

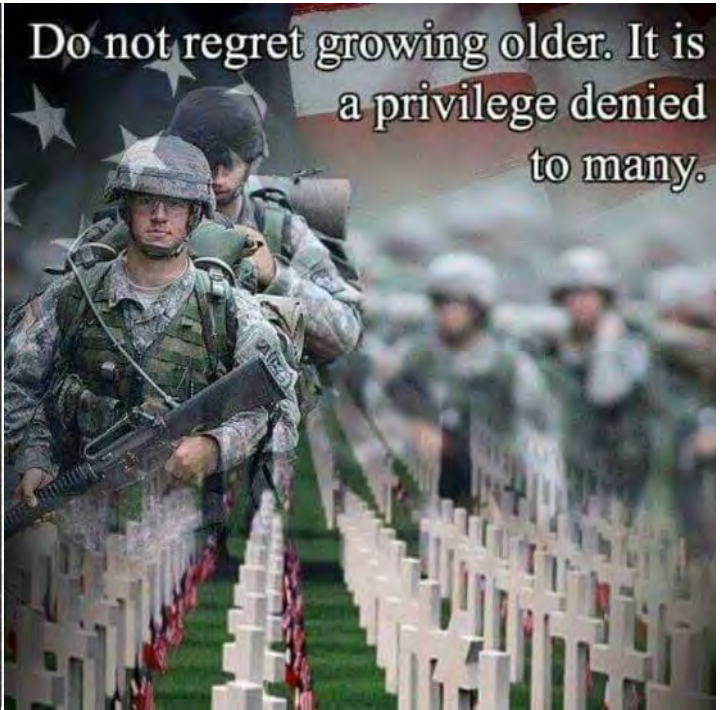
Guam
Retiree
Activities
Office

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



**ANNUAL MILITARY
RETIREE
APPRECIATION DAY**

OCTOBER 22, 2016
FITNESS CENTER GYMNASIUM
ANDERSEN AFB

Wellness & Information Booths
Guest Speakers ■ Benefits Updates

Guam Retiree Activities Office Newsletter

August 2016
Volume 6, Issue 4

Guam Retiree Activities Office

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36th Wing Commander

Col Scott W. Hurrelbrink

36th Wing Vice Commander

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36th Wing Command Chief

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RAO Director

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Guam RAO Director's Comments



Greetings Fellow Retirees, Veterans, Spouses, Widows and Widowers, dependents and beneficiaries.

First and foremost, Hafa Adai and Thank You for your service.

A lot of changes with the Guam Retiree Activities Office over the last couple of months.

First and foremost is the vacancy of the Director position. As I mentioned in a notice send out in June, I stepped down as the Guam RAO Director as of 1 July 2016.

Personal issues, working full time and other various others issues/endeavors has just plain taken its toll and it is time for me to step aside, as I simply am no longer able to provide the time and effort necessary to be a viable and productive leader of this office. I learned quite a lot over the last several years and have made some great friends. I'm not leaving island, so you may still see me around once in a while.

Given that, the 36 WG, Andersen AFB Vice Commander is looking for a replacement - if interested in volunteering your time, let me know and I can put you in touch with him, or you may even call 366-3600.

The director or any other volunteer would help man the Guam RAO office, answering phone, email and possibly walk-in inquiries.

The Guam RAO is sort of like a clearinghouse in that we provide information and guidance – directing those in need to the proper answers of agencies to assist them. As a volunteer you are able to set your own hours and even work from home if desired. The Guam RAO director also represents the Guam military retiree community on the Guam Veterans Advisory Council.

The last item I wish to address is this year's **Retiree Appreciation Day**. The preliminary date has been set for Saturday, 22 Oct 2016 (this in order to deconflict with the many other various events occurring during the weeks before and after Veterans Day). The committee is getting established and already working on fundraising, Advertisement/Marketing, Logistics, etc. If you are interested in volunteering, or can provide any type of donation (funds or door prizes, etc.), please let me know and I will get you in touch with the coordinators. Lastly if you have a veteran business or services of interest to retirees/veterans and would like to have an information table, please let us know.

Respectfully yours,

Dave

David L. Ehlers, CMSgt (Ret), USAF
Newsletter Editor, Guam Retiree Activities Office

You Served – You Deserved

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!***

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

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.



"The true measure of a 'man' is not how he behaves in moments of comfort and convenience, but how he stands at times of controversy and challenges." ~ Martin Luther King Jr.

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.

Guam Retiree Activities Office – Our Mission

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

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

The revised (July 2016) Retiree listing shows our retiree population total of 3,145 as follows:

Guam: 2,966 / CNMI: 135 / Outlying Areas: 44

Service breakout: Air Force: 782 / Army: 1,243 / Coast Guard: 53 / Marines: 116 / Navy: 950 / Public Health: 1

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

SOURCE: Defense Manpower Data Center (DMDC) - Retired Address Finder (RAF)

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 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

Development is accomplished by education and training.

Evolution is accomplished by exposure to the different. ~ Paul Glover

“See a man as a good opportunity and that is what he becomes. See him as bad luck and he becomes your headache.” ~ Paul Bamikole

“Gratitude is the best food to start and sustain you. Hankering creates hunger, unhappiness, bellyache, headache and heartache – and often leaves a bitter taste.”

~ Rasheed Ogunlaru

New Base Leadership (Andersen AFB)

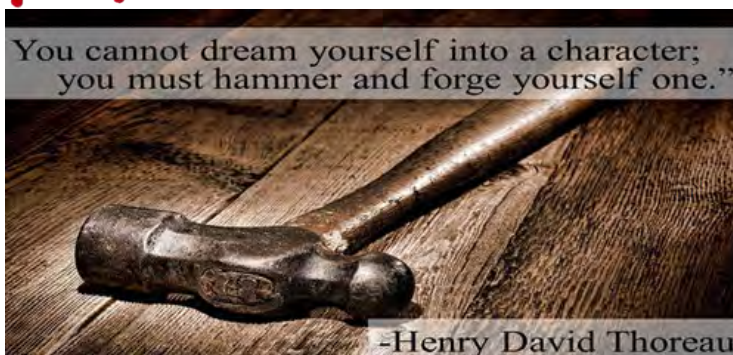
Brigadier General Douglas A. Cox – Wing Commander ([Bio](#))

Colonel Scott W. Hurrelbrink – Wing Vice Commander

CMSgt Orlando Urena – Wing Command Chief ([Bio](#))

Colonel Joel O. Almosara – Commander, 36 Medical Group

**SPECIAL
ANNOUNCEMENT**



“You cannot dream yourself into a character; you must hammer and forge yourself one.”

-Henry David Thoreau

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

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

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



Announcements...

- The **State VA Office** is located in Asan (next to Harley Davidson). Call 475-8388 if you have questions, concerns or need assistance.
- 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.
- It's very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment. You must have a copy of your DD Form 214.
- 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.
- The VA cemetery chapel is available for use for public viewing. Call the VA office at 475-8391/2.
- **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 Brig. Gen. Roderick Leon Guerrero at 475-8388 or Bill Cundiff at 565-4561.
- CBOC needs volunteers to help assist our veterans. If interested, call 475-5760.
- **VA Home Based Primary Care:** 475-0061; **Veterans employment specialist:** 475-5783/5786 (anthony.cruz@va.gov). *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. While they do not have a lot of storage space, 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.
 - **Homeless Veterans Program** manager is located at the VA Clinic and can be reached at 487-5800.
 - **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). Brig. Gen. Roderick Leon Guerrero is also assisting at the GVAO. Call them at 475-8388/89/91/92 if you want to discuss VA issues.

☒ The new 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...

- ▶ **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 alegianguam@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 1 p.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 need to update your listing!
– send us an email & we will include in next newsletter

when you want something
 you've never had,
 you have to do something
 you've never done.

Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/ | *New Items Highlighted*

334-33 – Veteran License Plate – appropriate the sum of three thousand dollars (\$3,000), relative to special recognition veterans license plates. **Status: Received** 06/08/16. For more info: [http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B334-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B334-33%20(COR).pdf)

333-33 – Veteran Mark on IDs – require quarterly reports be transmitted to I Maga'lahen Guåhan and the Speaker of I Liheslaturan Guåhan of the same, relative to the voluntary placement of a distinguishing mark for Guam Veterans on the Guam driver's licences and the Guam identification card. **Status: Received** 06/08/16. For more info: [http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B333-33%20\(COR\).pdf](http://www.guamlegislature.com/Bills_Introduced_33rd/Bill%20No.%20B333-33%20(COR).pdf)

244-33 – GVAO funding – granting of authority to the Veterans Affairs Officer for expenditures of the Veterans Cemetery Trust Fund and Veterans Affairs Fund. **Status: PASSED** 02/18/16. For more info: http://202.128.4.46/Bills_Passed_33rd/Bill%20No.%20B244-33%20%28COR%29%20PASSED.pdf

181-33 – Fee Waviers – waiver of fees for spouse and legal guardian of 100% disabled veterans and for Goldstar Widows/Widowers and parents. **Status: PASSED** 10/27/15. For more info: http://202.128.4.46/Bills_Passed_33rd/Bill%20No.%20B181-33%20%28COR%29%20PASSED.pdf

93-33 – Veteran Cemetery Expansion – reserve in perpetuity the Crown Lands portion of "Lot Apra Harbor Reservation B-5" (Returned Federal Express lands) for the future expansion of the Guam U.S. Veterans' Memorial Cemetery. **Status: Referred to Committee** 04/30/15. For more info: http://202.128.4.46/Referral_33rd/Referral%20B093-33%20%28LS%29.pdf

Sen. Tom Ada, Veterans Affairs Committee chairman

Phone: 473-3301; Fax: 473-3303 | Email: Office@SenatorAda.org | Website: www.SenatorAda.org

Office: located between Bank Pacific, Guam Police Dept and Hagåtña Post Office.



U.S. Air Force RAO Volunteers – courtesy of HQ AFPC/DPFFF – RAO Program Letter, June 2016

For calendar 2015, RAO volunteers gave 270,895 hours of their time. At the Independent Sector wage rate for volunteers of \$23.07 an hour, that time was worth \$6,249,547.65 to the Air Force. You can only imagine what these figures would reflect if all 96 RAOs reported!

Traditionally, Air Force Retiree Services has used the federal minimum wage of \$7.25 in determining the monetary value of services provided by those “still serving” in Air Force RAOs worldwide. It seems this method of calculating value is shortsighted and a disservice to our volunteers and the thousands of hours they give to the mission.

Retired Col. Steve dePyssler, director of the RAO at Barksdale Air Force Base in Louisiana, pointed us in the direction of Independent Sector, a leadership network for America's charitable and philanthropic sector. Independent Sector indexes the latest figures from the Bureau of Labor Statistics data to determine the average wage for volunteers. Each state has a different hourly value for its volunteer time; however, the current national value of volunteer time is \$23.07 per hour – more than three times the federal minimum wage.

The Air Force Retiree Council met at JBSA-Randolph May 3 to 6 for a very productive gathering. For four days the Council discussed a myriad of retiree and survivor issues, received an update from organizations supporting retirees (AF/A1, DeCA, AAFES, AF Services Activity, AF/SG, TRICARE, etc), and began to build the platform of issues to tackle over the next year. The week culminated with a visit to nearby Lackland AFB to attend an Air Force Basic Military Training graduation ceremony. Nothing like the sights and sounds of a graduation parade to get the Air Force blue blood pumping through one's veins!

After the ceremony, Council members received a briefing on the current basic training mission, toured the facilities including a new dormitory, and ate lunch with a group of trainees. It was a perfect ending to a productive week.

The Council Co-Chairmen will take the next few months to research the issues and solidify the out-brief to CSAF

“We can use any experience as a CATALYST for *hopelessness* or **GROWTH** – We get to choose.” ~ Martha Beck

TRICARE Updates / Info



Podcast #36: TRICARE Beneficiary Bulletin

(<http://www.tricare.mil/podcast>) Lorraine Cwieka reports on how

waking up after sleep cycles is overrated.

When you wake up at the end of a sleep cycle, you initially feel rested and fresh. If you wake up before a sleep cycle finishes, you'll probably feel groggy. However, you'll still get the benefits of that sleep. Here's how it works: There are 5 stages of brain activity in one sleep cycle. And each cycle lasts about 90–120 minutes. You fall asleep during the earlier stages.

Next, you experience deep, restful sleep. Your heart rate and breathing slow down during these stages, while your body remains still. Your brain is most active during the final sleep stage. As you dream, your eyes move under your eyelids in rapid eye movement or REM. If you wake up during these later stages, you'll likely feel groggy. You'll feel more rested waking up at the end of a sleep cycle. Or you can feel refreshed waking up after a 20–30 minute nap, before you enter deep sleep.

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Sleeping 8–9 hours every day is important—however it happens. And you can shake off any grogginess if you take 15–30 minutes to fully awaken. Standing upright and spending time in light—ideally daylight—can help! As long as you have enough time to fully overcome sleep inertia, you might find that the benefits of a little extra sleep are worth it.

Don't worry about getting enough deep sleep or REM sleep. Trust your body! It has an amazing ability to recuperate when you catch up on sleep. And it will quickly fall into whatever stage of sleep you need most.

TRICARE covers sleep studies under certain circumstances. For more information, visit www.TRICARE.mil/coveredservices.

Tricare's Nurse Advice Line



Please remember the Nurse Advice Line is an option for receiving health care or answers to your medical questions. This service can be accessed 24 hours a day, 7 days a week by calling 1-800-874-2273 and selecting option 1. The Nurse Advice Line is not intended for emergencies and is not a substitute for emergency treatment.

TRICARE Reminds Beneficiaries: Protect Your Personal Information July 1, 2016

Fraud against TRICARE beneficiaries is in the news. Protecting your personal information is vital to your privacy, and prevents abuse of taxpayer funds. Be safe; don't share your military ID or other personal or family information with an unknown person.

If you think you are the victim of TRICARE related fraud, you can report it

[\[http://www.health.mil/reportfraud\]](http://www.health.mil/reportfraud) to the Defense Health Agency. You can also report cases where you think someone is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits shows a bill for something you didn't get, tell your TRICARE Regional Contractor [\[http://www.tricare.mil/About/Regions\]](http://www.tricare.mil/About/Regions).

Read the full article here

[\[http://www.tricare.mil/HealthWellness/HLArticles/Archives/06_30_16_FraudProtection\]](http://www.tricare.mil/HealthWellness/HLArticles/Archives/06_30_16_FraudProtection).

Sign up for TRICARE e-mail updates at www.tricare.mil/subscriptions

Tricare Fraud

TRICARE Beneficiaries are being targeted by “Call Centers” who ask them to provide personally identifying information and health information so that they can allegedly provide prescribed medications to the TRICARE beneficiary. TRICARE and its contractors will never call and ask for personal or health information. You are strongly encouraged to provide NO information in response to these unsolicited requests.

Should you receive a phone call for your personal or health information, remember to give them NOTHING and report the call to the Fraud Tip Hotline at: 1-866-759-6139 or by email at TRICAREfraudtip@express-scripts.com.



“Health is like MONEY. We never have a true idea of its value until we LOSE IT.” ~ Josh Billings

“To keep the body in good health is a duty.

Otherwise, we shall not be able to keep our mind strong and clear.” ~ Buddha

Call Your Regional Contractor First when Getting Specialty Care

TRICARE beneficiaries with special needs or a serious illness or injury have several resources available for help.

TRICARE rules require that if the care you need is available at a military hospital or clinic near you, and there is space available, you will be referred there first. However, if the care you need is not available, you will be referred to a network provider near you.

It is important to call and remain in contact with your regional contractor. Your regional contractor will have the most current list of providers. If you contact a specialty care provider directly, you could be on a wait list instead of getting the care you or a family member needs.

When you get your referral, your regional contractor will send a letter with the name and location of your specialty provider. The letter will also tell you what care is authorized, the length of time you are authorized to receive that care, and the type and number of visits you are allowed before you need another referral. If you would like a provider that is different than the one provided in your letter, you must call your regional contractor.

Family members with special needs require special considerations. There are resources and information available to help you get the care your family needs. However, you must contact your regional contractor to make sure you have access to the most current list of providers and have the most current information about those providers.

You can reach your contractor by phone. Health Net is the [north region](#) contractor and can be reached at 1-877-874-2273. (Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Iowa (Rock Island area), Kentucky (except Fort Campbell), Maine, Maryland, Massachusetts, Michigan, Missouri (St. Louis area), New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, and Wisconsin.)

Human Military is the contractor for the [south region](#) and can be reached at 1-800-444-5445. (Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso area), and Fort Campbell, Kentucky)

The [west region](#) contractor is UnitedHealthcare. They can be reached at 1-877-988-9378. (Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excludes Rock Island arsenal area), Kansas, Minnesota, Missouri (except St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (southwestern corner including El Paso), Utah, Washington and Wyoming.)

If you don't know which region you're in, please visit the TRICARE [website](#).

Source: http://www.tricare.mil/HealthWellness/HLArticles/Archives/06_29_16_SpecialtyCare

TRICARE Offers Relief for Spring Allergies

The weather is finally warming and we can spend more time outdoors. Unfortunately for some, warm weather brings suffering from seasonal allergies. However, there is hope. TRICARE covers proven services and supplies needed to diagnose and treat allergies.

According to the Centers for Disease Control and Prevention, allergies are the 6th leading cause of chronic illness in the U.S. with an annual cost in excess of \$18 billion. More than 50 million Americans suffer from allergies each year. There are several types of allergic diseases or diseases worsened by allergies, but the most common are:

Hay fever | Asthma | Conjunctivitis (pink eye) | Allergic skin conditions (hives, eczema, dermatitis) | Sinusitis (sinus infections)

If you think you have seasonal allergies, talk to your health care provider. Your provider can provide you with tips on how to reduce or eliminate your exposure in addition to explaining the range of possible test and treatment if recommended. They can use skin and blood tests to diagnose you and treatments can include medications or allergy shots. You should also try to avoid the substance(s) that cause a reaction, also known as allergens. Common allergens are pollens, plants and animal dander.

When exposed to allergens individual reactions can vary from person to person. First time exposure may only produce a mild reaction while repeat exposures may result in more symptoms and in some instances more serious reactions.

This season, don't suffer in silence, get help. Talk to your [regional contactor](#) for more information about how you can get treatment for your allergies.

DOD Awards TRICARE Managed Care Support Contracts July 21, 2016

The Department of Defense (DoD) announced today the next generation of TRICARE Managed Care Support Contractors. The new contracts, which go into effect nine months after the award, establish two TRICARE regions in the United States – East and West - instead of the current three. The East Region contract goes to Humana Government Business, Inc., Louisville, KY, and in the West Region the new Managed Care contractor is Health Net Federal Services LLC, Rancho Cordova, CA. These contracts are replacing current arrangements under which health care is provided to eligible members of the uniformed services, their families, retirees and their families. Read more here [<http://www.health.mil/changes>].

Sign up for TRICARE e-mail updates at www.tricare.mil/subscriptions

Health care options for divorced spouses. Via TRICARE beneficiary bulletin

Certain spouses are eligible to retain their TRICARE health coverage after getting a divorce from their sponsor. Your sponsor's Service Personnel Component determines if you meet eligibility criteria to establish your status of unremarried former spouse.

In order to get this determination, you must have your marriage certificate, divorce decree, and your former spouses' DD 214 if the member is no longer on active duty. You'll be issued a new ID card with your own name and your own Social Security number listed as the "sponsor Social Security number". Be sure you have received the Service Personnel Components eligibility determination letter prior to getting your new ID.

You're eligible for TRICARE as your own sponsor as long as you meet conditions for the 20-20-20 rule: Your former spouse has at least 20 years of credible service, you were married to that same sponsor during those 20 years and all 20 years overlap the 20 years of creditable service. Under the 20-20-20 rule, you retain your TRICARE eligibility without a time limit.

You may also be eligible for TRICARE as your own sponsor if meet conditions for the 20-20-15 rule: Your former spouse has at least 20 years of credible service, you were married to that same sponsor during those 20 years and at least 15 of those years overlap the 20 years of creditable service. Under the 20-20-15 rule, you're generally TRICARE eligible for one year from the date of the divorce/annulment.

If you do not meet these conditions, you are no longer eligible for TRICARE. You may purchase temporary health care coverage through the Continued Health Care Benefit Program. For more information about CHCBP, please visit TRICARE.mil/CHBP. You can also visit TRICARE.mil/divorce for more information.

Freedom Quitline

Are you living your ideal lifestyle? If your answer is no, you're not alone. It can be tough to make lifestyle changes part of your daily routine. For example, smoking less and starting an exercise routine can help you quit smoking, but it's not easy to design your lifestyle around those small changes long enough to make it a new routine.

If being smoke-free is your ideal lifestyle, the Freedom Quitline offers counseling focused on lifestyle design for TRICARE beneficiaries trying to quit smoking. The Freedom Quitline is a National Institutes of Health-funded research study, co-sponsored by the 59th Medical Wing and University of Tennessee Health Science Center.

The counselors at the Freedom Quitline are there to help participants stay focused on their goal of being tobacco free. When you quit smoking with the Freedom Quitline, you'll receive telephone counseling specially designed to help increase your motivation to change your behavior. Plus, you'll receive free nicotine replacements sent to your home.

Wouldn't it be great to taste food again, breathe easier, have fresh smelling clothes, more money in the bank, and generally feel better? The Freedom Quitline counselors are available to help you stick with the change you want. It's easy to find out if you qualify. To learn more about the program and to see if you qualify, visit freedomquitline.org today!

See also:

QUIT TOBACCO
UCanQuit2.org



FREEDOM Call Today!
QUITLINE 1-844-I-AM-FREE
FREEDOMQUITLINE.ORG 1-844-426-3733

Health / Medical News

SCAM – MEDICARE IMPOSTERS:

There are different kinds of Medicare imposter scams on the rise. The scammers call, pretending to work for Medicare. They say they need to verify your bank account number. Some callers may even know the first few numbers of your account, and say you just need to verify the rest. However if you fill in the blanks, you're giving them access to your money and they want to steal it.

They may say they lost your information and need to it to deposit funds, provide additional benefits, or send you a new Medicare or prescription card. They assure you there is no charge, and act like it's an urgent matter----that your benefits will be cut off if you don't give them your bank account information right away. Remember Medicare imposters want to steal your MONEY. Don't let them.

The next time you get a call like this, here's what you should do:

Don't give out your bank account number---or any part of your Social Security Number. Simply hang up the phone.

Report your experience at 1-877-FTC-HELP or [ftc.gov/https://ftc.gov/complaint](https://ftc.gov/complaint) . Click on "Scams and Rip-offs." And then "Imposter Scams." If you have questions about your Medicare benefits, call 1-800-MEDICARE.

Chances are, you know someone who could use a reminder on how to avoid these imposter scams. Pass on this blog post and share other consumer protection tips <http://www.consumer.ftc.gov/features/feature-0030-pass-it-on> with your friends and family. [SCOURE: FTC Consumer Information News Release](#)

Planning for Getting Older: Is it Ever Too Early?

Over half of America's Veterans are over 65. It's estimated 70% of them will eventually need long term care.

By Sheri Reder, PhD and Taryn Oestreich, MPH, MCHES

Why Plan for Getting Older?

It's so easy to get comfortable with the "I'm going to live forever" mentality. But the reality is that we all get older. We can't predict the future. But we may be able to influence future decisions. The VA can help – with [Shared Decision Making](#) and [Advance Care Planning](#).

Many of us work hard to protect our money – how we spend it, where we keep it and who will get anything that's left over after we die.

But a lot more Americans, including Veterans, leave many other issues related to getting older and elder care to chance. They don't realize that 70 percent of us will need long-term care at some point. Most say they want to stay in their own home, but fail to plan for changes that will make "aging in place" much easier. They stop focusing on wellness habits, even though research shows that staying active, eating healthy, and sleeping well makes a difference.

A Veteran's Story – It Was Time

So, what can you do? Consider Vietnam Veteran Larry Smith's story. Larry lives in Salem, Ore. and often travels to the Portland VA Medical Center to receive care for his diabetes, vascular degeneration, neuropathy and a few other ailments. He chooses to focus on living and not on his illnesses.

"I know the day could come when I cannot make decisions for myself."

Nonetheless, he knew it was time to make plans for the future. "I went to the VA's website, <http://www.va.gov/geriatrics/>, to check out my options." Larry feels better knowing what his options are for long-term services and supports. "Nobody is ever ready to deal with this stuff, but the doctors have told me what I'll likely have to deal with. I know the VA can provide palliative care, which is what I want to help deal with my symptoms and whatever it can do for my quality of life."

Continued on page 12 – "Getting Older"

"No, but it's not because I'm getting older that I'm trying to accelerate. But something very curious is happening: The older I get, the more ideas I'm getting." ~ Patrice Leconte



Getting Older - *Continued from page 11*

He's not particularly close to his family. "I know the day could come when I cannot make decisions for myself. I chose a close friend, Paige, who is about 15 years younger than I am to be my health care agent. I talked over my wishes with her and filled out paperwork I downloaded from the Internet that took about 20 minutes to complete. I'm confident that she'll advocate for me, if needed."

Know Your Options

More than half our nation's Veterans are over age 65. Many Veterans do not know about all of their options, if or when the time comes. [VA's website for elder Veterans and their family caregivers](#) details home and community based services, residential settings and nursing homes and provides valuable [Worksheets for Veterans](#) and family members to guide them in the process of making shared decisions with their VA health care providers and social workers. It also has helpful sections on paying for long term care and well-being.

Shared Decision Making and Advance Care Planning Can Help

The goal of shared decision making is for you to get the services and supports that best meet your long term care needs and preferences. You can use more than one service at a time. And you can change the mix of services and supports you receive as your needs and preferences change.

Advance care planning is the process where you identify your values and wishes for your health care at a future time if you are no longer capable of making choices for yourself. Part of the process is filling out a [VA advance directive](#), a legal form that helps your loved ones and doctors understand your wishes about medical and mental health care.

VA's one-stop website for aging Veterans provides a [Values Worksheet](#) to help you get started as well as [resources](#) for talking with family members and your health care provider.

We all get older – it's never too early to plan.

SOURCE: <http://www.va.gov/HEALTH/NewsFeatures/2015/November/Planning-for-Getting-Older-Is-it-Ever-Too-Early.asp>

Quality Questions for Quality Care

The Agency for Healthcare Research and Quality (AHRQ) reminds us that good health often depends on good communication. "Asking questions and providing information to your doctor and other care providers can improve your care," it explains. "Talking with your doctor builds trust and leads to better results, quality, safety, and satisfaction."

Communication can also help us feel at ease when choosing a course of care. "One of the best ways to communicate with your doctor and health-care team is by asking questions," according to AHRQ. So go to your physician armed with questions that will help him or her design care that works for you.

Here are a few good ones:

- What is the test for?
- How many times have you performed this procedure?
- When will I get the results?
- Why do I need this treatment?
- Are there any alternatives?
- What are the possible complications?
- Which hospital is best for my needs?
- How do you spell the name of that drug?
- Are there any side effects?
- Will this medicine interact with ones I'm taking?

www.ahrq.gov/patients-consumers/index.html

MORE at: [Questions to Ask Your Doctor in Your 50s](#) | [Heart Failure Questions to Ask Your Doctor](#)
[Important Questions You Should Be Asking Your Doctor](#)



DFAS / MyPay updates

Make Sure DFAS Has Your Email Address



DFAS uses the email address you provide in [myPay](#) to send you newsletters, breaking news, notifications when your account statements and 1099R tax statements are available, and your Password or Login ID if you forget it.

Have you gotten a copy the quarterly Retiree Newsletter in your inbox lately? If you haven't, you might need to update or add your email address in [myPay](#).

Log in to your account today to make sure your email address is current!

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

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

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

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

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

DFAS Director's Message >>> We know you're retired, but in this issue we are going to talk to you about some of the work required to **manage your military retired pay**.

Once you've retired from military service, it's natural to think that everything is settled and that your pay will always arrive on time, in the proper amount and deposited in your bank account. While you may feel it's time to kick back and relax, there's still the job of protecting your financial security and the financial well-being of your loved ones.

The bottom line is you have to take an active role in managing your pay account; and now is the best time to set up your routines to make that job easier. First, you know you have to file your taxes every year. Since there are still a few more weeks in tax season, in this issue we're including articles on how to get your tax statements for last minute filers who've misplaced their 1099R.

But after filing your taxes, one of the most important things you can do is, if you have elected SBP coverage, make sure your beneficiaries understand the nature and extent of the coverage, and what to do in the event they ever have to make a claim. In this newsletter, right after the article on ways to get extra copies of your 1099R, we are offering an article on educating your SBP beneficiary in this way.

Audit Your Account – *Make sure you review your account every year*

You'd notice if your banking information was wrong, wouldn't you? Probably, but there's a lot of other important information to keep updated to make sure you're getting all the retired pay you deserve. Keep your information current so that we can get in touch with you if there is a problem, change, or update with your account. Don't let anything slip through the cracks!

Here's a list of things to check at least once a year.

1. Update your address

You might be surprised to learn that we get a lot of returned mail. If you've moved and haven't told us, we won't know how to reach you. From an audit of your account to a returned payment, lots of things come up that we need to contact our members about. Make sure we have a way of reaching you that is current and correct! Log in to your myPay account and view your correspondence address as part of your annual account check-up.

Continued on page 14 – "Account Audit"

Account Audit - *Continued from page 13*

2. Update your email address

Make sure we have an email address on file for you and that it is current. Email is our easiest and fastest way to communicate with our members. If we have your email address on file, you will hear news faster and get more details when it arrives. So go paperless and stay in the know!

Take a minute right now and check to make sure your email addresses are current. At the bottom of your myPay account menu, select “Email Address” to view the email addresses you have on file with us. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

3. Check your state and federal income tax withholding

If your income changes, or if you move to another state, you should look at any federal or state income tax withholding information we have in your account.

Don't wait until April 15th to discover we've been deducting taxes for a state you no longer have to file in!

You can verify and update your tax withholding information yourself in myPay. Click on your Federal Withholding to see if your marital status and number of exemptions are correct. Then click on your State Withholding to make sure both the state and the amount are what you want.

4. Review your allotments

Review your allotments at least once a year. Check each allotment and your allotment amounts. Make sure each allotment is current and the amount is correct. If you need to stop, start, or change an allotment, myPay functionalities allows you to do this and instructional videos are provided as well.

<http://www.dfas.mil/retiredmilitary/manage/allotments.html>

Finally, please keep in mind that not all allotments can be changed using myPay. Some common allotments that cannot be changed using myPay include Delta Dental, Tricare and NSGLI, all of which are listed in your latest eRAS. As part of your yearly audit, you should review your monthly eRAS and verify any allotments that you can't change on myPay by contacting that company or organization directly.

5. Have there been changes in your family?

When you get married, lose a spouse or have children, the change can affect your account. From federal income tax withholding to Survivor Benefit Plan costs, the amount of retired pay you receive each month can change.

If there have been any changes in your family, please send us a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for how you want us to update your account.

Always notify DFAS as soon as possible about a major life change. You can fax your documents to 1-800-469-6559 or mail them to DFAS, PO Box 7130, London, KY 40742-7130. Always make sure your Social Security Number is clearly visible on each document so we will know whose account to update.

6. Check your beneficiary designations

Lastly, who have you chosen as a beneficiary for any arrears of retired pay when you die? Make sure you're still satisfied with your designation and check your address book to confirm that their addresses are up to date.

You can check this information by clicking on the Beneficiary for Arrears link in myPay. Now you can even make changes to your designations and update their address information through myPay.

So pick a date! It doesn't matter if it's your retirement date, birthday or the first of the year. Set a yearly reminder to look over your information to make sure your account is up to date!

Source: DFAS R&A Quarterly Newsletter, Issue 18

“It is not only what we do, but also what we do not do for which we are accountable.” ~ John Baptiste Molière

Never make someone else suffer for the mistakes you make.

Be responsible and account for what you do!

~ Unknown

Financial / Legal News

Report death to DFAS soon to avoid pay issues

Defense Finance and Accounting Services officials advise reporting a retiree's death as soon as possible by calling 800-321-1080, or completing a Notification of Death Fast Form on the DFAS website.

This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments.

Eligibility for military retired pay ends with the death of the retiree. If a retired pay payment was issued for the month in which the retiree died, the bank will be notified to return the payment. The beneficiary of the arrears of pay may be due a prorated amount for the month of death.

The caller reporting the death will need the retiree's name, Social Security number and date of death.



The following is from the Dec 2015 RAO Newsletter from the Joint Military Advisory Group Thailand. I decided to run this article since I also just recently received another notification from OPM that my wife's information was compromised. (D. Ehlers)

OPM's Identity Theft Protection Plan

On September 1, the Office of Personnel Management (OPM) and Department of Defense (DoD) announced that Identity Theft Guard Solutions, LLC, is the new contractor for the identity theft protection plan for affected individuals whose personal information was stolen from OPM's background investigations data-bases. This breach may have affected former federal employees and individuals who previously applied for federal employment.

Identity Theft Guard Solutions, LLC has extensive identity protection and credit monitoring experience. They provide a comprehensive suite of identity theft protection and credit monitoring services. Affected individuals can use these free services until December 31, 2018. As an added benefit, these services will be available to minor dependent children of affected individuals.

If you believe you were affected by this breach, you can visit www.opm.gov/cybersecurity for important information about OPM's Cyber Security incident. You will find frequently asked questions and information about how to sign up for automatic updates.

RAO Notes: Beware of scams. OPM will not be contacting you asking for personal information. Anyone who does is attempting to scam you. Below is a message from OPM Acting Director Beth Colbert what OPM is doing to address this massive and serious data breach. This affects me directly, and I am sure it does many of you.

Acting Director Beth Colbert (Dated October 1)

Yesterday, we began mailing notification letters to the individuals whose personal information was stolen in a malicious cyber intrusion carried out against the Federal Government. Impacted individuals will be notified by OPM via U.S. Postal Service mail. Email will not be used.

The letters being mailed to those affected by this incident will describe the comprehensive suite of identity theft protection and credit monitoring services that will be provided for at least three years, at no cost, to impacted individuals and to their dependent minor children. An impacted individual is someone whose personal information, including Social Security Number, was stolen.

As we have noted before, those impacted by this breach are already automatically covered by identity theft insurance and identity restoration services. However, the Federal Government is providing additional services that impacted individuals are encouraged to [enroll in](#), free of charge.

The notices will contain a personalized identification number (PIN) number which is necessary to enroll in the covered services. Please note that neither OPM, nor anyone acting on OPM's behalf, will contact you to confirm any personal information. If you are contacted by anyone asking for your personal information in relation to compromised data or credit monitoring services, do not provide it.



Continued on page 16 – "OPM Incident"

OPM Incident - *Continued from page 15*

As you know, a very large number of people were impacted by this breach, and the nature of the information involved has national security implications as well. OPM and the Department of Defense have continued to analyze the impacted data to verify its quality and completeness, and in this process, we determined that approximately 5.6 million of the impacted individuals had their fingerprints stolen. If an individual's fingerprints were taken, this will be noted in their letter.

While Federal experts believe that, as of now, the ability to misuse fingerprint data is limited, an interagency working group with expertise in this area will review the potential ways adversaries could misuse fingerprint data now, and in the future. This group will also seek to develop potential ways to prevent such misuse. If in the future, new means are developed to misuse the fingerprint data, the government will provide additional information to individuals whose fingerprints may have been stolen in this breach.

All of these factors make it important that we take the time necessary to make sure the notification process is carried out carefully. We're committed to getting this right. What this means is that, while the notifications are beginning this week, it could take considerable time to deliver them all.

I understand that many of you are frustrated and concerned, and would like to receive this information soon. My personal data was also stolen in this breach, and I am eager to get my notification letter as soon as possible so that I can sign up for these services. However, given the sensitive nature of the database that was breached – and the sheer volume of people affected – we are all going to have to be patient throughout this notification process.

In the meantime, please check OPM's online cybersecurity resource center at www.opm.gov/cybersecurity for updates and additional information. This website has valuable suggestions about how to reduce the risk of becoming a victim of cybercrime, has answers to many frequently asked questions, and allows you to sign up for automatic updates. We are continually refreshing the site and will continue to do so as this process unfolds.

OPM and our partners across government are working hard to protect the safety and security of the information of Federal employees, contractors and others who entrust their information to us.

Together with our interagency partners, OPM is committed to delivering high quality identity protection services to the Federal community. We will continue to update you as this process continues. Thank you for your patience, your service to the American people, and your continuing support. ##

OPM Announces Official Launch of Self-Check Site for Hack Victims

The Office of Personnel Management on Tuesday [announced](#) the official launch of a Pentagon-hosted website that allows visitors to check if their personal data was stolen in a massive breach of sensitive background investigation files.

Nextgov [first reported](#) on the soft launch of the "OPM Verify" site last week. The site can be found [here](#).

About 21.5 million federal employees, contractors and retirees were affected by the breach, which OPM disclosed last summer. The agency has been mailing letters to hack victims since October. Late last month, OPM said it had mailed over 13 million notification letters and was sending an average of about 800,000 a day.

The self-check site is designed to allow hack victims who never received a letter from OPM to check if their data was stolen. In addition, the site can help users who received a letter but lost the PIN provided to sign up for free identity-protection services.

OPM is still in the process of notifying all hack victims and expects to finish in the next two weeks, agency head Beth Cobert said in a [blog post](#) about the official launch of the verification system.

"We want to make sure that all those impacted are notified and have the opportunity to take advantage of these services," Cobert said. "So I urge anyone who has not received a letter by the middle of this month and who believes his or her data may have been taken, to reach out to the verification center so we can confirm your correct address and send you a letter."

So far, about 1.2 million people have signed up for the free credit monitoring offered by the government.

Source: <http://www.nextgov.com/cybersecurity/2015/12/opm-announces-official-launch-self-check-site-hack-victims/124105/>

"Information is the oxygen of the modern age. It seeps through the walls topped by barbed wire, it wafts across the electrified borders." ~ Ronald Reagan

"You can't hold firewalls and intrusion detection systems accountable. You can only hold people accountable." ~ Daryl White

Cyber Awareness – Password Security

Electronic passwords are necessary to protect your information from cyber criminals and unauthorized users. Passwords are the most common means of authentication for computer systems, and it's estimated the majority of information security breaches are our computer systems. It's estimated that most breaches are a result of users with weak passwords that are easy to guess, or poor password protection practices. It is your responsibility to ensure the confidentiality and minimize the availability of your passwords.

Creating A Strong Password

- It's recommended that your password be at least 14 characters long. Short passwords are more vulnerable to exploitation.
- Include a mix of uppercase letters, lowercase letters, numbers and where permitted, special characters.
- Don't use words associated with personal characteristics that others might know. Infiltrators try to guess passwords with information they know about you.
- Don't use full words in any language, unless you alter the spelling substantially.
- Don't use consecutive letter or numbers.
- Don't use adjacent characters on your keyboard.
- Protect Your Passwords.
- Keep our passwords secure and out of the wrong hands.



Debt collectors who harass or threaten are breaking the law

by Lisa Lake, Federal Trade Commission

If you're behind on your bills, you'll probably get calls from debt collectors. Their job is to get you to pay or make arrangements to pay. But any debt collector who harasses or threatens you is breaking the law. The Federal Trade Commission's cases against Credit Smart and Regional Adjustment Bureau highlight the facts of life every consumer facing debt collection should know.

The FTC alleged that Credit Smart used illegal tactics to pressure people into paying debts. According to the FTC's complaint, the company threatened to garnish people's wages and sue them for nonpayment -- sometimes even for time-barred debts. The FTC's complaint alleges that Credit Smart sometimes told people they owed debts and interest without having a reasonable basis to say so, misrepresented themselves as working for attorneys or as financial relief counselors, and failed to tell people they were debt collectors.

The Regional Adjustment Bureau, according to the FTC, falsely accused consumers of owing debts, contacted them at work when they knew employers did not permit the calls, made unauthorized withdrawals from consumers' accounts, and revealed confidential information about debtors to third parties.

These alleged actions violate the Fair Debt Collection Practices Act, which is enforced by the FTC. By law, debt collectors may not:

- Call you before 8 a.m. or after 9 p.m.
- Contact you at work if you've told them verbally or in writing that your employer doesn't allow you to get such calls in the workplace
- Contact a third party, such as a friend or non-spouse family member, about you for any reason other than getting your contact information
- Harass or abuse you or anyone else they contact about you
- Lie about the amount you owe

Use deceptive methods to collect a debt from you. For example, they may not:

- Claim to be law enforcement officers
- Claim that you'll be arrested if you don't pay your debt
- Threaten to seize, garnish, attach or sell your property or your wages -- unless they are permitted by law to do it and intend to do so
- Give false credit information about you to anyone, including a credit reporting company
- Use a fake company name

Learn more about your rights when it comes to debt collectors -- and how you can regain control of your finances - by visiting <http://www.consumer.ftc.gov/articles/0149-debt-collection> and <http://www.consumer.ftc.gov/topics/dealing-debt>.



keeping you informed

Rand study finds VA care equal or better than private sector

[Carten Cordell](#), Federal Times 2:08 p.m. EDT July 19, 2016

A new study from the Rand Corporation examining the Department of Veterans' Affairs health care system has found that the health care provided by the agency is equal to or better than its private sector counterparts.

The study focused on the VA's supply and demand capacity in the wake of the Veterans Access, Choice and Accountability Act of 2014, which provides veterans the opportunity to seek health care through private providers.

In examining the VA's performance in health care procedures versus its private sector counterparts, the report found that "in a tally of 83 different measures covering a variety of types of care, including safety and effectiveness of treatment, the quality of VA health care exceeded that of non-VA care."

VA did best in outpatient procedures, with the report noting that the agency outperformed the private sector on 45 of those measures, with both providers scoring equally on two of the measures.

The field was more mixed when it came to inpatient procedures. VA was equal to the private sector when it came to 17 measures, but scored worse on 11 measures. The agency was only better than the private sector on eight inpatient measures recorded. The report added that there was a wide variation in the level of care across VA facilities.

But while VA facilities can provide quality care to veterans, its ability to meet the level of demand over time may be another question entirely.

The report predicted that veteran populations would decline 19 percent between 2014 and 2024, but the health care of those veterans would continue to become more complex and, in turn, more demanding.

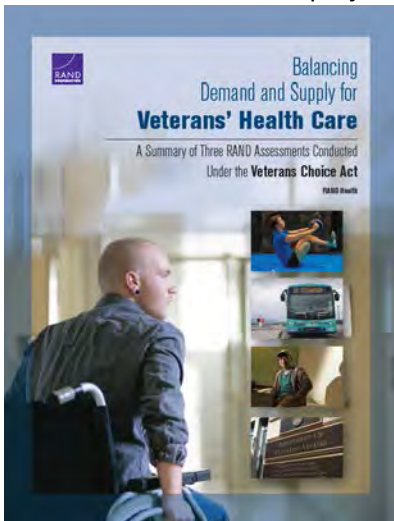
VA health care needs are projected to grow through 2019 before leveling off 2020, but the range of those needs could put resource strains on the system, the report found.

"In particular, demand for specific types of care — including pain medicine, neurology, dermatology and many others — is expected to grow," the report said. "Overall, the near-term increase in demand for care may outpace VA's capacity to provide timely care to all veterans."

One way to meet that demand is by using more of the purchased care options made available by the Veterans Access, Choice and Accountability Act.

But the report also noted that while VA's use of purchased care is growing, it's often acquired through complex means and without a clear strategy for its use.

Continued on page 19 – "Rand Study"



New limits on telemarketers

June 27, 2016 by Bridget Small, Consumer Education Specialist, FTC

Scammers want your money, but they don't want to get caught taking it. That's why fraudulent telemarketers ask people to pay with systems that deliver a quick, anonymous cash payout like cash-to-cash transfers or cash reload card PINs.

However, it's [now illegal](#) for telemarketers to ask for payment by:

- cash-to-cash money transfers — like those from MoneyGram and Western Union
- PINs from cash reload cards like MoneyPak and Vanilla Reload

The FTC amended the Telemarketing Sales Rule (TSR) to ban these practices starting June 13, 2016. If a telemarketer asks you to use one of these payment methods, he's breaking the law.

The amended Rule also bans telemarketers from calling to ask for your bank account information and using it to create a 'remotely created check' that you never see, or sign. If a telemarketer you haven't done business with calls to ask for your bank account number for any purpose, say 'No' and hang up.

You have other protections under the Rule, including:

- limits on [when telemarketers can call](#) and what they must tell you
- limits on ["hang-up" calls](#) and rules about transmitting caller ID
- limits on [robocalls](#)
- the [National Do Not Call Registry](#)

If you hear from telemarketers who don't follow the rules, hang up and [report them to the FTC](#).

SOURCE: FTC News Release at <https://www.consumer.ftc.gov/blog/new-limits-telemarketers>

Rand Study - *Continued from page 18*

“Our analysis identified a number of inconsistencies in how purchased care was administered, how referrals were made and how claims and payments to providers were handled. It also uncovered inconsistent procedures for purchased care decisions at the local level.” The report offered a number of recommendations, including more strategic use and oversight of how purchased care is procured and administered in the VA system.

Purchased care could also be of benefit after 2019, when the veteran population is set to decline, to provide coverage without having to overextend VA resources.

VA health care could also be improved with more veteran data, the report said, recommending that the 2020 Census include questions about veteran status that were not in the 2010 Census.

Overall, the report calls for more systematic improvement standards to reduce the variations in the quality of VA health care, while also providing more clear goals for purchased care to compliment the agency.

A copy of the report can be found [on the Rand website](#).

Grill Up Food Safety this Summer

According to the Centers for Disease Control and Prevention (CDC), 1 in 6 Americans get sick from eating contaminated food each year. TRICARE wants to help you practice food safety this summer.

Food poisoning peaks in the summer months because warmer temperatures cause foodborne germs to grow. There are several things you can do to prevent illness in your family and friends.

Read the full article here:

http://www.tricare.mil/HealthWellness/HL/Articles/Archives/07_06_16_FoodSafety

Also see [Food Safety at the Grill](#) on the Academy of Nutrition and Dietetics “eatright” web site.



Race, Vets & the Rambo Narrative

Flashback to the movies, circa 1982 and "First Blood" starring Sylvester Stallone as the misunderstood Vietnam veteran John Rambo. While on one hand this testosterone driven action vehicle was showcasing the unique skill set of a special operations combat vet, on the other hand its subplot focused on the strained relationship between veterans and civilians... with a hint of PTSD tossed in. Since the Rambo franchise has released four films total, most recently in 2008, Stallone's character has become somewhat of an American icon, although not always for the best reasons.

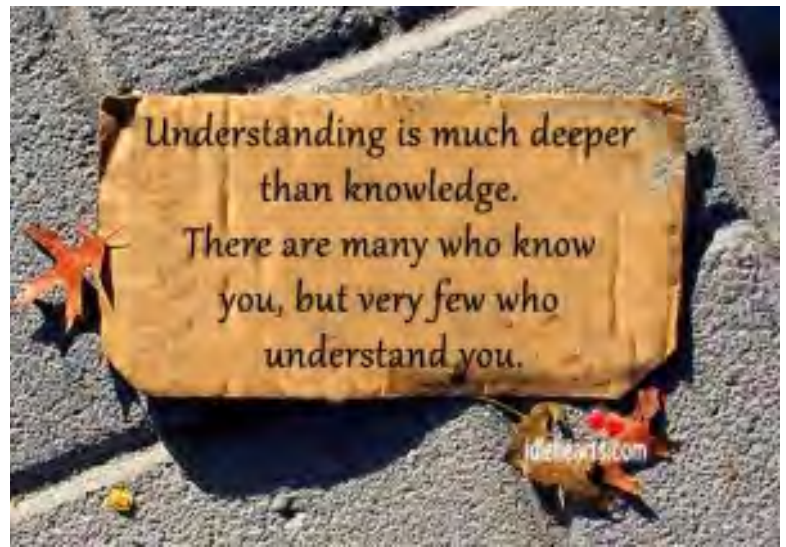
As an article in the New York Times reports, "many military veterans thought they were making strides in recent years to overcome 'the Rambo narrative' - the idea that all veterans come home as mentally scarred ticking time bombs, waiting to explode. But with the revelation that both gunmen implicated in fatal ambushes of police officers in Dallas and Baton Rouge, La., were young military veterans, they say they fear a big step backward. Neither of the gunmen had combat experience, according to military records, and there is no evidence they suffered from post-traumatic stress disorder, or PTSD, which the public often associates with the potential for violence. But veterans' groups worry that negative stereotypes will nonetheless spread, keeping employers from hiring veterans and hindering an already tough transition from military to civilian life."

It's easy to become overwhelmed by the tumultuous social climate the country is currently enduring, and so much work is obviously still needed to be done in so many areas. However, one thing we're confident of here at AFSA as the nation navigates these trying times; Veterans aren't the problem, but they most definitely can and should be considered a resource in developing solutions.

For the rest of the NY Times article check out [RAMBO](#) [courtesy of AFSA news release]

“Even in times of trauma, we try to maintain a sense of normality until we no longer can. That, my friends, is called surviving. Not healing. We never become whole again ... we are survivors. If you are here today... you are a survivor. But those of us who have made it thru hell and are still standing? We bare a different name: warriors.”

» Lori Goodwin





Benefits WATCH

Online ID card services available for retirees

Retired Airmen can now complete tasks online that were normally done in person at an ID card office using IDCO, or ID Card Office Online.

IDCO is a self-service application developed at the Defense Manpower Data Center that allows retirees to perform a myriad of tasks such as updating a family member's contact information and authorizing an ID card replacement.



Retired sponsors with a valid Department of Defense self-service logon credential, called a DS Logon, may now perform all family member transactions using IDCO, including electronically signing the DD Form 1172-2, Application for Identification Card/DEERS Enrollment, for their family members online. Once electronically signed, the family member may visit his or her local ID card office and be issued an ID card without their sponsor present.

The ID Card Office Online web application is accessible from milConnect at <http://milconnect.dmdc.mil>.

Retired Airmen may obtain a DS Logon account at an ID card facility during the ID card issuing process; online anytime at

<https://myaccess.dmdc.osd.mil/>; or by visiting a participating Veterans Affairs regional office.

Click here to locate the nearest VA regional office online. Locations for the nearest ID card issuing facility can be found at <https://www.dmdc.osd.mil/rsl/>.

In addition to IDCO, DS Logon provides retirees access to more than 30 partner websites such as myPay, TRICARE Online and eBenefits. (Courtesy of DEERS)

Real Time Automated Personnel Identifications System (RAPIDS)

The DOD has a system that will help the Retiree and their family locate a facility that can process the renewal and issuance of a new ID Card. The DOD uses a system referred as the RAPIDS to issue ID Cards. Since not all military installations have the ability to use RAPIDS you may need to visit the RAPIDS Site Locator (RSL) on line for the nearest installation. The website for this program is: www.dmdc.osd.mil/rsl.

Benefits Website: Retirees & family members are able to access information 24/7. Go to <https://myaccess.dmdc.osd.mil/>

Retiree survivor's guide outlines general information about benefits

A Retiree Survivor's Guide to Benefits is available on the [Library page](http://www.retirees.af.mil/shared/media/document/AFD-160406-035.pdf) of the Air Force Retiree Services website. (<http://www.retirees.af.mil/shared/media/document/AFD-160406-035.pdf>)

This guide provides general information about most federal benefits and entitlements available to eligible family members of deceased retired Airmen, and it explains various application processes. People can direct specific questions to the government agency administering the benefits or discuss these matters with an Air Force casualty assistance representative.

Government agencies outside the Air Force administer most of the benefits discussed in this guide.

This guide is designed to provide general information on most federal benefits and privileges people may be entitled to as survivors of a deceased Air Force retiree. In addition, it contains a list of important necessary documents (see Section H), and a Benefits/Entitlements Checklist (see Section I).

New VA Surviving Spouse Website

The Department of Veteran Affairs has created a new internet website for surviving spouses and dependents of military personnel who died on active duty and for survivors and dependents of veterans who died after leaving the service. Check out their website for more information <http://www.vba.va.gov/survivors>

Information of Interest to Retirees

1. A **Presidential Memorial certificate** is available to family members for deceased retirees. Obtain a copy of VA Form 40-0247 from your local VA office, or go to the internet, using goggle search, enter “VA Form 40- 0247’ and you can print a copy. You must include a copy of the retiree’s discharge (Usually DD Form 214).
2. “**Commissary shopper**” valuable coupons may be obtained by applying on the internet www.commissaryshopper.com” You will be required to provide the name of the commissary where you shop.
3. Retirees who do not have a **computer internet setup** are advised to check with the local library, most of them have computer networks, although you might have to schedule your time to use their computers.
4. The General and Mrs. Curtis E. LeMay Foundation is a national organization which provides **financial assistance to widows of all retired Air Force personnel**. It offers financial help to indigent widows needing assistance—wherever they are residing—for as long a period as necessary, even for a lifetime. Write to The General and Mrs. Curtis E. LeMay Foundation, 17050 Arnold Dr. Riverside, Ca 92508. Phone toll free 800-729-2999. The website is at www.lemay-foundation.org/. Send email to info@afvw.com.
5. **Administration On Aging:** The mission of AoA is to develop a comprehensive, coordinated and cost-effective system of home and community-based services that helps elderly individuals maintain their health and independence in their homes and communities. For more information, visit www.aoa.gov/
6. **Veterans Health Library:** The Veterans Health Library has fact sheets, videos, guidebooks, interactive quizzes and much more. Since 2013, the Veterans Health Library at <http://www.veteranshealthlibrary.org> has been offering Veterans, family members, and caregivers 24/7 access to comprehensive, Veteran-focused health information. The online Library is a one-stop source for health information to help Veterans stay healthy and well-informed.
All health information is available in English and Spanish to Veterans, their family and the public, no matter where the Veteran receives care.
7. **Social Security Administration Offers Disability Benefits:** Did you know that many disabled veterans and wounded warriors may qualify for Social Security disability benefits, in addition to their Veterans Affairs benefits? For information go to www.socialsecurity.gov/disabilityfacts
8. **Society of Military Widows:** was founded in 1968 by Theresa (Tess) Alexander to serve the interests of women whose husbands died while on active military duty, of a service-connected illness, or during disability or regular retirement from the armed forces. In 1984 SMW affiliated with the National Association for Uniformed Services (NAUS) to make a stronger organization, working to protect the hard-earned benefits and entitlements of military widows.
Eligibility Requirements: Widows of deceased military personnel of all ranks -- when death occurred during active duty, retirement from the military, or from a service-connected cause -- are eligible for membership. The widow must possess a valid Military Dependent ID Card. For more info: <http://www.militarywidows.org>

Telephone news line set up for ‘non-wired’ retirees

A toll-free telephone news line has been set up for those retirees and surviving spouses who do not have computer access.

By calling (800) 558-1404, retirees and spouses can stay informed using this new easy-to-use menu-driven service.

Callers can select from several different topics that are compiled from various electronic news sources. Topics include pay and annuity matters, medical and health care, and other benefits and entitlements.

This news line joins the e-Afterburner, Air Force Retiree News Service, and Air Force Retiree Web site at www.retirees.af.mil in providing the latest news and information to the service’s retiree community.



VA News

VA States Goals

Improving the veteran experience is at the top of the list of priorities for the Veterans Affairs Department. Literally.

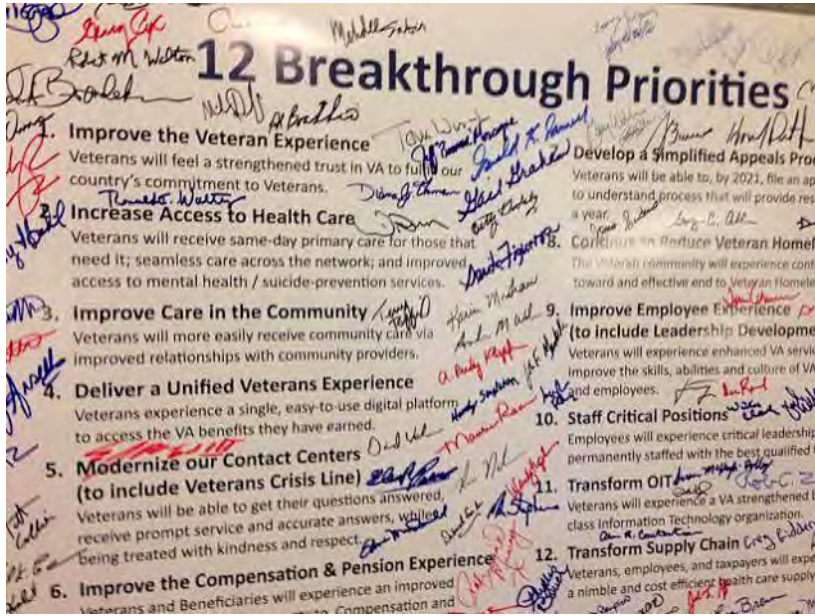
Displayed in the lobby entrance to VA's Washington, D.C., headquarters is a large poster board emblazoned with the image of former President Abraham Lincoln and 12 "breakthrough priorities." The poster board is signed by dozens of VA employees, signaling a renewed commitment – [as Lincoln called for in his second inaugural address](#) – "To care for him who shall have borne the battle."

VA Secretary Bob McDonald [announced the new priorities](#) to Congress in early 2016, but work to improve the veteran experience began in earnest shortly after McDonald was confirmed by the Senate in mid-2014.

One of McDonald's first major actions was hiring Tom Allin as the [agency's first chief veteran experience officer](#).

Allin, who previously served as the CEO of a large Asia-based foods company, brought private sector experience to an agency mired in [national scandals](#), [disability claims backlogs](#) and bureaucracy.

"We excel in bureaucracy, and I'll put our bureaucracies up against yours any day," Greg Giddens, acting chief acquisition officer for VA, said Tuesday. "But the secretary came in and saw us as an organization that looked at ourselves from the inside out. He challenged us to think about how VA looks from the outside in, and how veterans look at VA. Veterans don't see VA as an organization chart; they see it as an organization that is supposed to focus on their needs."



A poster in the lobby of VA headquarters showing the agency's 12 "breakthrough priorities."

VA may not yet be on par with customer experience stalwarts of the private sector like Amazon and Disney – very [few federal agencies are](#) – but VA officials say they're on the right track.

[VA recently launched](#) a beta version of [Vets.gov](#), a website that intends to eventually give veterans single sign-on access to thousands of online services.

The single site [is a response](#) to the troubling confusion Allin said he experienced shortly after he was hired, when he learned VA has upward of 1,000 different websites pertaining to veterans' needs. If a veteran tries searching on Google, "it's just about impossible to get something done," [Allin said last August](#).

VA also began consolidating its 950 toll-free numbers to

VA facilities and health centers to simplify the process by which veterans reach contact centers.

Additionally, VA is modernizing its approach to contact centers, striving for a "unified experience for veterans," Giddens said, which means "collecting and securely sharing" the right data sets.

VA's effort to improve the veteran experience has had other effects, too.

The disability claims backlog, which once topped 600,000, [has been reduced to 75,000](#), its lowest rate since VA began measuring the statistic in 2009.

By the end of 2016, vets who enter a VA medical center will have their clinical needs addressed within the day, under VA's new targets. Another goal is to provide veterans a faster decision when they appeal compensation decisions. Ninety percent should have an answer within a year.

Source: <http://www.nextgov.com/cio-briefing/2016/03/improving-veteran-experience-literally-top-priority-va/126897/>

See also: VA's transformation strategy at: <http://www.blogs.va.gov/VAntage/resources/myva-initiative/>

You gotta do what you HAVE to do before you can do what you WANT to do. It's called priorities. ~ unknown

"Decide what you want, decide what you are willing to exchange for it. Establish your priorities and go to work." ~ H. L. Hunt

VA Conducts Nation's Largest Analysis of Veteran Suicide [Courtesy VA.gov](#)

WASHINGTON — The Department of Veterans Affairs (VA) has undertaken the most comprehensive analysis of Veteran suicide rates in the U.S., examining over 55 million Veteran records from 1979 to 2014 from every state in the nation. The effort extends VA's knowledge from the previous report issued in 2010, which examined three million Veteran records from 20 states were available. Based on the data from 2010, VA estimated the number of Veteran deaths by suicide averaged 22 per day. The current analysis indicates that in 2014, an average of 20 Veterans a day died from suicide.

"One Veteran suicide is one too many, and this collaborative effort provides both updated and comprehensive data that allows us to make better informed decisions on how to prevent this national tragedy," said VA Under Secretary for Health, Dr. David J. Shulkin. "We as a nation must focus on bringing the number of Veteran suicides to zero."

The final report will be publicly released later this month. Key findings of the analysis will include:

- 65% of all Veterans who died from suicide in 2014 were 50 years of age or older.
- Veterans accounted for 18% of all deaths from suicide among U.S. adults. This is a decrease from 22% in 2010.
- Since 2001, U.S. adult civilian suicides increased 23%, while Veteran suicides increased 32% in the same time period. After controlling for age and gender, this makes the risk of suicide 21% greater for Veterans.
- Since 2001, the rate of suicide among US Veterans who use VA services increased by 8.8%, while the rate of suicide among Veterans who do not use VA services increased by 38.6%.
- In the same time period, the rate of suicide among male Veterans who use VA services increased 11%, while the rate of suicide increased 35% among male Veterans who do not use VA services.
- In the same time period, the rate of suicide among female Veterans who use VA services increased 4.6%, while the rate of suicide increased 98% among female Veterans who do not use VA services.

VA is aggressively undertaking a number of new measures to prevent suicide, including:

- Ensuring same-day access for Veterans with urgent mental health needs at over 1,000 points of care by the end of calendar year 2016. In fiscal year 2015, more than 1.6 million Veterans received mental health treatment from VA, including at over 150 medical centers, 820 community-based outpatient clinics and 300 Vet Centers that provide readjustment counseling. Veterans also enter VA health care through the Veterans Crisis Line, VA staff on college and university campuses, or other outreach points.

Using predictive modeling to determine which Veterans may be at highest risk of suicide, so providers can intervene early. Veterans in the top 0.1% of risk, who have a 43-fold increased risk of death from suicide within a month, can be identified before clinical signs of suicide are evident in order to save lives before a crisis occurs.

- Expanding telemental health care by establishing four new regional telemental health hubs across the VA healthcare system.
- Hiring over 60 new crisis intervention responders for the Veterans Crisis Line. Each responder receives intensive training on a wide variety of topics in crisis intervention, substance use disorders, screening, brief intervention, and referral to treatment.
- Building new collaborations between Veteran programs in VA and those working in community settings, such as Give an Hour, Psych Armor Institute, University of Michigan's Peer Advisors for Veterans Education Program (PAVE), and the Cohen Veterans Network.
- Creating stronger inter-agency (e.g. Substance Abuse and Mental Health Services Administration, Department of Defense, National Institutes of Health) and new public-private partnerships (e.g., Johnson & Johnson Healthcare System, Bristol Myers Squibb Foundation, Walgreen's, and many more) focused on preventing suicide among Veterans.

Many of these efforts were catalyzed by VA's February 2016 "Preventing Veteran Suicide—A Call to Action" summit, which focused on improving mental health care access for Veterans across the nation and increasing resources for the VA Suicide Prevention Program.

Suicide is an issue that affects all Americans. Recent Centers for Disease Control and Prevention (CDC) [data reported](#) in April 2016 that from 1999 through 2014 (the most recent year with data available from CDC), suicide rates increased 24 % in the general population for both males and females.

VA has implemented comprehensive, broad ranging suicide prevention initiatives, including a toll-free Veterans Crisis Line, placement of Suicide Prevention Coordinators at all VA Medical Centers and large outpatient facilities, and improvements in case management and tracking. Immediate help is available at www.VeteransCrisisLine.net or by calling the Crisis Line at 1-800-273-8255 (press 1) or texting 838255.

For guidance on safe ways to communicate, please visit www.ReportingOnSuicide.Org

Please also see our Suicide Prevention Fact Sheet at the following link:

[http://www.va.gov/opa/publications/factsheets/Suicide Prevention FactSheet New VA Stats 070616 1400.pdf](http://www.va.gov/opa/publications/factsheets/Suicide%20Prevention%20FactSheet%20New%20VA%20Stats%20070616%201400.pdf)

Statement by Secretary of Veterans Affairs Robert A. McDonald on the Commission on Care Report

WASHINGTON – Today, Secretary of Veterans Affairs Robert A. McDonald released the following statement on the Commission on Care final report. *[The report is available [here](#).]*

“On behalf of the Nation’s 22 million Veterans and the Department of Veterans Affairs, I thank the members of the Commission on Care for their hard work over the past year. The Commission has produced a wide-ranging set of recommendations on reforming the Veterans Health Administration, and VA looks forward to reviewing and considering these recommendations as we ensure that we remain true to our mission to serve and honor the men and women who are America’s Veterans.

“While we will examine the report closely over the coming weeks and respond in a more detailed fashion, I am pleased to see that many of their recommendations are in line with our MyVA efforts to transform the VA into a Veteran-centric organization. Necessary transformational progress has been under way for the past two years, increasing access to health care and improving the Veteran experience of VA. This past March, VA set a new record for completed appointments: 5.3 million inside VA, 730,000 more than in March 2014. We also issued twice as many authorizations for care in the community than in March 2014. Clinical workload is up 11 percent in the past two years. Nearly 97 percent of appointments are now completed within 30 days of the Veteran’s preferred date; 22 percent are same-day appointments; average wait times are five days for primary care, six days for specialty care, and two days for mental health care. Nearly 90 percent of Veterans surveyed say they are “satisfied or completely satisfied” with the timeliness of their appointments.

“However, until all Veterans say they are satisfied, I won’t be satisfied. Nobody at VA will be satisfied. But our progress so far proves that VA’s current leadership, direction, and momentum can produce the necessary transformation, as VA has already demonstrated in reducing the backlog of disability compensation claims by 90 percent since 2013.

“We know we can’t complete the job without help from our partners. For that reason, I look forward to continuing to work with Congress, Veteran advocates, and Veterans themselves to identify further ways to improve VA.

“There are some things that can be done right now to help us continue our progress. Congress must act on our proposals to consolidate our Community Care programs, modernize and reform the claims appeals process, and pass the bi-partisan Veterans First Act. The window of opportunity is closing fast, but if Congress acts before leaving town this month, 2016 will be the year the nation turned the corner for Veterans.

“In the meantime, as we review the recommendations of the Commission, we will continue to look for other ways to build on the progress we’ve made to date and ensure we are doing everything possible to faithfully serve those who have served this country.”

Courtesy of VA Pres Release

VA Announces Elimination of Signature Requirement

The VA has announced it has eliminated paper signature requirements for veterans wishing to enroll in VA health care. Effective immediately, VA has amended its enrollment regulations to allow Veterans to complete enrollment applications for enrollment in VA health care by telephone without the need for a paper signature. This action also accelerates VA’s effort to enroll all Combat Veterans with pending enrollments as part of its ongoing Veterans Enrollment Rework Project (VERP).

By adding this telephone application option to VA’s regulations with this amendment, VA will now offer three ways to enroll under 38 CFR 17.36(d) (1). This option provides veterans a convenient third enrollment option in addition to the paper VA Form 10-10 EZ and the online health care application.

To apply, call 1-877-222-VETS (8387), Mon-Fri between 8 am and 8 pm, EST.

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 734 AMS AMC Gram at <http://www.andersen.af.mil/shared/media/document/AFD-120926-132.pdf>

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 Sign-up: <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>



What is sundowning? [Sundowning](#) is a very common behavior in people with Alzheimer's disease. It's the restlessness, agitation, irritability, or confusion that can begin or worsen as daylight begins to fade—often just when tired caregivers need a break. Signs of sundowning include:

- increased confusion or anxiety
- pacing
- wandering
- yelling

Get tips for coping with sundowning—restlessness or agitation in the late afternoon and early evening in a person with Alzheimer's. This tip sheet is available as a PDF and an eBook.

Download [Sundowning: Alzheimer's Caregiving Tips](#) for information on coping and prevention, available in both PDF and eBook formats.

You can find information about sundowning and other changes in personality and behavior in [Caring for a Person with Alzheimer's Disease: Your Easy-to-Use Guide from the National Institute on Aging](#).

See also: <http://www.healthline.com/health-slideshow/dementia-sundowning>



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.



Your Social Security Statement is now at your fingertips

Have you ever received a *Social Security Statement* in the mail? You know, the one that shows all the earnings you've had each year and how much you could receive per month in Social Security benefits when you retire? The *Statement* contains crucial information workers need to plan for a comfortable retirement. Now, thanks to [my Social Security](#), this information—and so much more— is only a few minutes away!

Your personal [my Social Security](#) account is secure and gives you ready access to your earnings records, Social Security benefit estimates, and printable *Statements*. Those who already receive benefits can view their payment history, current status, and manage their benefits.

To open a personal [my Social Security](#) account, go to www.socialsecurity.gov/myaccount and select “Create an Account” to get started. You must be 18 years old, have a valid Social Security number, U.S. mailing address (or a military address if deployed overseas), and an email address.

In some cases — like if there was reported credit card fraud under your name or Social Security number — you may have to contact your local Social Security office to open a [my Social Security](#) account.

Once registered, you can:

- Verify your earnings history;
- View estimated Social Security benefits based on your past earnings;
- View Social Security and Medicare taxes you've paid over your lifetime,
- Print your current *Social Security Statement*; and
- Request a replacement Social Security card (in some states)

If you're currently getting benefits, you can:

- View benefit payment information;
- Change your address and phone number;
- Start or change electronic payments;
- Get a replacement Medicare card;
- Get a replacement 1099 for tax season; and,
- Get a benefit verification letter.

When you sign up for a personal [my Social Security](#) account, we use a secure authentication process to protect the privacy of your identity and your *Social Security Statement* information. In addition to your unique username and password, you can also further protect your [my Social Security](#) account with a secure code texted to your phone every time you log in.

Just one more way Social Security strives to provide customers with peace of mind. Learn more at www.socialsecurity.gov/myaccount.

Posted on [July 7, 2016](#) by [Doug Walker, Deputy Commissioner, Communications](#)

SOURCE: Social Security Blog Article at <http://blog.socialsecurity.gov/your-social-security-statement-is-now-at-your-fingertips/>

Vets will see same cost-of-living hike as Social Security in 2017

Veterans benefits will match the Social Security cost-of-living increase in 2017, thanks to a measure finalized by Congress this week.

But veterans groups hoping for a more permanent answer to the annual legislative hand-wringing over their benefits boost will have to wait longer for that solution.

Under law, annual cost-of-living increases are automatic for Social Security benefits, determined by the executive branch without intervention from Congress. But veterans benefits fall into a different category, one that requires lawmakers to vote on an adjustment every year.

In the last few decades, veterans have seen their annual adjustment differ from the Social Security COLA only one time (in 2000, as a result of a minor rounding difference between the two rates.)

But outside groups have called having the two increases dealt with separately confusing at best and potentially ripe for abuse or mistakes.

The measure finalized by the Senate this week — it passed without opposition late Wednesday — links the veterans benefits boost to Social Security rates for 2017 alone.

Legislation to permanently tie veterans payouts to the Social Security cost-of-living calculations was passed by the House in February, but has languished in the Senate since then. Bill sponsor Rep. Ralph Abraham, R-La., said he is still hopeful that measure can advance through Congress later this year.

“Providing a cost-of-living adjustment for veterans is an important step to ensure their financial stability,” he said in a statement. “It is certainly encouraging that both houses in Congress have passed my COLA bill this year, but we need to go further.

“Veterans deserve the peace of mind that comes with knowing a COLA will come annually, rather than hoping Congress can break its gridlock to provide for them.”

The change affects the annual rates of VA disability compensation, dependency compensation for surviving children and spouses, and medical clothing allowances for veterans, among other benefits.

It will not affect adjustments for military retirement pay, which are calculated through other methods.

In a statement, Senate Veterans’ Affairs Committee Ranking Member Richard Blumenthal, D-Conn., called the move an issue of fairness for veterans who sacrificed for the country.

“Escalating living expenses are painfully squeezing veterans who rely on disability payments, and this bill would ensure their compensation keeps pace with rising costs,” he said. “It is our duty to provide veterans and their families the support they need to live with the dignity they deserve.”

The president is expected to sign the measure in coming days.

Congress won’t take up the issue of a permanent fix again for at least two months. Lawmakers started an extended election-year summer recess on Thursday.

Social Security and veterans benefits did not see a cost-of-living increase in 2016, due to lower inflation costs and the methodology used by government officials to calculate the raise. No announcements have been made on a possible 2017 increase.

Source: <http://www.militarytimes.com/story/veterans/2016/07/15/veterans-benefits-social-security-2017/87119772>

JUST IN..... COLA Increase Passed

Disabled veterans are eligible to receive an increase in benefits next year thanks to a bill by Congressman Ralph Abraham, M.D., that became law over the weekend.

President Obama signed Dr. Abraham’s HR 5588, the Veterans’ Compensation COLA Act of 2016, on Friday, July 22, 2016. The new law directs the [Department of Veterans Affairs \(VA\)](#) to increase, as of December 1, 2016, the [rates](#) of veterans’ disability compensation, additional compensation for dependents, the clothing allowance for certain disabled veterans, and dependency and indemnity compensation for surviving spouses.

The amount of the increase will be equivalent to the increase provided under Title II of the Social Security Act. The precise amount of the adjustment will not be known until the end of the calendar year 2016.

Attention VETERANS....you should be aware of the fact that when you apply for Social Security, you should take your DD214 with you. The amount you get from Social Security is increased if you served between 1957 and 2001. If you do not take your DD214 and ask for the benefit, the Social Security office MIGHT NOT ADVISE YOU about the benefit.

Retirement Planner: Special Extra Earnings for Military Service

Since 1957, if you had military service earnings for active duty (including active duty for training), you paid Social Security taxes on those earnings. Since 1988, inactive duty service in the Armed Forces reserves (such as weekend drills) has also been covered by Social Security.

Under certain circumstances, special extra earnings for your military service from 1957 through 2001 can be credited to your record for Social Security purposes. These extra earnings credits may help you qualify for Social Security or increase the amount of your Social Security benefit.

Special extra earnings credits are granted for periods of active duty or active duty for training. Special extra earnings credits are **not** granted for inactive duty training.

If your active military service occurred

- **From 1957 through 1967**, we will add the extra credits to your record when you apply for Social Security benefits.
- **From 1968 through 2001**, you do not need to do anything to receive these extra credits. The credits were automatically added to your record.
- **After 2001**, there are no special extra earnings credits for military service.

Note: In January 2002, Public Law 107-117, the Defense Appropriations Act, stopped the special extra earnings that have been credited to military service personnel. Military service in calendar year 2002 and future years no longer qualifies for these special extra earnings credits

How You Get Credit For Special Extra Earnings

The information that follows applies **only** to active duty military service earnings from [1957 through 2001](#). Here's how the special **extra** earnings are credited on your record:

Service in 1957 Through 1977

You are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.

Service in 1978 through 2001

For every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 a year. If you enlisted after September 7, 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings. Check with Social Security for details.

SOURCE: <https://www.ssa.gov/planners/retire/military.html>

Calculate the best retirement age to claim your Social Security benefits

SSA Calculators are located at: <https://www.ssa.gov/planners/benefitcalculators.html>

Let the (AARP) Social Security Calculator help you figure out how much retirement income you'll receive at different claiming ages so you can determine when you should claim Social Security. Can you afford to "retire early" and claim benefits at age 62, should you wait until your full retirement age, or can you wait until age 70 in order to receive the largest possible monthly benefit? [<http://www.aarp.org/work/social-security/social-security-benefits-calculator.html>]



Wanderings

I am a military retiree and a veteran.

Some say military retirees are the cream of the crop, aged to perfection.

Uncle Sam invested a lot of taxes in us, his best creation, starting with basic training, moving to professional education, ultimately management and supervisory training.

This results in a unique vision of the military's place in global affairs.

Retirees have wider knowledge than that of other "vets", often understanding the challenges of Joint Force Operations, which helps to make sense of today's headlines.

Retirees are more often more educated in the ways of the military, than those who spurned a career, through mandatory military education courses earning credits toward diplomas, and opportunity for advancement while serving, which for the most part, the civilian world does not offer.

Retirees enjoy benefits which they have earned by pulling themselves up through their own initiatives.

Due to their long service retirees are generally more decorated, having not only more time in which to train and serve, but earned through accepting greater fields of responsibilities and opportunities.

They have traveled more, moved more, and have served under more forms of leadership – a motivator, while many single-termers become discouraged.

In time of war, when the nations needs have been the direst, it has been the career service member who was on hand to develop, implement plans for training, mobilizing, and winning.

It was the career soldiers, airmen, sailors and marines who took untrained men and women turning them into the combat ready force required to protect our country and way of life.

It has been said every veteran owes a debt of gratitude to the career military person.

The career person kept up traditions of dress, courtesy, respect, honors, and oral tradition.

What is the difference between a military retiree and a veteran?

There are just over 2 million retirees, while there are 30 million veterans in the United States.

Perhaps a definition of a retiree might be, a career military person giving up active participation by years of service in that career, but the distinguishing differences are the benefits and entitlements the retiree has earned by virtue of sustained government service.

The Department of Defense defines a veteran as "anyone who has served honorably for a minimum of 180 days", essentially; anyone who made it through basic military training, including retirees, can be classified a "veteran."

Do You Think You're Old?

Analysts found that only 21% of Americans aged 65 to 74 say that they feel old. Even among people over 75, only 35% call themselves old. In another study, Harvard University researchers surveyed Americans aged between 55 and 74 and found that the average person in this age group feels 12 years younger than their age.

Older people also indicate that they are significantly happier than their middle-aged selves according to a surprising study that was reported about in The Economist. The researchers found that when you look across a person's whole lifespan, their overall happiness tends to have U-bend trajectory, with young people and older people tending to be happiest and middle-age often being a lower point. Interestingly, the researchers said that this type of pattern.

Ask yourself this, how old would you think you are, if you did not already know.

Read more at: <http://www.aplaceformom.com/blog/are-you-old-aging-old-age-7-24-13/>

**YOU'RE ONLY
AS OLD AS
YOU REMEMBER
YOU ARE**

If you don't do wild things while you are young, you'll have nothing to smile about when you're old. ~ unknown

Top Reasons Why You Should Vote

Voting is a way to speak your mind and let your voice be heard!

Your vote is your voice. When we vote, we are actually telling elected officials and lawmakers how we feel about education, public safety, social security, health care, and other important issues.

One voice, one vote really does count!

Remember: there is power in numbers, and when we vote and get our family members to vote, we can truly make a difference. If you don't vote for what you believe in, others will – and you may not like the outcome.

Our children are depending on us to represent their voices too!

Because our children can't vote, we have to do it for them. That's how we make our concerns about schools, safety, housing, and other issues heard. When we vote, we are looking out for our kids, and their futures.

Voting changes communities!

Do you ever wonder why one neighborhood gets passed over for things it needs, while another seems to get it all? One big reason is voting. When we vote, we can get results that we can actually see.

Vote to effect change!

It was through elections that we voted in officials who were champions for civil rights.

Voting is our chance to make a difference in our own lives and within the world.

Believe it or not, voting is a way of honoring our history!

As long as our country has existed, there have been people who didn't want us to vote. There were several freedom fighters that stood up for the right to vote. Well, those times may seem ancient, but there are still people today who don't want us to vote. It's now our turn to stand up and vote to preserve the honor of those who went before us.

Last but not least, because it gives you credibility!

Often times, we voice our concerns to elected officials, but if we aren't voting, our concerns may not matter at all to them. Voting can actually give you the credibility to make your concerns a top priority for legislators.

Read "[7 Reasons You Should Vote In This Year's Elections](#)"

Can I Throw This Away? Expiration Date Tracker for Important Documents

Documents	When to Shred ¹
Bank deposit slips	After you reconcile your statements
Banking statements	After a calendar year; store with tax returns if any will be used to prove deductions
Employer defined-benefit plan communications	Never
Investment statements (brokerage, 401(k), IRA, Keogh)	Shred old monthly and quarterly statements when you receive a new one; save annual statements until you sell the investments
Investment purchase confirmations and 1099s	Hold until you sell the securities, then keep with your tax records for an additional 7 years
Life insurance policies	Never, if still in force; store in your safe-deposit box
Safe-deposit box inventory	Never, but review and update each year
Social Security statements	Shred an old statement when you receive a new one
Tax returns and related documents	After seven years

¹ Always shred documents to protect valuable information from identity theft—never just throw them away.

Need help keeping track of your important documents? Download a FREE copy of [Your Guide to Locating Important Documents](#) and keep all your important information in one place.

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.



"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*

[VA] Chapter 31 Benefits Explained via <http://www.veteranprograms.com>

The Vocational Rehabilitation and Employment (VR&E) [Program](#) is oftentimes referred to as the Chapter 31 benefits program. Chapter 31 program assists veterans with service-connected disabilities to prepare for, search, and maintain gainful employment. For veterans with severe service-connected disabilities that they cannot work, the program offers services to improve their ability to live independently, and maintain a suitable quality of life standard.

Some of the services that may be provided by the Chapter 31 program include comprehensive rehabilitation evaluation, vocational [counseling](#) and rehabilitation planning, job-training, job-seeking skills, resume development, assistance searching and maintain gainful employment, including the use of special employer incentives and job accommodations, post-secondary training at a college, vocational, technical or business school, and independent living services for veterans unable to work due to the severity of their disabilities.

For veterans, the basic period of eligibility in which Chapter 31 services may be used is 12 years from the date of separation from active duty service, or the date the veteran was first notified by the [Department of Veterans Affairs \(VA\)](#) of a service-connected [disability rating](#). The basic period of eligibility may be extended if a Vocational Rehabilitation Counselor (VRC) determines that a veteran has a serious employment handicap.



Other Resources on Chapter 31 Benefits:

- [What is the Vocational Rehabilitation and Employment Program?](#) (VA factsheet)
- [Voc Rehab and the GI Bill: What's the Difference?](#)
- [#1 Official Guide – VA Vocational Rehabilitation](#) (via DisabledVeterans.org)



Focus on Transition



Are cover letters dead? Yes.

Are cover letters necessary? Maybe.

In a previous life I hosted radio and TV employment-based talk shows and one of the questions I asked almost all hiring professionals I interviewed was “Do you read cover letters?” The since-you-ask standard response was usually “No,” occasionally followed with a “Sometimes.” I knew what ‘sometimes’ meant.

Most hiring professionals are so inundated with ‘paper’ that it is an accomplishment just to get through the thousand or so resumes that land in their inbox on a daily basis. On occasion a resume may be received that catches their eye and, if a cover letter is included, it may receive a glance.

Here is what you should know. Cover letters are a test. If you see a posting and the instructions to apply say ‘submit your resume and a cover letter to...’ then you MUST submit a cover letter. It may not even be reviewed but those resumes received without a cover letter will be summarily dismissed. Get it? This is your first test. Can you follow basic instructions? This is why I say that cover letters *may be* necessary.

I have even used this technique when hiring. Those responses I received without a cover letter after stating it was a requirement in my posting were straight away deleted and, honestly, who knows how many talented individuals I never considered simply because of their not being able to follow this basic instruction?

So what do you say on a document that is not going to be read?

First rule regarding cover letter content: Keep it short. Three paragraphs at most and only a sentence or two per paragraph. Show the reader how eloquent you can be in just a few lines. Brief is good!

- Paragraph 1—State that you are the ideal candidate, your interest in the position and working for the company.
- Paragraph 2 – Present a broad overview of your qualifications as they relate to the job. Do not go overboard. Your cover letter is not a second resume.
- Paragraph 3 – Create a call to action. This piece is up to you but I have always liked something as simple as: “I am ideally suited for this position and look forward to hearing from you soon. With two weeks’ notice I can begin work. Please call.”

Close with a proper “Sincerely” or “Respectfully”; your signature, your name typed, a single phone number (recruiter’s don’t call second phone numbers), and your email address.

I can’t emphasize how much short-is-good when it comes to a cover letter. Don’t waste your time trying to sell yourself here simply because (1) as mentioned earlier it probably won’t be read and (2) because your resume is your sales tool.

“JOB!” has a new cover and subtitle: [Job Search Optimized](#). Visit [rickgillis.com](#).

Three Keys for Federal Resume Writing by Kathryn Troutman

Fed Fact – 33.2 percent of new federal jobs are filled by veterans.

33.2 percent of total new hires across the federal government in FY 2014 were veterans. This is a 2.2 percentage point increase from FY 2013. Second, of the veterans hired in FY 2014, 42.8 percent were disabled veterans compared to 41.3 percent in FY 2013.

HOW TO GET BEST QUALIFIED! Landing a federal job takes an on-target federal resume.

There are three ways to improve your federal resume to land a federal job. The feds are hiring veterans, but the resume still has to get you **MINIMALLY QUALIFIED**, at the very least (and hopefully Best Qualified!).

If you meet the minimum qualifications, you will be placed in one of the following categories:

- **Best Qualified:** Applicants possessing a background that demonstrates a superior level of all evaluation criteria. ***This is the best category!***
- Well-Qualified:** Applicants possessing a background that demonstrates a satisfactory level of the evaluation criteria.
- Qualified:** Applicants possessing the basic qualifications, with general knowledge, skills, and abilities.



AM I QUALIFIED

enough to apply to this job?
(if I don't meet all the qualifications)

ask yourself if you are acting “beyond your years” when it comes to the scope of your role

see a skill you don't have? learn it

put yourself in the other person's shoes: would you hire you?

use your best judgment + stretch within reason

Continued on page 33 – “Federal Resume”

Federal Resume - *Continued from page 32*

1. Keywords are important to get your federal resume Best Qualified!

You can find keywords for your resume from the USAJOBS Announcement Duties and Specialized Experience sections. Add these words into your resume. Here is an example of a Duties section of a FEMA Logistics Management Specialist position:

- In this position, you will become a **key member of a team of logistics professionals** in a pivotal analytical role from day one. You will collaborate closely with others throughout the federal Logistics community. Typical work assignments include:
- **Develops, implements and coordinates plans and exercises** for the Logistics Management Directorate.
- Performs **in-depth analyses of disaster logistics** activities and funding, including **analyzing data**, developing formats to report the results of studies, and recommending alternative courses of action based on knowledge of disaster response operations and logistics functions.
- Conducts comprehensive **analytical evaluations** to facilitate program improvements and increase the overall efficiency and effectiveness of logistics planning.
- **Coordinates logistical actions** with field elements and other Federal agencies.
- Develops **PowerPoint presentations**, Excel spreadsheets and executive level summaries/reports that provide analyses of various logistics operations.

2. Be sure to demonstrate that you have "one-year specialized experience" in your resume:

For example, take Announcement Instructions for a Program Analyst, GS-12, FEMA: **To qualify at the GS-12, you must have at least** one year of specialized experience applying analytical and evaluative methods and techniques to issues or studies concerning the efficiency and effectiveness of program operations. This position is ideal for an analytical professional looking for an opportunity designing and implementing logistics plans and exercises.

Federal Resume Solution:

Do you have one-year work specialized experience similar to this announcement? If so, just make sure you prove it on paper. Read the duties carefully and tailor your work experience to match the responsibilities. You want to ensure that the HR specialist can clearly see the one-year specialized work experience that's close to the announcement.

3. Add accomplishments to demonstrate your Knowledge, Skills and Abilities:

Many of the vacancy announcements will include the knowledge, skills and abilities required for the position. If you add an accomplishment that proves you meet the requirements for the position, that can help you get Best Qualified with your application.

For example, to illustrate *Knowledge of the principles of emergency planning and exercise development, and the ability to conduct cost-benefit or economic evaluations of programs*:

- Add an accomplishment about you how developed an emergency plan and an exercise. If you can show the cost-benefit of the emergency plan, that would be great too. Give details about the numbers of people involved in the plan and exercise.

Skill in applying fact-finding and analytical techniques and methods used to gather and evaluate information and draw conclusions.

- Give an example of a time when you analyzed and evaluated information and drew conclusions . Give details about what you analyzed and how you used an excel spreadsheet to manage the data. If you also made recommendations from your conclusions, add these to the summary.

Ability to conduct briefings that communicate facts and ideas for organizational improvement of programs and/or policies.

- Give another example of how you conducted briefings to present facts and ideas to improve the program or policy. Describe the situation for the briefing as well.

Note: If you would like to see a sample of a federal resume that includes keywords, accomplishments and One Year Specialized Experience, go to www.vetfedjobs.org. There is a free sample at this website that would demonstrate Best Qualified content for a specific target position

“If you call failures experiments, you can put them in your resume and claim them as achievements.” ~ Mason Cooley

SOMETHING TO PONDER – The humor of life

13 Points of Wisdom!

1. The location of your mailbox shows you how far away from your house you can be in a robe, before you start looking like a mental patient.
2. My therapist said that my narcissism causes me to misread social situations. I'm pretty sure she was hitting on me.
3. My 60 year kindergarten reunion is coming up soon and I'm worried about the 175 lbs I've gained since then.
4. I always wondered what the job application is like at Hooters. Do they just give you a bra and say, "Here, fill this out?"
5. The speed with which a woman says "nothing", when asked "What's wrong?", is inversely proportional to the severity of the crap storm that's coming.
6. Denny's has a slogan, 'If it's your birthday, the meal is on us.' If you're in Denny's and it's your birthday ... Your life sucks!
7. The pharmacist asked me my birth date again today. Pretty sure she's going to get me something.
8. On average, an American man will have sex two to three times a week. Whereas, a Japanese man will have sex only one or two times a year. This is very upsetting news to me. I had no idea I was Japanese.
9. I can't understand why women are okay that JC Penny has an older women's clothing line named, "Sag Harbor".
10. I think it's pretty cool how Chinese people made a language entirely out of tattoos.
11. What is it about a car that makes people think we can't see them pick their noses?
12. Money can't buy happiness, but it keeps the kids in touch!
13. The reason Mayberry was so peaceful and quiet is because nobody was married. Andy, Aunt Bea, Barney, Floyd, Howard, Goober, Gomer, Sam, Earnest T Bass, Helen, Thelma Lou, Clara, and of course, Opie -- all single. The only married person was Otis, and he stayed drunk.

"THE SECRET OF
CHANGE IS TO FOCUS
ALL OF YOUR ENERGY,
NOT ON FIGHTING THE
OLD, BUT ON BUILDING
THE NEW."

– SOCRATES

"Live your life and
forget your age."

– Norman Vincent Peale

Before you assume,
learn the facts.
Before you judge,
understand why.
Before you hurt someone,
feel.
Before you speak,
think.

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**

DID YOU KNOW?

Less than **2%** of America's population *volunteer* to defend it



That's **1** in **50** citizens

Guam residents are asked to **report any sightings of jellyfish or**

Pacific Man o'War to Guam EPA via the agency's [website](#), [Facebook](#) or by calling 300-4751/52/53.

You can also report sightings to the Guam Department of Agriculture at 735-3955/6 or 787-5853 or via email at: guamfishinfo@gmail.com.





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 <i>Please leave a message and we will return your call as soon as possible.</i>	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
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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. **Senseramente***

Guam Retiree Activities Office

36 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICAL BUSINESS

Return Service Requested

