said—which is what he heard from some guy who was sitting next to him at his last appointment—then the answer to the questions **Who is eligible for VA compensation?** and **How do you get it?** is *No one, and You don't.*

I read comments like these every week on the [VBA Facebook page](#). There are two thoughts I take away from these sentiments: some people commenting on Facebook would rather be cynics than attempt to help others; and some people are really, honestly hurting and need help with their VA compensation claims.

This blog is addressed to those who need help, don't understand, or who're trying to help others.

First, though, let's bust those myths.

VA is still compiling FY16 data, but in FY15, [VA paid more money to compensate more Veterans—with more claimed medical conditions rated at higher average percentages—than ever before](#). As you can see, someone's getting paid, and that someone is (as of FY15) 4.56 million someones—and those someones are Veterans who took home \$66.38 billion dollars in FY15 for their service-connected disabilities.

So, who are these people getting approved, and [how do they do it?](#)

If you read [my last blog](#), you'll remember that, since [VA disability compensation](#) is taxpayer money, there's a legal process to claim that money. This means that VA disability compensation is guarded by the laws that your elected lawmakers wrote.

The laws explain who is eligible: *those who have separated from active military service with any discharge except dishonorable*, as well as those still serving in the Reserves/National Guard. That's the first part. The second part is that, if you want to claim an injury or medical condition, **it must have happened to you during the time you were active** (including Reserves/Guard activated, Reserves/Guard drill and/or annual training). (An addition to the second part allows one to claim active military service aggravated a pre-service injury or medical condition). The third part is that, if you claim an injury or medical condition that occurred/happened to you during active service, then you need to give VA evidence of the injury or medical condition that occurred/happened during the time you were in active service.

Note: this does not mean that it had to happen while deployed, and it doesn't mean it had to happen in uniform or during the duty day. Yes, you can file a claim if you served active duty during peacetime, or got injured in a pick-up basketball game off post after the duty day, and if the injuries you sustained affect you today, then it's something you could claim.

Yeah, I know—I wasn't a Sick Call Ranger, either. So, what do you do if you don't have much in your records? My co-worker, Mark, [wrote an excellent blog discussing what you can use for evidence](#). But I'd like to add even more detail to that list: pictures (you, your wound, your clothing and gear, your vehicle, your AAR, etc.), receipts, unit citations, award letters, prescriptions, news clippings, base hospital records, in-take and discharge logs; post-service private doctor records; and statements from your spouse, your commander, your platoon sergeant, your roommate, any witness who was there or knew you or was affected by your injury/medical conditions (“Yeah, after X happened, I remember Mikey didn't go on patrol for a week, and I had to cover down.”).

The last thing you need is actually two things: a current medical diagnosis from a medical professional (VA or civilian), and for that doctor to give the professional opinion that after reviewing your military medical records your current diagnosis—the injury or condition you suffer from right now—is because of what happened to you in active service. Yes! Have the doc review your records.

Recap: active service period, not dishonorable; evidence that something happened to you on active service; current medical diagnosis; medical professional agreeing the medical condition was caused by the thing that happened to you on active service.

So that explains Who is eligible for VA disability compensation and What you need to give VA to prove it. The last big remaining question is *How?* and I'll cover that next time.

Disclaimer reminder: *the internet, this blog and social media are not the places to share sensitive information, and I'm unable to answer complex or overly personal questions relating to your pending claim or your appeal of a completed claim. As always, [IRIS](#) is the best place (not the general VA call center) to ask these questions*

Source: <http://www.blogs.va.gov/VAntage/35277/va-compensation-who-is-eligible/> Posted on Friday, Feb17, 2017 9:37 am in [Benefits, Top Stories](#) by [Jason Davis](#)

##



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.

View the 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>



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.



Protecting Your Social Security Number from Identity Theft

Posted on [August 25, 2016](#) by [Doug Walker, Deputy Commissioner, Communications](#)

Every year, millions of Americans become victims of identity theft. Identity theft occurs when someone steals your personally identifiable information and pretends to be you. They can use this information to open bank or credit card accounts, file taxes, or make new purchases in your name.

It is important that you take steps to protect your Social Security number from theft. If someone obtains your Social Security number, they can use it to get other personal information about you, including your bank or credit information. Someone can steal your Social Security number by:

- Stealing your wallet, purse, or mail;
- Obtaining personal information you provide to an unsecured site on the Internet;
- Rummaging through your trash; or
- Posing by phone or email as someone who needs information about you.



If someone asks for your number, you should ask why, how it will be used, and what will happen if you refuse. Make sure you give your employer and your financial institution(s) your correct Social Security number, so your records and tax information are accurate.

To minimize the risk of identity theft, keep your Social Security card and any other documents that show your Social Security number in a safe place. Do not carry your Social Security card or other documents with you that display your number unless you need them.

If you suspect someone's using your Social Security number for work purposes, report the problem to us immediately by contacting the [Federal Trade Commission](#). We will review your earnings with you to ensure our records are accurate. You may also verify your earnings on your *Social Security Statement*. You can get your *Statement* online by opening a personal [my Social Security](#) account.

If someone misused your Social Security number to create credit or other problems for you, immediately go to <http://www.identitytheft.gov> and report the identity theft to the Federal Trade Commission. Their website provides detailed information to help you defend against identity theft. You can reach them by phone by calling **1-877-IDTHEFT (1-877-438-4338)**; TTY **1-866-653-4261**.

You may also want to contact the Internal Revenue Service (IRS), and file an online complaint with the Internet Crime Complaint Center at www.ic3.gov.

Safeguarding your identity and Social Security is of the utmost importance. If you think you're a victim of identity theft, please act now. For more information, read our publication [Identity Theft And Your Social Security Number](#) or visit us [online](#).

Source: <http://blog.ssa.gov/protecting-your-social-security-number-from-identity-theft/>

Planning Will Help You **See Green** in Retirement

Social Security has been a cornerstone of financial security for over 80 years. As you might already know, a lifetime of measured discipline can ensure a comfortable retirement. Social Security can help you plan, save, and see plenty of green in your golden years.

Social Security is part of the retirement plan of almost every American worker. If you're among the 96 percent of workers in the United States covered under Social Security, it is helpful to know what benefits you are entitled to. Social Security bases your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you worked steadily. How do you know what your retirement benefits might be so you can plan? Create a safe and secure *my Social Security* account to view estimates of your future retirement, disability, and survivors benefits. Visit www.socialsecurity.gov/myaccount and create your account today.

Social Security benefits help secure your today and tomorrow, but many people will need more retirement income. Saving for retirement is key. You might also have a pension or 401k. Combining as many savings resources will mean more income once you retire.

Your personal *my Social Security* account continues to benefit you once you file for benefits and beyond. Use your account to check the status of your application and, once you are receiving benefits, use your account to manage them. For example, you can start or change your direct deposit, change your address and phone number, get proof of benefits, and much more—online and at your convenience. Learn about all the great advantages of having your own *my Social Security* account at www.socialsecurity.gov/myaccount.

Social Security puts you in control. Visit www.socialsecurity.gov regularly to access the ever-evolving tools and information we provide. Source: <http://blog.socialsecurity.gov/planning-will-help-you-see-green-in-retirement/>

6 Ways to Know You Need A Course Correction

Some people [measure success](#) by the wealth they've accumulated, the power they've attained, or the status they've achieved. Yet, even though they've reached success beyond their wildest dreams, they still have an empty feeling — something is missing from their life.

In order to fill that void and be completely fulfilled in life, their soul may be searching for something more.

Here are a few scenarios that describe this emptiness:

Lonely at the top. I was obsessed with making it to the top. When I arrived, however, I learned that it wasn't all it was cracked up to be. I now realize that my continual pursuit of advancement seriously compromised my ability to spend quality time with my family and build meaningful relationships with friends.

Enough is never enough. One of the ways I kept score in life was to compare my toys to my neighbors' toys. It felt good for a while, but each "high" just didn't last. I now know better. I realized that if I'm not careful, the game of life can become an obsession — there will always be people with more and less than I have.

Sold my soul. I would have given anything to be a success. I lied, cheated, and sold my soul to the devil. I understand now that although I've obtained fame and fortune, people don't like or respect me. Knowing what I've done, I find it hard to live with myself, and others seem to agree.

All work and no play. I was always the first person in the office and the last one to leave. While my business life has been a roaring success, my personal life has been a disaster. I realize there's got to be more to life. [Balance matters](#), and I must be the one to make it happen.

Pleased everyone except myself. I never made a move without first [seeking the approval](#) of my friends and family. They're happy, but I'm miserable. I now appreciate that my opinion matters too, and counting on others to make up my mind for me is just a cop-out. After all, it's my life and I own it.



Course Correction – *continued from page 26*

Lived in the future rather than the present. I spent much of my life thinking about what I was going to do tomorrow. Now that I’m older, I’ve come face-to-face with the reality that my days won’t go on forever; I wish I had learned to savor every special moment as it happened.

If any of these scenarios sound familiar to you, it may be time for a course correction.

The purpose of life is a perpetual question that has intrigued mankind since the beginning of human existence. Success in life begins with purpose. When you achieve clarity, you’ll gain a new perspective on your life. When you find your purpose, you’ll feel good about who you are, what you stand for, and where you’re heading. When you discover your purpose, an inner peace will replace the need to seek approval from others. And friends and family will begin to sense a new you: someone who is happy, motivated and self-assured — a person with a mission. People will say that there’s something really special about you. And, they’ll be right! As Robert Byrne, author, once said, ‘The purpose of life is a life of purpose.’ It isn’t too late to start.”

This is adapted from [Follow Your Conscience: Make a Difference in Your Life & in the Lives of Others](#) By Frank Sonnenberg.

Source: <https://www.linkedin.com/pulse/6-ways-know-you-need-course-correction-frank-sonnenberg>

Ways to Maintain Good Mental Health

- Getting enough sleep
- Eating right & exercising
- Taking care of basic physical & emotional needs
- Staying connected socially
- Stopping to assess how things are going in life
- Managing the stressors in life

Mental Health Awareness health.mil MHS

Experience comes from bad judgment.
- General Omar Bradley

Good judgment comes from experience;

Wanderings

How to Be a Good Loser

No one wants to lose, but it's an important part of life. Losing makes you self-reliant; it's an opportunity to accept responsibility for your own destiny. Losing builds confidence and makes you strong; it inspires you to weather setbacks in the future. Losing teaches you [humility](#); it keeps you grounded. Losing provides valuable lessons; it proves that no matter how good you are, you can always become better. Losing fosters determination; it proves that when you're steadfast, you can overcome almost any challenge in life. Last, but not least, losing builds character.

Are you a good loser?

8 Ways to Be a Good Loser

Your ability to maintain a positive attitude, learn, and move forward will determine whether you win or lose in the future. Here are eight guidelines to consider:

Take time to mourn the loss. It's natural to get upset after a loss. Give it a good cry and move on.

Be positive. Winning without honor is worse than a loss. Hold your head up high. Remain calm and level-headed. Tomorrow's another day.

Remain true to your values. These are the times when real leaders reveal their character. Show some grace and self-control. Be a positive [role model](#). Do yourself proud.

Own the loss. Don't look for excuses or cast blame. Accept responsibility for the loss or you'll never take corrective action to better yourself.

Determine why you lost. If the loss was due to poor effort or careless errors, shame on you. It's one thing to lose to a better opponent and quite another to beat yourself.

Raise your game. What can you do differently next time you're faced with a similar situation? Learn and improve.

Turn barriers into hurdles. Don't let challenges deter you from your goal. Winners run toward challenges; losers run from them.

Don't quit. Show some grit and determination. One loss doesn't make you a loser any more than one win makes you a winner. As Norman Cousins, the political journalist, said, "Death is not the greatest loss in life. The greatest loss is what dies inside us while we live."

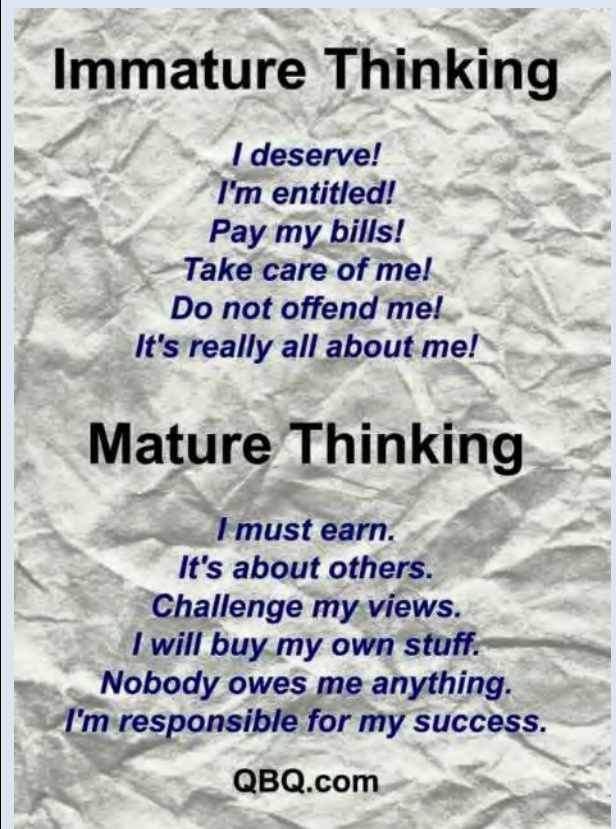
As Chilon of Sparta, one of the "Seven Sages of Greece," said, "Prefer a loss to a dishonest gain; the one brings pain at the moment, the other for all time." The bottom line is that you can lose and still come out a winner. Think about it...what do you stand to lose?

This post was adapted from [BOOKSMART: Hundreds of real-world lessons for success and happiness](#), released Nov, 2016 © 2017 By [Frank Sonnenberg](#) | <http://www.franksonnenbergonline.com/posters/how-to-be-a-good-loser/>



Not all who wander are lost.

~ J.R.R. Tolkien



"Some people believe holding on and hanging in there are signs of great strength. However, there are times when it takes much more strength to know when to let go and then do it." ~ Ann Landers

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 6 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.



**Veterans
Crisis Line**

1-800-273-8255 **PRESS 1**

“I AM A Veteran”

Calling the confidential Veterans Crisis Line can help. I know.



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

Ahead of the curve: Right vs. happy

Far too often, I observe the choices people make in their lives and compare them to my own life. Maybe 'compare' is not the right word because I really don't think it's very healthy for us to compare ourselves to others.

But still, I sometimes look at others and wonder how often they choose between being happy or being right. It's a passing, but more frequently, a recurring thought.

Not for any specific reason in my own life do I think about this. Rather, it's a bunch of things, little things that I see in people and headlines, more and more these days, that make me wonder: “Is it better to be right or to be happy?”

Right vs wrong | It wasn't that long ago when someone said or did something that we didn't agree with, that we would, more often than not, just smile and go along in the interest of avoiding an argument and maintaining peace — whether at home, in the workplace or in a public forum. It was called being civil and courteous.

You wouldn't be blamed if you feel, like me, that it seems being right is all that matters anymore. Facts notwithstanding.

Social media and online forums percolate with rude comments and scorching rhetoric over everything from politics to pop star feuds.

But, playing the "I'm Right, You're Wrong Game" only results in creating tensions and anger. We can see how true that is simply by following the news or scrolling through our Facebook feeds.

No one likes being wrong. I get it. But, being right — at the expense of basic kindness — is overrated.

More importantly, someone who needs to be right all of the time, or has to have the last word in a disagreement, consciously or not, also needs to put themselves above others. Making someone else "wrong" appeases their own insecurities and their ego's need to be perfect. That's a control issue.

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Happiness – continued from page 29

Obstructed happiness | While, being right may sometimes bring happiness, in most instances, the goals of the need to be right — which is pretty much a need to control people, situations, and outcomes — only obstructs your ability to be happy.

Being right all the time is an exhausting form of mental and emotional slavery that requires enormous amounts of energy. That doesn't look like a fun, or a healthy, way to live.

There are seven billion people out there; about 172,000 live on Guam. All of them with different wants, needs, histories, agendas and fears.

Of course, we won't always agree with each other. And we shouldn't always try to. I'm all for getting along and everything; but it shouldn't come at the expense of ourselves.

Life is not black and white. And not everyone who disagrees with us is always wrong, nor are we always right.

Like life, truth is not black and white, but detailed in more than fifty shades of gray on the black and white spectrum.

When people say things that spark your anger or outrage, expressing your own anger or outrage publicly will rarely make the world a better place. But, there is a better choice that will. **Choose happiness — and stay ahead of the curve.**

Sheila Baker Shedd, For PDN 9:36 a.m. ChT March 21, 2017

Source: <http://www.guampdn.com/story/life/2017/03/20/ahead-curve-right-vs-happy/99400956/>

'There are two primary choices in life: to accept conditions as they exist, or to accept the responsibility for changing them.'
-Dennis Waitley

PICKTHEBRAIN.COM

“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.” ~ Mark Twain

I believe that sometimes the bad times in our life *put us on a direct path* to the very best times in our life.



Real Success Does Not Depend Upon the Position You Hold, but Upon How You Carry Yourself in That Position

~ Theodore Roosevelt

"Do not let what you cannot do interfere with what you can do."

~John Wooden

Focus on Transition



10 hard skills to learn that will last a lifetime

To survive growing up on a remote cattle ranch in the middle of Wyoming, I needed to be scrappy, gritty, and tenacious. If I wasn't keeping an eye out for rattle snakes, I was avoiding horned bulls from charging my horse as I tried to cut them from a herd of cows.

I learned many important life lessons on that ranch, not the least is that it takes hard work, sweat, and mental toughness to get to the top and stay there. I took many of those lessons with me into the FBI as an undercover and counterintelligence agent for 24 years.

Here are 10 hard skills to learn that will last you a lifetime:

1. Hunt the good stuff | Positive thinkers are not optimists. Positive thinkers believe they will prevail in their circumstances rather than believing their circumstances will change; optimists believe their circumstances will eventually change for the better.

FBI agents are not optimists who hope or expect an arrest to go without a hitch; they prepare for the worst and practice ahead of time. When they do come across adversity, they don't wait and hope things will change for the better. They adapt quickly to the new situation and remain flexible -- choosing to remain positive -- so that they will find a solution.

Tip: The greatest mental toughness tool we have is our ability to choose one thought over another.

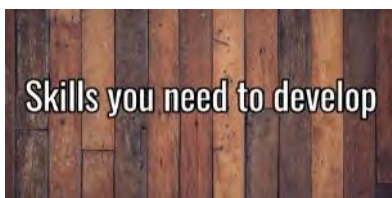
2. Become emotionally competent | We all know lots of people who are intelligent but not necessarily competent. If you can't empathize with other people, you will never develop the emotional skills needed to get along with them.

As an FBI agent, I learned that empathy is not feeling sorry for others but rather relating to what others feel. Empathy helped create a team spirit within our squad and motivated agents to try harder.

As a leader or entrepreneur, you need to develop empathy to become a leader who can push people beyond their own apathy and to think about something bigger than themselves. Emotional competency also requires you to develop the skills necessary to communicate accurately with people. This includes understanding the importance of verbal and non-verbal cues.

Tip: You can have the greatest ideas in the world, but if you can't explain them to others, you will never be anything more than an educated loser.

3. Know what makes you tick | Successful people spend their time thinking about what they want to do and how to make it happen. They know what is important to them; they have a vision and a set of goals to get them there.



12 Traits You Need at the Top

As a leader in your company, you have many important responsibilities that you have to stay on top of in order to keep your workplace running. You need to make strong decisions, build effective teams, delegate and stay above the everyday management muddle. Executive coach Debra Benton urges people in leadership roles to focus on strengthening these traits to help them excel in their jobs ...

- 1. Attitude:** Good leaders stay positive and do not waver.
- 2. Tenacity:** Nothing is ever accomplished with just one letter, one telephone call or one request.
- 3. Risk tolerance:** Mistakes help you and others learn.
- 4. Active honesty:** Carelessness with facts kills your credibility.
- 5. Prudence:** Thinking before you speak helps build your purpose.
- 6. Originality:** People like to sense that with you they are breaking new ground.
- 7. Modesty:** It's better to have other people recognize your ability than to point it out yourself.
- 8. Style:** It's not about your clothes, but about what you do while you are in your clothes.
- 9. Willingness to admit mistakes:** If you are error-free, you are probably effort-free.
- 10. Downward loyalty:** Leaders protect their people.
- 11. Straightforwardness:** People support what is simple and direct.
- 12. Inquisitiveness:** Curiosity leads any organization into new areas.

—Adapted from *How to Think Like a CEO*, Debra Benton, Warner; via *Business Management Daily*

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Hard Skills – continued from page 31

In other words, it's hitting your stride because you've found what makes you tick. The FBI hires second-career professionals because they want to know that the individual is making a deliberate and well-thought move from their first successful career.

It doesn't just take talent to meet goals. Instead, success needs "flow." Flow is described by psychologist [Mihaly Csikszentmihalyi](#) as a state of deep absorption in the activity during which performance seems to happen effortlessly and automatically.

Tip: Ignorance of your competition makes you vulnerable; ignorance of yourself makes you stupid.

4. Have the confidence to fail | Unfortunately, most of us fear failure so much that we shuffle along in life until we accidentally stumble onto something at which we are good. Success can be misleading because it often is not what really fuels us. Such success is based in complacency because we are too scared of failure to pursue the type of work that would provide value and meaning.

It takes confidence to look failure in the face and keep moving forward because, if we are confident in ourselves and our ability, we look at failure as part of the fine-tuning process.

Most of my FBI investigations met many failures, as I continually looked for the soft underbelly of the puzzle in front of me. Each failure educated me more about how to keep moving forward to solve the investigation.

Tip: The way in which you deal with failure determines how you will achieve success.

5. Identify self-limiting beliefs | Our memory is not always reliable. Instead, we extract the gist of the experience and store it in ways that makes the most sense to us. That's why different people witnessing the same event often have different versions.

We already know that we are biased toward anything that confirms our own beliefs, but it's important to realize that your brain has its own built-in confirmation bias. This means it stores information that is consistent with your own beliefs, values, and self-image.

For example, if you have low self-esteem, your brain tends to store information which confirms your lack of confidence. That will be all you remember about a specific event.

Tip: When you have doubts about your abilities and have self-limiting beliefs about what you can do in life, never rely on memory to give you accurate feedback, especially if the feedback is negative.

6. Stretch toward peak performance | Unless you know your limits, you will not be able to prepare either your mind or your body to move past them. To move toward peak performance, you need to stretch your current skill level, but not so hard that you want to give up. | At the FBI Academy, if coaches didn't push every agent past their comfort zone every day, they weren't doing their jobs.

Experts agree that this [magic stretch is 4% greater than our skill](#). Anything more will discourage you from trying harder; anything less will not push you hard enough to move forward. However, it's important to keep that continual tension between stretch and skill if we want to move toward our peak performance.

Tip: Smart leaders focus on developing peak performance by continually moving into their discomfort zone.

7. Manage time wisely | Find a system that works for you and stick to it. Not everyone is a morning person, so perhaps you're most alert after you've exercised or taken a nap. The idea is to schedule the tasks that take the most energy for when your brain is fresh and alert.

[Visuals are a great way to activate the mind](#). That's why storytelling, pictures and metaphors work so well -- they generate an image.

Visuals are laden with information. They provide color, shape, size, context, etc. Since they take less energy than words, they are efficient ways for the brain to process information.

Tip: Grab a pen and paper and [write down your prioritized projects](#) for the day. This saves your brain from the need to recall and review each one. Save your energy for getting those tasks done!

8. Use positive self-talk | The internal conversations we have with ourselves, called self-talk, can go on for days, and sometimes through our nights as well. Many of us know how vicious that inner critic can be. Often, we are harder on ourselves than we are on others. It's not because we want to be, it's because we don't know how to manage our negative self-talk.

Energy follows attention -- wherever your attention is focused, your energy will follow. If your inner critic is beating you up about a failure, your failing will be the one thing you focus on.

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Hard Skills – continued from page 32

Tip: The way you treat yourself sets the standard for others

9. Make room for your emotions | Mental toughness is managing our emotions in ways that will set us up for success. Instead of denying uncomfortable emotions, acknowledge them.

Researcher [David Rock](#) believes that labeling our negative emotions is an effective way of short-circuiting their hold over us. So give your inner critic a name or call it out for what it really is: jealousy, insecurity, fear, etc.

You can keep the name in your head, but Rock believes that saying it aloud activates a more robust short circuit to help break the emotional hold.

Tip: Destroy negative thoughts when they first show up and are at their weakest.

10. Find your tribe | Sebastian Junger wrote in his book "Tribe" that "We have a strong instinct to belong to small groups defined by clear purpose and understanding -- tribes."

The FBI Academy created a tribe when it refused to let new agents leave for the first several weeks. We grew to depend upon each other, and it was habit that we took with us into the field as we looked out for fellow agents

When you are a member of a tribe, you have an acute sense of belonging -- you feel accepted and safe when things go wrong. Many of us are lucky enough to feel that our biological families are our tribe, but usually tribes are founded around groups of people with shared values, ideas and experiences.

In the competitive world of business, it is not always easy to feel safe and accepted. When things go wrong, you fear losing your company, your job, and maybe even your health.

Tip: In times of stress, it's easy to feel neglected. It's impossible to instantly create deep bonds of familiarity and trust. Don't wait until things go wrong to start finding your tribe. Start now.

LaRae Quy was an FBI undercover and counterintelligence agent for 24 years. She exposed foreign spies and recruited them to work for the U.S. government. As an FBI agent, she developed the mental toughness to survive in environments of risk, uncertainty, and deception. LaRae is the author of "Secrets of a Strong Mind" and "Mental Toughness for Women Leaders: 52 Tips To Recognize and Utilize Your Greatest Strengths." If you'd like to find out if you are mentally tough, get her free 45-question [Mental Toughness Assessment](#). Follow her on [Twitter](#).

Source: <http://www.smartbrief.com/original/2017/03/10-hard-skills-learn-will-last-lifetime>



SOMETHING TO PONDER – The humor of life

You Can Learn It All In Basic Training

by Dennis Rogers

Everything you need to know to succeed in life can be learned in three months of basic training:
 You can get along with anybody if you take a lot of showers together.
 No matter how bad the haircut is, it always grows back.
 If you are hungry, even lousy food is delicious.
 Guns DO kill people, too.
 The fastest way to accomplish something is not by working as fast as you can, but as steady as you can.
 It is not courage that makes ordinary people perform extraordinary deeds. It is the shame of letting down people who are counting on you.
 Payday is sweeter when you have earned it.
 Neatness counts, so make your bed every day.
 You're never as tired as you think you are, especially when someone starts yelling at you.
 Learn to follow instructions.
 Everyone should wear name tags.
 If you have to, you can eat a meal in 10 minutes. Even less.
 Clean your tools after you use them, because you might not have time to later.
 Singing while you walk with a group of people doesn't feel nearly as silly as you thought it would.
 Having someone you trust watching your back makes all things possible.

World Traveler

My brother presented me with his Travel Plans for 2017...I hope he has a great time.
 I've been in many places, but I've never been in Cahoots. Apparently, you can't go alone. You have to be in Cahoots with someone.
 I've also never been in Cognito. I hear no one recognizes you there.
 I have, however, been in Sane. They don't have an airport. You have to be driven there. I have made several trips there thanks to my friends, family and others.
 I would like to go to Conclusions, but you have to jump, and I'm not too much on physical activity anymore.
 I have also been in Doubt. That is a sad place to go, and I try not to visit there too often
 I've been in Flexible, but only when it was very important to stand firm.
 Sometimes I'm in Capable. I go there more often as I'm getting older.
 One of my favorite places to be is in Suspense! It really gets the adrenalin flowing and pumps up the old heart! At my age I need all the stimuli I can get!
 I may have been in Continent, but I don't remember what country I was in. It's an age thing. They tell me it is very wet and damp there.

ATTITUDE.. It's Awesome..

If A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Is equal to 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
 19 20 21 22 23 24 25 26

Then

$$H+A+R+D+W+O+R+K = 8+1+18+4+23+15+18+11 = 98\%$$

$$K+N+O+W+L+E+D+G+E = 11+14+15+23+12+5+4+7+5 = 96\%$$

$$L+O+V+E = 12+15+22+5 = 54\%$$

$$L+U+C+K = 12+21+3+11 = 47\%$$

None of them makes 100% Then what makes 100% ???

Is it Money? NO !!!

Leadership? NO !!!

Every problem has a solution, only if we perhaps change our "ATTITUDE".

It is OUR ATTITUDE towards Life and Work that makes OUR Life 100% Successful..

$$A+T+T+I+T+U+D+E = 1+20+20+9+20+21+4+5 = 100\%$$



If you change the way you look at things, the things you look at change.
 — WALTER DYER

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/>

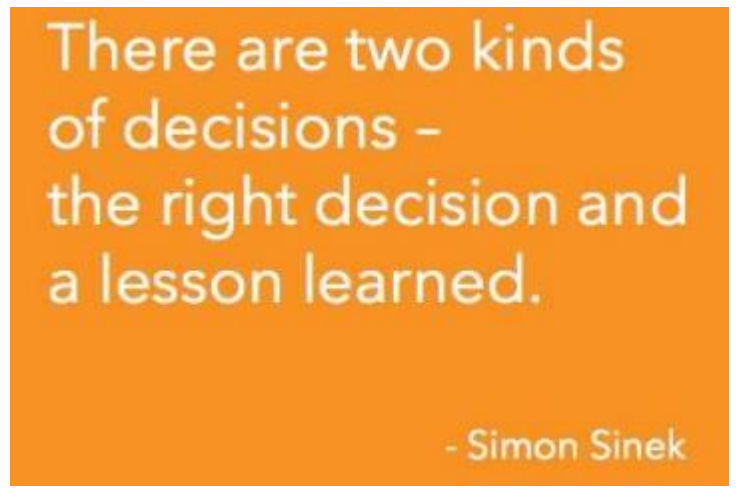
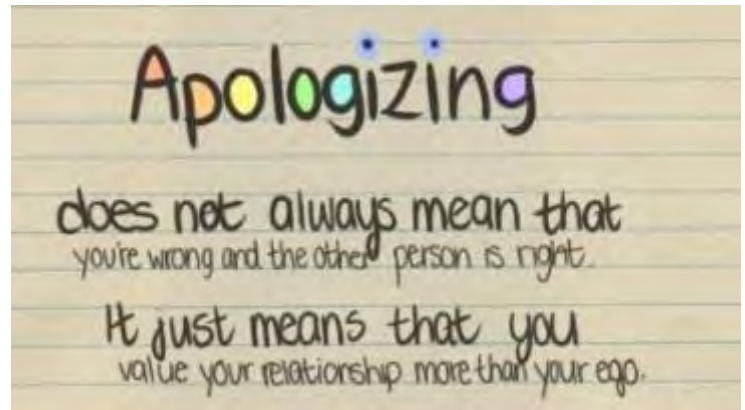
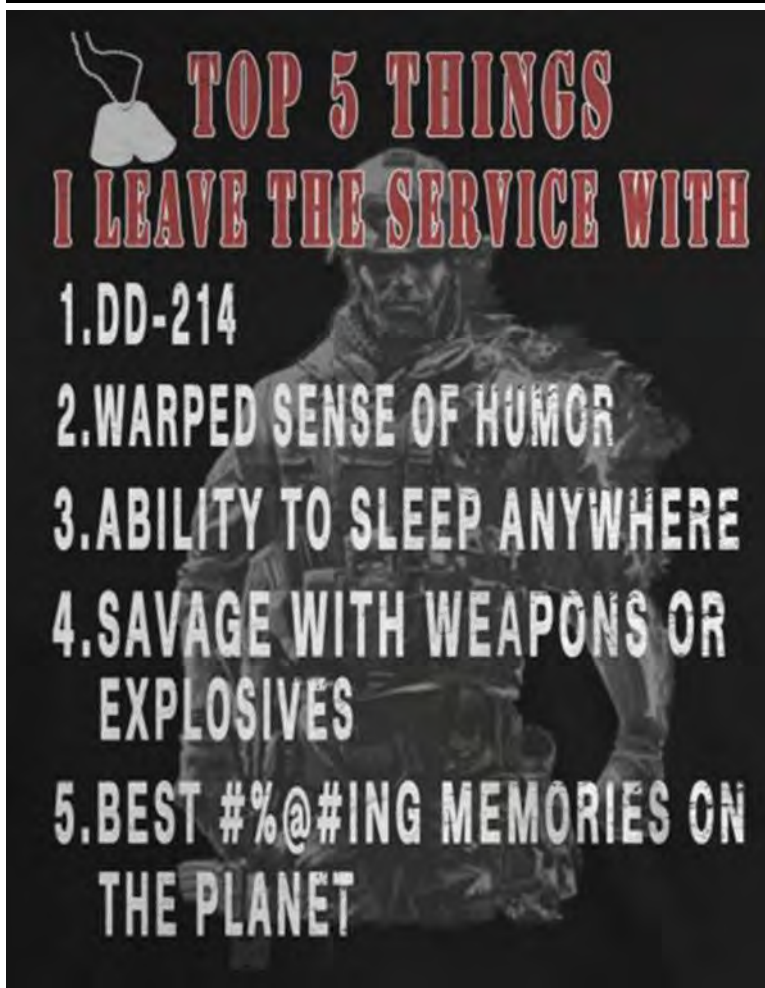
<http://www.military.com/benefits/>

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**





Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address:
36 WG/CVR
Attn: Guam RAO
Unit 14003
APO AP 96543-4003

Phone:
DSN: 315-366-2574
Commercial: 671-366-2574
*Please leave a message and
we will return you call as soon
as possible.*

Social Media:

Email: Guam.RAO@us.af.mil or Guam.RAO@gmail.com
Webpage: <http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp>
Facebook: <https://www.facebook.com/GuamRAO>
Twitter: http://twitter.com/Guam_RAO

Commonwealth of the Northern Mariana Islands

Saipan RAO

PO Box 506680
Saipan MP 96950-0000

Hours: 0900 - 1200, Mon, Wed, Fri
Phone: 607-288-3021
email: PeterC11@yahoo.com

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

*“The best teachers are those
who show you where to look,
but don't tell you what to see.”*

Alexandra K. Trenfor

