

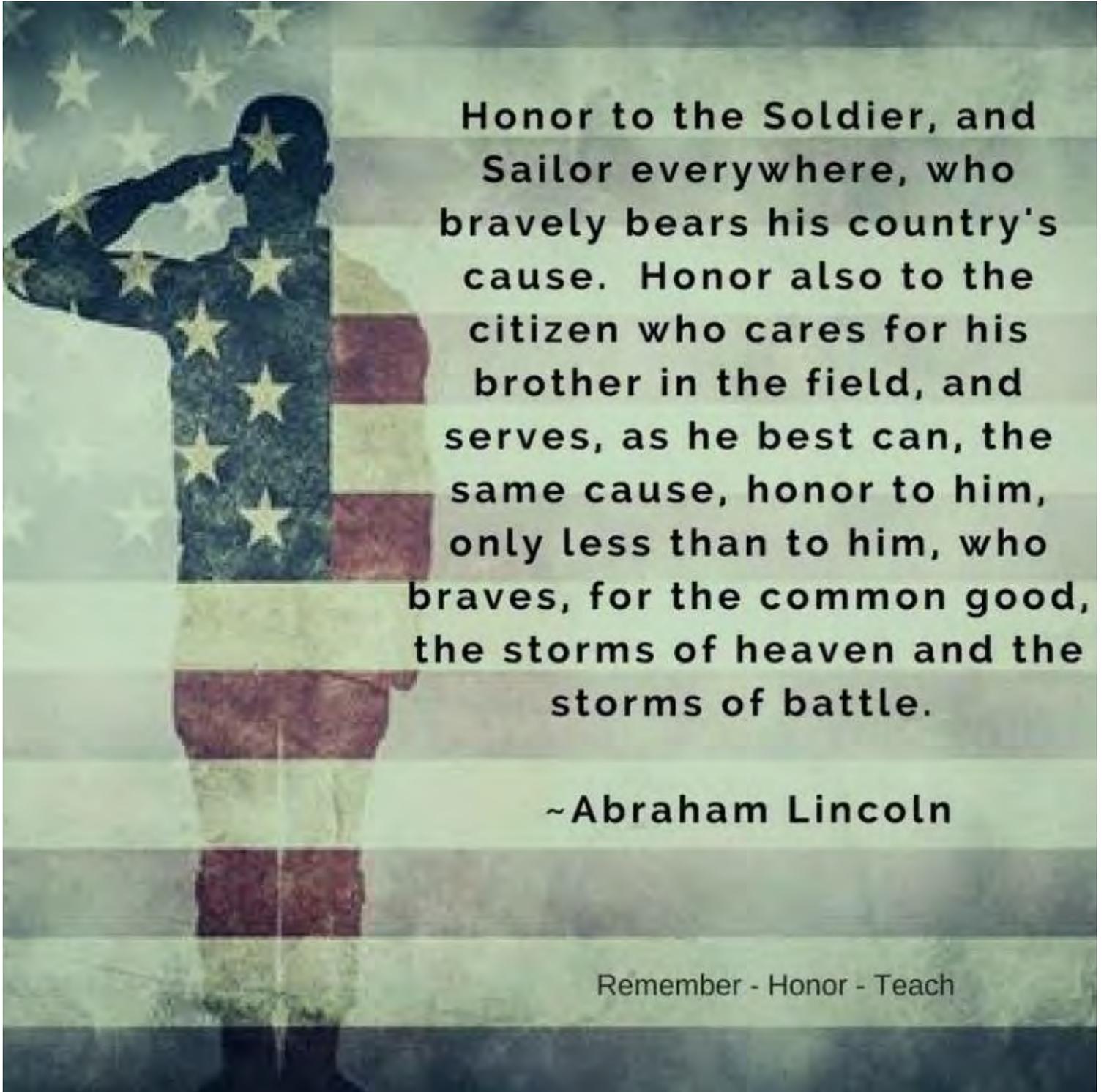
Serving Those Who Have Served or Still Serving



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



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



**Honor to the Soldier, and
Sailor everywhere, who
bravely bears his country's
cause. Honor also to the
citizen who cares for his
brother in the field, and
serves, as he best can, the
same cause, honor to him,
only less than to him, who
braves, for the common good,
the storms of heaven and the
storms of battle.**

~Abraham Lincoln

Remember - Honor - Teach

Guam Retiree Activities Office Newsletter

June 2017
Volume 7, Issue 6

Guam Retiree Activities Office

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Col Scott W. Hurrelbrink

36th Wing Vice Commander

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2017 Guam Military Retiree Appreciation Day
Saturday, October 28, 2017 (working on location)





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

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

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

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

Since no one mans 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!*

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

– all services, all ranks –

as well as their dependents and survivors.

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

Guam RAO on the WEB!

Web Page:

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

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

Twitter: http://twitter.com/Guam_RAO



Guam Retiree Activities Office – Our Mission

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

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

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

Guam: 3,023 / CNMI: 140 / Outlying Areas: 46 (new update since April 2017 newsletter)

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

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

Volunteers Needed !!!

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

Be a Volunteer RAO Volunteer Counselor ...

If you have been looking for a fun, creative and rewarding way to stay connected to the Guam military community, then volunteering is the answer. At the Guam Retiree Activities Office, you can join our volunteer staff as a counselor. Hand-on training will be provided and you will work with a great team of volunteers who are military retirees and spouses dedicating their time, skills, talents, and wisdom towards helping the military community. Please contact the Guam RAO at 671-366-2574 or Guam.RAO@us.af.mil

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

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

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



Announcements...

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

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

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

☒ Joe A. San Agustin is now the administrator of the Guam Veterans Affairs Office (GVAO). 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 Guam Veterans Commission chairman is Dan Mendiola. If you want to discuss VA issues, contact him at 488-4423 or email dmendiola@teleguam.net.

Guam Veteran Meetings / Events / etc.

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

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

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

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

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

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

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

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

▶ **Military Order of the Purple Heart – Guam Chapters:** board meeting at 8 a.m. every first Thursday. General membership meeting is 6:30 p.m. on second Thursday at the Koban in Mangilao. Contact Nick Francisco at 482-3650 for more information. *Combat-Wounded veterans who have not registered are encouraged to come and sign-up (Bring Copy of DD Form 214). MOPH-NSO will be available for questions on VA Entitlements.* ▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. Contact Joe Yatar, 482-5450.

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

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

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

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

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

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

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

"If you don't have a good attitude, we don't want you, no matter how skilled you are. We can change skill levels through training. We can't change attitude." – Herb Kelleher, Founder, Southwest Airlines

REMINDER - RETIREE WEB SITES:

Each Service has a web site that contains **HOT TOPICS** for retirees.
You can also view and download the most current Service Retiree publication from the sites.
The link to all of these can be found on page 35 of this newsletter.

Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/ | **New Items Highlighted** | * thru Bill 83-34 & Resolution 106-24

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

Bill No. 84-34 (COR) - As introduced by: Frank B. Aguon Jr. / Dennis G. Rodriguez, Jr. / Joe S. San Agustin. An Act to Amend § 67108 Of Chapter 67, Title 10, Guam Code Annotated, relative to the recommendation and **nomination of the Veterans Affairs Officer** by the Guam Veterans Commission to I Maga'lahren Guåhan. **Status:** Referred to Committee on Appropriations and Adjudication on 5/16/17.

Bill No. 74-34 (COR) - introduced by: Thomas C. Ada. An act to authorize the mayor of Barrigada and the Barrigada municipal planning council to enter a partnership with a non-profit organization (interested in the development of T-18 as a **historic and cultural site**. (the caves in T-18 were used as a place of refuge and rest for the Chamorro Slave Laborers utilized by the Japanese Imperial Forces to construct an airfield in what is known today as Guam Int'l Airport.) **Status:** Referred to Committee on Environment, Land, Agriculture, and Procurement Reform on 4/17/17.

Bill No. 69-34 (COR) - introduced by: Joe S. San Agustin / Dennis G. Rodriguez, Jr. Relative to requiring the DPHSS to issue conditional permits and DRT to collect fees and issue business licenses for the commercial cultivation, manufacturing, laboratory testing, and dispensary activities for medicinal cannabis, to further implement the "Joaquin (KC) Conception, II **Compassionate Cannabis Use Act** of 2013". **Status:** Corrected by Prime Sponsor, 4/28/17.

Bill No. 57-34 (COR) - introduced by: Dennis G. Rodriguez, Jr. / Joe S. San Agustin. Relative to a **community paramedic outreach program...**; and collectively relative to granting the EMS Commission the authority to expand the scope of Emergency Medical Services and implement a community paramedicine outreach program. **Status:** Received: 3/31/17 - 4:02 p.m.

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

Bill No. 30-34 (COR) - As introduced by: Dennis G. Rodriguez / Joe S. San Agustin. An act to repeal and reenact Section § 1103 of Chapter 1, Division 1, of Title 10, Guam Code Annotated, relative to the **Medical Referral Assistance Office**. **Status:** Re-Referred to Committee on Health, Tourism, Military Affairs and Senior Citizens on 4/5/17. [Committee Report](#)

Resolution No. 137-34 (LS) Relative to amending *I Mina'Trentai Kuáttro Na Liheslaturan Guahan Otden Areklamento* (the Thirty-Fourth Guam Legislature Standing Rules) to **honor the fallen war heroes of Guam** by recognizing the name of a recipient of *I Miláyan Más Takhilo' Na Sakrafisu* at the beginning of every session.

Resolution No. 136-34 (LS) Relative to **honoring and commending all the survivors of Guam's Wartime occupation** for their tremendous courage and perseverance through one of the most tragic and difficult times in our island's history; and to extending *Un Dángkolo Na Si Yu'os Ma'áse'* to the Guam War Survivors Memorial Foundation for their dedication and service to all those affected by this tragic event as we join them in celebrating "War Survivor Remembrance Day" on June 28, 2017.

Resolution No. 107-34 (COR) Relative to establishing a "**Wheels to Work**" program to provide Guam Regional Transit Authority bus passes to individuals who are unemployed and are actively seeking work, subject to availability of funds, paid by voluntary contributions from senatorial office budgets, and to direct the Executive Director of I Liheslaturan Guåhan to establish policies and procedures for the program. [Committee Report](#)

Sen. Dennis Rodriguez, Jr. – Military Affairs Committee Chairman

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

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

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



TRICARE Updates / Info



Tricare Retiree Dental Program IS NOT CHANGING

You may have heard about the recent changes to the TRICARE Dental Program which began on 1 May 2017 – this only affects family members of Active Duty and Guard/Reserve. The Active Duty Program and the TRICARE Retiree Dental Program WILL NOT CHANGE. For more info on TRDP – visit: <https://tricare.mil/coveredservices/dental/trdp> or <http://www.trdp.org/retirees/>

TRICARE FACTS & FIGURES



OUR BENEFICIARIES

9.4 MILLION

HEALTH & DENTAL FACILITIES

- 55**  MILITARY HOSPITALS
- 373**  MILITARY MEDICAL CLINICS
- 245**  DENTAL FACILITIES

2015 PATIENT CARE AT-A-GLANCE

70.5 MILLION  OUTPATIENT VISITS

 **1 MILLION** INPATIENTS ADMITTED

119,000  THE NUMBER OF BIRTHS IN THE MHS

 **128 MILLION** PRESCRIPTIONS FILLED

*DATA FOR FISCAL YEAR 2015

Eligibility for the TRICARE Retiree Dental Program includes “gray area” retirees

The TRICARE Retiree Dental Program (TRDP) is available to all military retirees (**including “gray area” retirees under age 60**) and their eligible family members, unremarried surviving spouses and their eligible children, as well as Medal of Honor recipients and their eligible immediate family members. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day that coverage becomes effective; after 12 months of being in the program, it then covers crowns, bridges, partials, braces and dental implants. **(New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services; supporting documentation is required)**

The TRDP provides every enrollee an annual maximum of \$1,300 per person, a \$1,200 annual maximum for dental accidents and a \$1,750 lifetime maximum for orthodontics. It is important to note that the money that the TRDP pays out for preventive and diagnostic services doesn’t count against the annual maximum – those benefits are in addition to the \$1,300. Retirees can find more information on the program, as well as enroll 24/7/365, online by visiting trdp.org.

TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. To find a network provider, as well as utilize the **Consumer Toolkit** to view processed claims, see annual maximum information, sign up to receive paperless Explanation of Benefits and more, please visit trdp.org. You can also obtain more information by contacting your Western Region Marketing Representative, Diana Laux: dlaux@delta.org

Excerpts from TRICARE Beneficiary Bulletin #398 - May 19, 2017 [Podcast](#)

* Protecting Your Child from Lead Poisoning

The word poison suggests a bubbling vial marked with skull and crossbones. However, poisonings can result from misuse of common household products or even from our home itself in the form of lead. Poisoning can happen all at once or gradually over time. TRICARE covers children's blood lead testing at well-child care visits when medically necessary.

Blood lead poisoning occurs when a person or child eats, drinks or inhales lead or a lead-contaminated item. Lead is commonly found in homes built in 1978 or earlier in the form of paint, pipes or plumbing fixtures.

Lead poisoning is a serious health threat to children. Lead exposure can damage the developing brain and nervous system, slow growth and development, lead to learning and behavioral problems and cause hearing and speech problems. Symptoms of lead poisoning don't appear until after dangerous amounts of lead have built up in the person.

The EPA notes that there are steps you can take to protect your family from lead exposure. Those steps include understanding your home's lead risks, maintaining your home's condition and testing your home's drinking water.

At well-child care visits, TRICARE covers lead level screening for children from age six months to age six who are at high risk. A child's risk level is based on results of the [Center for Disease Control and Prevention's lead poisoning](#) form given during well-child visits. If you are concerned about lead exposure and your child, talk to your child's primary care provider.

Also, be sure to keep the national phone number for Poison Help, 1-800-222-1222, posted in your home and on your cell phone. It's available 24 hours a day, seven days a week.

* Probiotics & Prebiotics

Eating foods with probiotics and prebiotics might aid your digestion, so try to include them in your healthy-eating plan. Probiotics are live microorganisms, such as bacteria, similar to the healthy bacteria that live in your GI tract. Prebiotics are natural, non-digestible food ingredients that promote the growth of "good" bacteria. Prebiotic foods include bananas, onions, garlic, leeks, asparagus, artichokes and whole grains. Eating foods with prebiotics might improve your digestive health and enhance calcium absorption too.

Some research shows two strains of bacteria – Lactobacillus and Bifidobacterium – seem to offer the greatest benefits. Both can be found in probiotic foods such as buttermilk, olives, pickles and some yogurts and cheeses. Eating these foods might help prevent diarrhea caused by antibiotics and infections. They also might provide relief from symptoms associated with constipation, colds, allergies and irritable bowel syndrome.

The greatest benefits from eating foods with probiotics and prebiotics occur when they're part of a diet that includes whole grains, fruits, vegetables, and low-fat sources of dairy and protein.

For more information about probiotics, visit the National Center for Complementary and Integrative Health's web page at <https://nccih.nih.gov/>.

* Allergies & Asthma

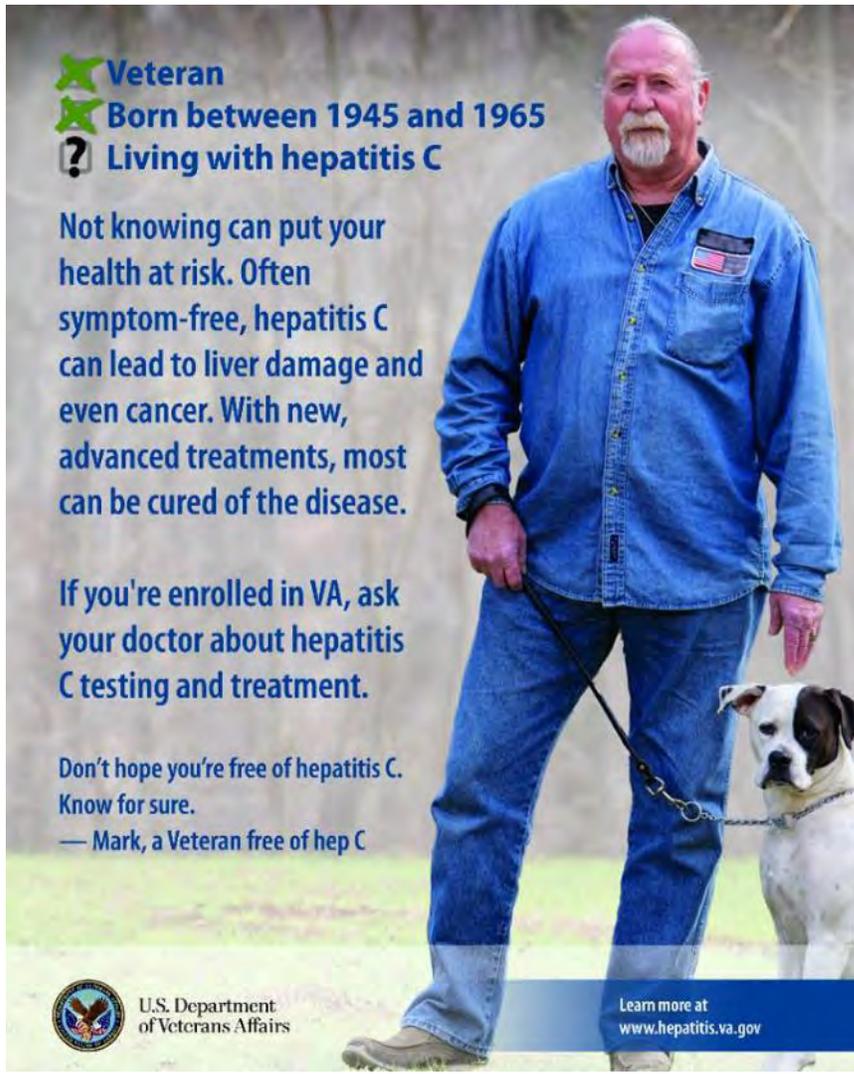
May is peak season for asthma and allergy sufferers. Take some time to educate yourself and your loved ones about proper care and treatment for these diseases.

More than 50 million Americans suffer from different kinds of allergies – pollen, skin, latex and more. And unfortunately, the rate of allergies is climbing. The most common allergy symptoms can simply make you uncomfortable, like a runny nose, sneezing or an itchy rash. However, more serious reactions, like swelling in your mouth or throat, can be life-threatening. The same substances that trigger your allergy symptoms, such as pollen, dust mites and pet dander, may also trigger or worsen asthma signs and symptoms. In some people, skin or food allergies can cause asthma symptoms.

The Asthma and Allergy Foundation of America reports that asthma affects 24 million Americans and 6.3 million of those are children under the age of 18. Asthma is a chronic disease that causes your airways to become inflamed, making it hard to breathe. The best way to manage asthma is to avoid triggers, take medications to prevent symptoms and prepare to treat asthma episodes if they occur. You should also create an Asthma Action Plan. This plan gives information and instructions on how you manage your asthma and what to do if you have an asthma episode. Learn more at cdc.gov/asthma.

Both asthma and allergies are manageable conditions, so it is very important that we all learn about how to best manage and treat it. TRICARE covers services and supplies required to diagnose and treat asthma as well as proven services and supplies needed to diagnose and treat allergies. For more information, visit TRICARE.mil/coveredservices.

Health / Medical News



Veteran
Born between 1945 and 1965
? Living with hepatitis C

Not knowing can put your health at risk. Often symptom-free, hepatitis C can lead to liver damage and even cancer. With new, advanced treatments, most can be cured of the disease.

If you're enrolled in VA, ask your doctor about hepatitis C testing and treatment.

Don't hope you're free of hepatitis C. Know for sure.
 — Mark, a Veteran free of hep C

U.S. Department of Veterans Affairs
 Learn more at www.hepatitis.va.gov

Scheduled your annual physical?

It is a great time to get tested for hepatitis C! A blood test is the only way to know if you have it.

Symptoms can go unnoticed for years, even decades.

Talk to your doctor about testing and treatment.

The Department of Veterans Affairs (VA) leads the country in hepatitis screening, testing, treatment, research and prevention. This site provides information both for health care providers and for Veterans and the public.
<http://www.hepatitis.va.gov/>

The stages of heat illness

Hyperthermia, or overheating of the body, can be mild and temporary, but in advanced stages, it can be life-threatening. The degrees of severity:

	Skin	Pulse	Body temperature
Heat stress Occurs when hot weather puts strain on the body	Normal sweating	Normal	Normal
Heat fatigue Feeling of weakness caused by high temperature	Cool, moist	Weakened	Normal
Heat syncope "SIN-co-pee" Sudden dizziness after exercising in the heat	Pale, sweaty; feels moist, cool	Usually rapid; may be weak	Normal
Heat cramps Painful spasms of abdomen, arm or leg muscles following exertion	Usually moist, cool	Normal or rapid	In normal range <i>Low sodium level may cause cramps, but don't take extra salt without a doctor's advice</i>
Heat exhaustion Symptoms warning that body is overheating Person may be thirsty, giddy, weak, uncoordinated, nauseated or sweat copiously	Cold and clammy	Normal or rapid	Usually normal <i>Often caused by dehydration or sodium depletion, but don't take salt supplements without medical advice</i>
Heat stroke A life-threatening emergency; person needs immediate medical care; death rate is high after symptoms appear	Dry and red	Strong and fast	Above 104 F (40 C) <i>Perspiration stops; person may faint or stagger, become confused or combative; coma begins if person is not assisted</i>

Don't ignore signs: Heatstroke could be fatal

For many people, the signs of heat stroke are negligible, including lack of sweat, headaches and muscle weakness, but if ignored, the results could be fatal.

Even on an average 89-degree afternoon, normal fare by Guam standards, anyone exposed to heat over an extended period of time should take special precautions, according to Guam Football Association team doctor Robert Leon Guerrero.

"It doesn't have to be abnormally hot to get a heatstroke," Leon Guerrero said. "It's not just a matter of temperature, it's about heat and humidity – Guam is always both. The risks are increased when you're doing watersports, because the salt water just dehydrates you even more."

With watersports especially, the causes leading to a case of heatstroke are cumulative, Leon Guerrero said. "Even something as trivial as rash guards, which are common watersports attire, can trap heat and make matters worse."

continued on page 10 – "Heatstroke"

Heatstroke – continued from page 9

Leon Guerrero said it's a coach's responsibility to make sure his team members are hydrated, which for the Guam Boonie Stompers, is a top priority.

"We're always putting out information online and in the newspapers about our hikes so people know what to expect," the organization's president, Ed Feely, said. "People will know how much water to bring, and other materials, before each hike. Our leaders also bring extra water just in case."

In the past 10 years, Feely said he's witnessed four instances of heatstroke during a Guam Boonie Stompers event.

"It's not a common thing, but it does happen. It's really important to recognize the signs," Feely said. "With our groups, we notice right away when a person starts moving closer to the back of the group and gets really sluggish, we address it right there and make sure they're OK and that they can continue the hike."

Leon Guerrero said teenagers are more inclined to dismiss the early signs of bodily stress, such as fatigue. But heatstroke comes on quickly, and people may not have as much time to react as they think.

"Stay hydrated and drink water even if you don't feel thirsty. When it hits you – it happens quickly," Feely said. "Know what your body's limits are, and if you're a coach or a leader, you need to be able to recognize those signs."

Source: Manny Cruz | The Guam Daily Post | <https://tinyurl.com/HeatstrokeSigns>

For More Info – When Heat Becomes Life-Threatening:

https://www.postguam.com/news/local/when-heat-becomes-life-threatening/pdf_2c0ba8d0-3716-11e7-88c9-9fd81f89df13.html

Easy ways to improve your balance

The body systems responsible for balance can be affected by gradual changes due to aging or side effects of medications. There are also a host of health problems that can lead to unsteadiness on your feet. But many stability problems caused by aging or conditions such as arthritis, stroke, Parkinson's disease, or multiple sclerosis respond well to exercises designed to improve balance.

Most likely, you already engage in some activities that help sharpen balance, especially if you're an active person. Other balance-strengthening activities are routinely taught in classes held at many YMCAs and senior centers. For example:

- Walking, biking, and climbing stairs strengthen muscles in your lower body. A recumbent bike or stair stepper is a safe way to start if your balance needs a lot of work.
- Stretching loosens tight muscles, which can affect posture and balance.
- Yoga strengthens and stretches tight muscles while challenging your static and dynamic balance skills.
- Tai chi moves, which involve gradual shifts of weight from one foot to another combined with rotating the trunk and extending the limbs, offer a series of challenges to improve your balance.

What if you're not at all active? Research shows that the right exercises can help sedentary folks dramatically improve their strength and balance at any age or ability level.

For workouts proven to help hone your balance, see *Better Balance*, a Special Health Report from Harvard Medical School.

Discover how you can prevent falls by improving your balance and mobility. *Better Balance: Easy exercises to improve stability and prevent falls* gives you step-by-step instructions for easy, effective workouts that will improve posture, increase muscle strength and speed, sharpen reflexes, expand flexibility, and firm your core. You'll also get tips for fall-proofing your home.

<https://www.health.harvard.edu/promotions/harvard-health-publications/better-balance-easy-exercises-to-improve-stability-and-prevent-falls>



"Attitude creates reality. How you view a situation can have enormous impact on how you live. Some people see setbacks as absolute devastation, whereas others view them as opportunities. At the end of the day, the choice is really up to you." ~ Edward T. Creagan, M.D.

Exercise: An effective prescription for joint pain

Is joint pain holding you back? Perhaps an achy ankle or sore knee is making it difficult to enjoy a run through your favorite park or even taking a short walk. Or maybe a throbbing hip or shoulder prevents you from whacking a golf ball or performing simple tasks like carrying a bag of groceries. The exercises in this report can help relieve ankle, knee, hip, or shoulder pain, and help you become more active again, which can help you stay independent long into your later years.

Regular movement can help relieve ankle, knee, hip, or shoulder pain

Joint pain can rob you of life's simple pleasures — you may no longer look forward to walking your dog, gardening, or chasing a tennis ball across the court. Even the basics of getting through your day, like getting into the car or carrying laundry to the basement, can become sharp reminders of your limitations.

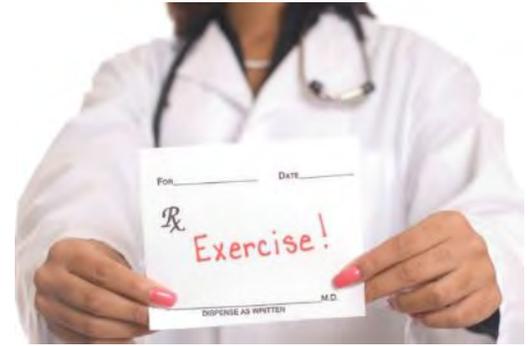
But the right exercises performed properly can be a long-lasting way to subdue ankle, knee, hip, or shoulder pain. Although it might seem that exercise would aggravate aching joints, this is simply not the case. Exercise can actually help to relieve joint pain in multiple ways:

- It increases the strength and flexibility of the muscles and connective tissue surrounding the joints. When thigh muscles are stronger, for example, they can help support the knee, thus relieving some of the pressure on that joint.
- Exercise relieves stiffness, which itself can be painful. The body is made to move. When not exercised, the tendons, muscles, and ligaments quickly shorten and tense up. But exercise — and stretching afterward — can help reduce stiffness and preserve or extend your range of motion.
- It boosts production of synovial fluid, the lubricant inside the joints. Synovial fluid helps to bring oxygen and nutrients into joints. Thus, exercise helps keep your joints "well-oiled."
- It increases production of natural compounds in the body that help tamp down pain. In other words, without exercise, you are more sensitive to every twinge. With it, you have a measure of natural pain protection.
- It helps you keep your weight under control, which can help relieve pressure in weight-bearing joints, such as your hips, knees, and ankles.

If all this isn't enough, consider the following: exercise also enhances the production of natural chemicals in the brain that help boost your mood. You'll feel happier — in addition to feeling better.

For more on developing and mastering an exercise plan to combat joint pain, buy [The Joint Pain Relief Workout](#), a Special Health Report from Harvard Medical School.

Courtesy of Harvard Medical School | www.health.harvard.edu | Email us at: healthbeat@health.harvard.edu



Are You a registered My HealthVet user? If so, did you know you can sign up for the My HealthVet's biweekly newsletter. This newsletter provides you with important information on My HealthVet features and updates.

Here's some of what you have been missing:

- Veterans Can Now Schedule Appointments Online with Smartphones
- Good News: VA Lowers Most Medication Copayments
- Visiting Your Doctor Soon? Take These 12 Questions With You
- Five Exercises for People Over 50
- Colon and Rectal Cancer: Have You Been Checked?

[Sign me up!](#)

Ready to learn more from My HealthVet? Click here – you will be taken to My HealthVet.

About My HealthVet

About My HealthVet offers you tips and tools to help you partner with your health care team, so together you may work to manage your health. Here you may find useful resources when you need them. The support tools on this page are designed to enrich your experience with My HealthVet and help you make informed decisions.

DFAS / MyPay updates



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

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

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

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

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

DEFENSE FINANCE AND ACCOUNTING SERVICE
U.S. MILITARY RETIRED PAY or U.S. MILITARY ANNUITANT PAY

NEW ADDRESS FOR RETIRED AND ANNUITANT CORRESPONDENCE

8899 E 56TH STREET
INDIANAPOLIS IN 46249-1200

The address for Retired and Annuitant mail correspondence has changed.

For more info, go to <https://go.usa.gov/xXkpa>.

Military retirees and annuitants can use the mailing address to submit any of the following information:

- Written requests for 1099R Forms (Retiree tax statement)
- Change Survivor benefit Plan information
- Correct a 1099R (Retiree Tax Statement)
- Establish a Retired Pay account
- Manage Arrears of Pay (AOP) Beneficiary designation
- Manage allotments
- Report a retiree's death
- Report a Survivor Benefit Plan beneficiary's death
- Submit a retiree or annuitant change of address
- Start/change Direct Deposit
- Start international Direct Deposit enrollment

Beware Bogus Email Messages

Several myPay customers have informed DFAS that fraudulent SmartDocs email messages are being sent that could put your information and finances at risk. The reported invalid emails contain what appears to be from a valid SmartDocs email address. The originators of these emails have "spoofed" their messages to hide their true origin and placed the SmartDocs address in the "From" line to make the email appear legitimate.

Valid SmartDocs messages from DFAS are always sent in plain text, do not include attachments and do not ask you to send any information in response. Your email program may automatically convert a valid SmartDocs message into HTML and convert some text into clickable links.

DFAS recommends that you **DO NOT click on any links within any email message.**

To access a site referenced in an email, open your browser and type the link (URL) directly into the browser. Don't get fooled.

If you receive a SmartDocs message that contains a link, don't click on it. If a URL is listed in the message type it in manually within your browser. Delete unexpected or unsolicited messages that contain attachments or that request you to send information back.

Becoming a victim is easy. Utilizing a few basic precautions with email handling are critical to protecting your information, finances and identity. Find other ways to keep yourself safe online at <https://www.dfas.mil/pressroom/onlineprotection.html>.



USFSPA & DFAS ► Notice of Statutory Change

A change to the law has occurred that affects the manner in which court orders submitted to the Defense Finance and Accounting Service (DFAS) as part of an application for division of military retired pay pursuant to the Uniformed Services Former Spouses' Protection Act (USFSPA) must be formatted.

The following information provides notification of these statutory changes:

The National Defense Authorization Act (NDAA) of 2017, in Section 641, signed by President Obama on December 23, 2016, amended the definition of disposable pay in the Uniformed Services Former Spouses' Protection Act (USFSPA), 10 U.S.C. § 1408-- In the case of a division of military retired pay as property (that becomes final prior to the date of a member's retirement), the military member's disposable income is limited to "the amount of basic pay payable to the member for the member's pay grade and years of service at the time of the court order" and increased by the cost-of-living amounts granted to military retirees from the time of the (divorce) to the date the member retires.

In order to enable the designated agent (the Defense Finance and Accounting Service (DFAS), Garnishment Operations) to calculate the "new" disposable retired pay amount, a court order entered after December 23, 2016, (in a case where the order becomes final prior to the member's retirement) that provides for a division of military retirement pay **must** provide the below listed three (3) variables.

► If the member entered the service *before* September 8, 1980:

1. A fixed amount, a percentage, a formula, or a hypothetical that the former spouse is awarded;
2. The member's pay grade at the time of divorce;
3. The member's years of creditable service at the time of divorce; or in the case of a reservist, the member's creditable reserve points at the time of divorce.

► If the member entered military service *on or after* September 8, 1980:

1. A fixed amount, a percentage, a formula or a hypothetical that the former spouse is awarded;
2. The member's high-3 amount at the time of divorce (the actual dollar figure);
3. 3. The member's years of creditable service at the time of divorce; or in the case of reservist, the member's creditable reserve points at the time of divorce.

If the award language in the court order is missing any of the above listed variables, DFAS will not be able to approve the order and the court will have to clarify the award.

For additional information refer to the web page at <https://www.dfas.mil/garnishment/usfspa/legal.html>.

To see the language that the court order must use click on DFAS' "[Sample Order Language](#)" document.

Source: <https://www.dfas.mil/garnishment/usfspa/NDAA--17-Court-Order-Requirements.html>

Reports of Ransomware | *This info is from a "joint email from VADM Marshall Lytle (Joint Staff J6) and myself (Acting DoD CIO).*

We are aware of reports of ransomware known as 'WannaCry' affecting multiple global entities. To increase our collective defenses across the Department and Federal networks, we urge all employees to take three actions:

- (1) Do not click on links or download files in emails unless you know for sure they are intended for you;
- (2) Ensure your personal devices are updated and patched; and,
- (3) Backup your data so you can recover your systems if they become infected. Microsoft released a patch in March that addresses this issue.

Ransomware is a type of malicious software that infects a computer and restricts users' access until a ransom is paid to unlock it. The malware spreads by "phishing," luring unsuspecting users to click on infected email attachments and links in emails to launch the attack. Unpatched or out-of-date systems are particularly vulnerable to ransomware.

DHS has previously released information on best practices to address ransomware. That information is available on our website at <https://www.us-cert.gov/security-publications/Ransomware>

The workforce should be aware that this malware could morph - do not let down your guard.

More on Ransomware: Microsoft's [Malware Protection Center](#) | Symantec's [Endpoint Protection](#) | Kaspersky's [Ransomware Blog](#)



Financial / Legal News

Breaking Down Your Credit Score | Infographic

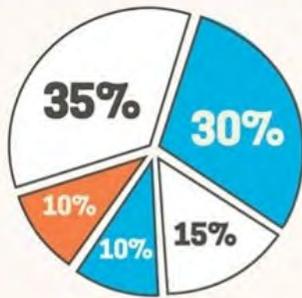
Breaking Down Your Credit Score – Mortgage Infographic: An individual’s credit score can impact many areas of life, particularly when it comes to homeownership – yet few, especially Millennials, seem to fully understand how it’s calculated and how it may be improved. In fact, [45% of college students don’t even know their credit score!](#) MGIC’s illuminating mortgage infographic, Breaking Down Credit Score, will help you easily understand how the FICO credit score is calculated, and reveals credit-related facts like the average national credit score.



Breaking down your CREDIT SCORE

[According to FICO® model(s). Learn more at myfico.com]

Your Credit Score is determined by 5 factors of differing importance:



35% PAYMENT HISTORY

How often do you pay your accounts on time?

Late payments may lead to a lower score.

15% LENGTH OF HISTORY

How long have you had credit history?

A longer history of responsible credit use will likely lead to a higher score.

10% TYPES OF CREDIT USED

Do you have more than one credit line? Having experience with different types of credit [e.g., a car loan and a credit card] can help your score.

30% AMOUNTS OWED
How much of your total credit have you used?

Less is more! Lowering debt can be the key to a better credit score.

10% NEW CREDIT

Have you opened new credit lines lately?

Opening several accounts in a short time can lower your credit score.

MORE CREDIT SCORE FACTS REVEALED:

45% of College Students don't know their credit score. [creditcards.com]

52% ADULTS IN AMERICA haven't viewed their credit score in THE PAST YEAR.

9 OPEN CREDIT CARDS is the average per consumer.

20% OR LESS What's your credit limit? Using more than 20% of your credit limit may lower your credit score.

18 YEARS is the average consumer's oldest open credit line. [FICO Score Trends Service]

699 is the average National Credit Score. [capitalone.com]

300- 850 is the range of credit scores. 699 is the average National Credit Score. [creditcards.com] [FICO Score Trends Service]

EXAMPLE
• USE \$10,000 OR LESS \$50,000 credit limit [creditcards.com]

43% of women ♥ **32%** of men

said it was important to know a partner's credit score before getting seriously involved. [bankrate.com]

0% The percent your age, race, income or job title impact your credit score. [myfico.com]



keeping you informed

CELL PHONES ~ I never thought of this.

A lady has now changed her habit of how she lists her names on her cell phone after her handbag was stolen. Her handbag, which contained her cell phone, credit card, wallet, etc., was stolen.

20 minutes later when she called her hubby, from a pay phone telling him what had happened, hubby says 'I received your text asking about our Pin number and I've replied to you a little while ago.'

When they rushed down to the bank, the bank staff told them the little money they had in the account had already been withdrawn. The thief had actually used the stolen cell phone to text 'hubby' in the contact list and got hold of the pin number.

Within 20 minutes he had withdrawn all the money from their bank account.

Moral of the story:

- Do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc.
- And very importantly, when sensitive info is being asked through texts, CONFIRM by calling back.
- Also, when you're being texted by friends or family to meet them somewhere, be sure to call back to confirm that the message came from them. If you don't reach them, be very careful about going places to meet 'family and friends' who text you. ##

See Also: <http://www.rd.com/advice/saving-money/5-simple-steps-to-keep-your-cell-phone-secure/>

Special Alert: Medicare Card Changes Means Opportunities for Scams

Congress passed a law in 2015 that requires the Centers for Medicare and Medicaid Services to remove Social Security numbers from all Medicare cards, which they will start doing in April 2018. New beneficiaries will get the modernized cards first, and then new cards will be issued to existing beneficiaries. This is an important change to help prevent fraud and protect people's identity, but with any new change, scammers are taking advantage of potential confusion.

What You Should Know:

- Medicare beneficiaries are getting calls claiming to be from Medicare asking for payment to receive their new Medicare card, or asking them to verify their Medicare number.
- Medicare will NEVER call to verify your number because they already have it.
- There is no cost to get your new card.

What You Should Do:

- If you get a call like this, hang up immediately and report it to Senior Medicare Patrol. Find the number to call for your state at www.smpresource.org.

see more at: <https://www.cms.gov/Outreach-and-Education/Look-Up-Topics/Medicare/SSNRI-Message.html>

June Holidays & Observances

6 Jun: D-Day: Allied Invasion of Europe

14 Jun: Flag Day

14 Jun: Army Birthday (14 June 1775)

12-17 Jun: National Flag Week

18 Jun: Father's Day

23 Jun: US Coast Guard Auxiliary Birthday

27 Jun: PTSD Awareness Day

28 Jun: Operations Red Wings Observance

Month Observances: LGBT Pride Month, Alzheimer's & Brain Awareness Month, PTSD Awareness Month

July Holidays & Observances

6 Jun: D-Day: Allied Invasion of Europe

4 Jul: Independence Day

21 Jul: Guam Liberation Day

Month Observances: Eye Injury Prevention Month

27 Jul: Signing of the Korean Armistice in 1953

29 Jul: Anniversary of Army Chaplain Corps

“Try to learn something about everything and everything about something.” ~ Thomas Henry Huxley

Low awareness about labor training programs on Guam impedes desired results

Local labor officials on Friday stressed the need for Guam to exert more efforts to attract and train the next generation of local workers in skill areas in preparation for the military buildup expected to take place in the mid-2020s.

There are several existing programs designed to build a resident labor pool on Guam but they have not achieved the desired results due to low awareness in the community, officials said at the informational hearing held Friday at the Legislature by Sen. Regine Biscoe Lee.

“One of the challenges we’ve encountered is getting the word out to our community about these programs,” said Lee, chair of the Committee on Innovation and Economic Workforce and Youth Development. “Additionally, one of our goals going into this hearing is to support a larger public dialogue on how we can address some of the economic and workforce challenges facing this island, and to strategize ways to lift up Guam’s workers, businesses and all our families.”

Lee said the goal of the hearing was to highlight the employment programs and workforce services available to the community, and to discuss the ongoing work of the Guam Department of Labor.

Labor Director Sam Mabini and her team highlighted services available to Guam workers and businesses, including programs for veterans and seniors, OSHA onsite consultations for employers, job-search assistance available through the employment website Hireguam.com and free labor clinics offered through the American Job Center.

Mabini also discussed GDOL-registered apprenticeship programs that allow businesses to train workers in specialized fields for several months.

Guam is currently experiencing the worst labor crisis due to the US Citizenship and Immigration Services’ blanket rejection of H-2V visa petitions and renewals. As of April the number of foreign workers on Guam was down to 139 from more than 1,000 last year.

Mabini noted that bringing H-2B workers to island to fill local jobs can cost more than paying Guam workers, but the island has relied on off-island workers for jobs that are difficult to fill locally, such as those in construction.

H-2B workers are often hired as carpenters, masons and ironworkers.

“Those jobs are the really hot, strenuous outside work. And it’s very difficult these days to get U.S. workers, local workers to fill those jobs,” said Greg Massey, administrator of Alien Labor Processing and Certification at the Guam Department of Labor.

Sen. Tom Ada asked about outreach programs GDOL offers to high school students who may be seeking career paths alternative to college.

Sen. Mary Camacho Torres discussed the challenges those with criminal records often face in their job search, and asked how the Department



**GUAM DEPARTMENT OF
LABOR**

**americanjobcenter
GUAM**



HIREGUAM



of Labor could lower barriers for people seeking to join the economy through business opportunities like home-based cottage industries.

Senators also discussed the process for filing worker’s compensation claims with Worker’s Compensation Commission Administrator JoAnnalynn Fullerton.

Fullerton cited a consistent lack of quorum at meetings of the Worker’s Compensation Commission as a barrier to the resolution of compensation claims filed by employees for on-the-job injuries.

Following the hearing, Biscoe Lee expressed concern about delays in the resolution of worker’s compensation claims, and pushed for GDOL to address gaps in workforce development services.

“However, I believe there is much more work that can be done to fully realize the potential of Guam’s workforce. I look forward to continuing this conversation with GDOL so we can strengthen our workforce, our economy and our families.”

Source: <http://www.pacificislandtimes.com/single-post/2017/05/13/Low-awareness-about-labor-training-programs-on-Guam-impedes-desired-results> | May 13, 2017, Pacific Island Times Staff

Use these tricks to block the bad guys | by Doug Shadel, March 31, 2017|

Use these password tips to protect against even the most powerful hacks and scams.

Think of a computer password as being a [front door to your wealth and secrets](#). It can be made of flimsy wood or as impenetrable as a titanium bank vault. Here's how to best secure your fortress.

Use passphrases | [Hackers use sophisticated software](#) that can run millions of combinations of letters and symbols in a short time. Your defense: longer passwords. Former hacker Kevin Mitnick recommends 20 characters or longer. The trick: Use a sentence or phrase you create, such as "My Aunt Sylvia has loved me since I was a child." It's ultra-hard to hack but easy to remember. For even more security, add a number or symbol at the end, along with a capital letter or two.

Add a second door | Two-factor authentication services add an extra layer of security to your most vital digital accounts. You log in to an account using your usual password. Next, the two-factor authentication site sends your phone a six-digit code that you must enter before gaining access. For a list of websites that offer two-factor authentication, go to twofactorauth.org.

Keep your passwords in a vault | Never store passwords in a file on your computer. Instead, use password manager apps that store passwords in a well-protected digital space. All you need is a master password to access the list. Popular versions that use cloud technology include LastPass, Dashlane and 1Password. Apps that put the vault on your hard drive include RoboForm, Password Safe or KeePass.

Refresh routinely | Once a year, change the passwords on all your important accounts. With hackers stealing data on millions of accounts at a time, this will help keep you protected if their focus turns toward you. Also change your password if you're notified by a website that its security has been breached.

Vary your passwords | That's the golden rule, cybersecurity experts say: Why let one key unlock every one of your digital doors?

Also of Interest

- [The dangers of using public Wi-Fi](#)
- [How to stay safe while shopping online](#)
- [Are you an easy mark?](#)

Source: <http://www.aarp.org/money/scams-fraud/info-2017/password-protection-tips.html>



New Medicare cards are on the way

May 18, 2017 by Andrew Johnson, Consumer Education Specialist, FTC

Changes are coming to your Medicare card. By April 2019, your card will be replaced with one that no longer shows your Social Security number. Instead, your card will have a new Medicare Beneficiary Identifier (MBI) that will be used for billing and for checking your eligibility and claim status. And it will all happen automatically – you won't have to pay anyone or give anyone information, no matter what someone might tell you.

Having your Social Security number removed from your Medicare card helps fight medical identity theft and protect your medical and financial information. But even with these changes, scammers will still look for ways to take what doesn't belong to them. Here are some ways to avoid Medicare scams:

- *Is someone calling, claiming to be from Medicare, and asking for your Social Security number or bank information? Hang up. That's a scam. First, Medicare won't call you. Second, Medicare will never ask for your Social Security number or bank information.*
- *Is someone asking you to pay for your new card? That's a scam. Your new Medicare card is free.*
- *Is someone threatening to cancel your benefits if you don't give up information or money? Also a scam. New Medicare cards will be mailed out to you automatically. There won't be any changes to your benefits.*

For more on new changes to your Medicare card, visit [Centers for Medicare & Medicaid Services](#) and report scams to the [FTC](#).



Scams That Target Veterans

Benefit Schemes

There are dishonest advisers who promise veterans that they can get additional VA benefits if they invest in certain products, or offer cash now if the veteran turns over future benefits. The Federal Trade Commission (FTC) states that some financial planners and insurance agents try to convince veterans to buy insurance products or transfer assets to trusts so the veteran will qualify for [VA Aid and Attendance](#) (A&A) benefits. These so-called “veterans’ advocates” advertise that they can help vets qualify for A&A; many make presentations at senior centers or assisted living facilities.

Veterans who take the pitch are likely to end up without the promised extra pension benefits, disqualified from other government benefits, and stuck in an investment product that’s not in the veteran’s long-term best interests. Read the FTC alert at www.consumer.ftc.gov/articles/0349-veterans-pensions.

What to do: Check out the credentials of anyone offering investment advice or file a complaint via your state securities or insurance regulatory office at www.nasaa.org or www.naic.org. Also file a complaint with your state attorney general and the FTC.

Charity Scams

Con artists trade on Americans’ patriotism to pull off their tricks. Just because the word “veterans” is in the name of a bogus charity doesn’t mean veterans or their families will get any benefit.

What to do: Check out the charity on www.give.org or www.charitynavigator.org before giving any money. Make donations directly to the veterans organizations you know.

Imposter Scams

Another trick is pretending to be from the Department of Veterans Affairs with emails or phone calls requesting personal or financial information that should already be on file. The VA, like the IRS and Medicare, [uses the U.S. mail for all official correspondence](#).

What to do: Hang up and check with the VA directly.

Help With Benefits

Watch out for those who seek to [charge for services like filing for pensions](#) or other claims, or getting military records. Know that advisers who are accredited to help veterans are not allowed to charge for their services.

What to do: Get help for free from VA or service organizations. Go to <https://vetrecs.archives.gov/VeteranRequest/home.html> for military records like the DD-214 separation papers.

Source: <http://www.aarp.org/home-family/voices/veterans/info-2015/avoid-fraud-scams-targeting-veterans.html>



Vet Service Dogs Update ► S.1014 PAWS Act | Provide to PTSD Vets

Two U.S. senators resumed their PAWS for a cause 3 May in Washington -- providing service dogs to veterans with post-traumatic stress disorder. "Service dogs can provide support, peace, and joy to these Americans as they confront the invisible scars of war," Sen. Deb Fischer (R-NE) said in reintroducing Puppies Assisting Wounded Servicemembers, or PAWS Act. Sen. Cory Booker (D-NJ) co-sponsored the bill, which was first introduced last year but not enacted.

Fischer noted that veterans with physical disabilities already can receive a service dog. The PAWS Act would authorize a five-year, \$10 million pilot program to provide trained canines to veterans with PTSD.

"Service dogs can be an effective approach to supporting veterans who are struggling with PTSD or other combat-related illnesses, just as they have shown to be effective for physically disabled veterans," she said.

Rep. Ron DeSantis (R-FL) appeared with Fischer and three service dogs and their owners at the news conference. He said the Department of Veterans Affairs now supports the program despite inconclusive medical evidence that dogs help relieve PTSD. "Say we're wrong about this -- people get a dog," said DeSantis, who introduced the House version of the PAWS Act. "There's not really a big downside to this." [Source: UPI | Mike Bambach]



Benefits WATCH

Filing a Claim – Are you Eligible for VA Benefits?

Filing a disability claim is the very first step to being awarded compensation from the VA for your military service. Determining whether or not you are eligible to file a claim for VA benefits is the most important component. There are different qualifications for prior service members, and even non-service members, and multiple ways to be eligible for service-connected compensation.

Are you Eligible?

Veteran	Non-Veteran
<ul style="list-style-type: none"> - Must prove you are a veteran by submitting your DD-214 - Must have served full time in any branch of service - Reservists can receive compensation for any injury/disease that occurred during their active duty periods - Must have an Honorable or an Under Honorable Conditions (General) Discharge 	<ul style="list-style-type: none"> - Must be family member of living or deceased veteran - Veteran must still meet basic eligibility requirements - Spouse: must be validly married to veteran and must have lived with veteran from date of marriage to current or date of death - Children: must be under 18, over 18 but permanently incapable of supporting themselves, or between 18-23 and currently enrolled in higher education

For more detailed information on dependent and survivor benefits visit our blog [Eligibility for Dependent and Survivor VA Benefits](#).

Types of Service Connection and their Requirements

Direct Service Connection

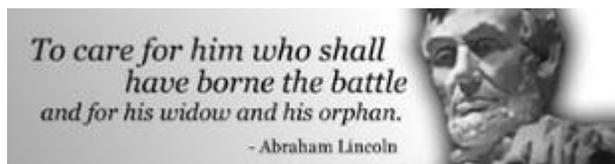
- must be currently suffering from a disability that began in service
- Had symptoms, or was diagnosed, with a condition that developed into a current disability
- Must prove:
- Recent diagnosis of disability or disease
- Incident in service that could have caused disability or disease
- Connection showing it is at least 50% likely that the incident in service caused the current disability or disease

Service Connection through Aggravation

- Having a condition that existed before service but was made worse during service
- Must show that service caused the disability to get worse, rather than the disability’s natural progression
- Can only be proven by a medical opinion

Presumptive Service Connection

- 41 chronic diseases accepted by the VA as being automatically related to service
- Presumptive period range can vary by disease but, generally, the symptoms must begin within one year of discharge from service
- Must have served on active duty for 90 continuous days to be eligible
- Special types of presumptive claims:
- Agent Orange: may be eligible if you served in Vietnam, or it’s inland waters, between January 9, 1962- May 7, 1975
- Gulf War Syndrome: symptoms for an undiagnosed cause and illness developed during service from January 1, 2007 to present
- Further information, including presumptive symptoms, can be found through the VA’s article [“Presumptive” Disability Benefits](#).



continued on page 20 – “Eligible for VA?”

Eligible for VA? – continued from page 19

Secondary Service Connection

- Disability caused by an already service connected disability
- example: you injured your knee in service and are receiving compensation, you then develop a hip condition from walking with a limp due to your knee so now you may qualify for secondary connection compensation
- Paired organs: having a service-connected disability in one organ or extremity and a non-service connected disability in the other may result in service connected compensation for both
- example: having service-connected blindness in one eye and blindness developing in the other eye would qualify for service connected compensation for both eyes
- other paired organs: kidneys, lungs, ears, hands, feet

K.Courtwright, Claims Advocate | <https://www.hillandponton.com/filing-claim-eligible-va-benefits>

VA CLAIM TIPS

A lot of claims get denied even thou you have the disability. What is most important is what you WRITE. The disability could exist, but if your doctor is not writing the correct verbiage, to match your medical documentation, your claim could be denied.

- Every veteran needs to review CFR 38, Part 4, Sub part B, this regulation explains how VA rates each disability in accordance to severity.
- If you believe you deserve 50 percent for a certain disability, you must ensure all of your documentation meets the requirement for 50 percent according to CFR 38, Part 4, Sub part B.
- There is a lot of necessary leg work each veteran must do. To simply give your record to a VSO, and have them figure out what is in your record is not the approach that should be taken.
- Each veteran needs to go through each page in their record with a fine tooth comb, Identify all disabilities that started or were aggravated by military service. Then sort out every page that relates to a disability and put them all together. It is easier to organize your information, so it won't be like looking for a needle in a haystack. Put the information together so VA can find it easy.
- If you have secondary conditions make sure you have a nexus letter from your doctor connecting the secondary condition, to the condition that started while you were in the military.
- Make sure you get Buddy Statements they will help your case. You can also research VBA decisions related to your disability to understand how other veterans are getting positive decisions.
- Also have your doctor to fill out DBQ forms, sometimes they may not. It may be worth it to get a 2nd opinion and pay for the DBQ to be filled out.
- Each veteran is their best advocate, so you have to put in some work!

If you follow this advice, it will save you from your claim being held up in the appeals process. | via Veteran to Veteran LLC, (2017)

VA Health Care | **Eligibility:** If you served in the active military service and were separated under any condition other than dishonorable, you may qualify for VA health care benefits. [Enrollment based on [Priority Groups](#)]

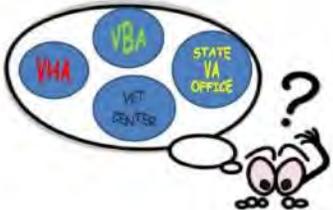
Current and former members of the Reserves or National Guard who were called to active duty by a federal order and completed the full period for which they were called or ordered to active duty may be eligible for VA health benefits as well..

Minimum Duty Requirements: Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, for a hardship or “early out,” or those who served prior to September 7, 1980.

Since there are a number of other exceptions to the minimum duty requirements, VA encourages all Veterans to apply so that we may determine their enrollment eligibility.

Bottom Line: if you don't at least TRY to enroll, you will never know what you are and are not eligible for.

Confused about VA Services??



Join us at the Guam Vet Center.
Intro to VA Services
every 2nd and 4th Fridays of each
month at 1:00pm to 3:00pm

For more information, please contact
Gaudencia or Monica at 472-7161



RETIREES – DESIGNATED BENEFICIARY FOR YOUR ARREARS OF PAY:

Do you know who will receive your final prorated last retired check after your death? For instance, if you die on the 15th day of the month DFAS owes your beneficiar(ies) for the 15 days you lived, in other words, your Arrears of Pay (AOP). Look on the 'ARREARS OF PAY BENEFICIARY INFORMATION' section of your Retiree Account Statement (RAS), your listed beneficiar(ies) name(s) as well as the share of your AOP you want them to receive, will be reflected. If you no longer want those individual(s) to receive your AOP or the form states "Order of Legal Precedence" or it lists your deceased spouse or it lists beneficiaries but not the shares you want them to receive, you need to complete a DD Form 2984, Designation of Beneficiary Information. If you have never been married, have no children, and your parents are deceased, PLEASE update the DD Form 2894. Designating your beneficiar(ies) will save countless hours trying to locate any next-of-kin that may be entitled to your final retired pay (AOP). By the way, you do not have to give your final retired pay to a relative; you can name any person you choose. You can obtain the DD Form 2894 from the DFAS website:

www.dfas.mil/dfas/retiredmilitary/forms. Scroll down and Click on 'DD 2984' and follow the instructions on the form. Or you can call the Andersen Casualty Office for assistance at 671-366-3688 or the JRM office at 671-349-3959 / 488-8252.

REPORTING THE DEATH OF A RETIREE: Please report the death of a retired service member as soon as possible to avoid delay and possible financial hardship to surviving beneficiaries. You can contact the Andersen AFB Casualty Office at 671-366-3688 or 671-688-2841 for assistance with this claim as well as other applicable claims (i.e. Survivor Benefit Plan Claim, Civil Service Claim, VA Claim, other insurance claims, ID Card appointment, etc.). Our goal is to provide our survivors with 'one stop' to assist with the necessary paperwork that comes with the death of your retired loved one.

REPORTING THE DEATH OF ANNUITANT: When you pass, your eligibility for Survivor Benefit Plan ends. Prompt reporting of a deceased military annuitant's death can help avoid delay and possible financial hardship to surviving family members of executors, who will be required to return any unearned payments of the decedent's annuity pay. Be sure to let your survivors know that your (SBP Annuitant) death will need to be reported to DFAS or you can contact the Andersen Casualty Office for assistance at 671-366-3688 or the JRM office at 671-349-3959 / 488-825.

RETIREES: Do your loved ones know who to contact in the event of your death? Casualty Assistance Representatives stand ready to assist you with your casualty assistance needs. Call us for an appointment to talk about what you should have ready for your loved ones in the event of your passing.

Andersen AFB Casualty Assistance Office	1-671-366-3688
Joint Region Marianas Casualty Assistance Office	1-671-349-3959 / 488-8252
Retired Air Force	1-877-353-6807
Retired Army	1-800-626-3317
Retired Coast Guard	1-800-772-8724
Retired Marines	1-800-847-1597
Retired Navy	1-800-368-3202
Retired Civil Service	1-888-767-6738
Receiving VA Compensation	1-800-827-1000
Social Security Administration	1-800-772-1213

USAF Casualty Operations: <http://www.afpc.af.mil/Air-Force-Casualty-Operations/>

USN Casualty Operations: <http://www.public.navy.mil/bupers-npc/support/casualty/Pages/default2.aspx>

Imposter phone line attempting to access credit card information from Choice Program users



Veterans Choice Program phone number is 1-866-606-8198

VA is taking action in response to a phone line that appears to be set up to take advantage of Veterans who misdial the Veterans Choice Program phone line.

The two phone lines differ only in area code. The correct Choice Program phone line is **1-866-606-8198**, while the **imposter phone line** is using 1-800-606-8198.

The fake line does not provide information

on the Choice Program or its eligibility criteria, instead it claims to offer callers a \$100 rebate if they provide a credit card number.

VA would never ask Veterans for this information or offer this type of financial incentive through the Choice Program phone line. This potential attempt to impersonate VA's Veterans Choice Program phone line is being taken very seriously. VA is acting to ensure Veterans are not exploited by getting the word out and also by working with the Office of Inspector General to take legal action and ultimately shut the fake line down.

Veterans can tell if they have reached the correct phone line, if the phone line automatically states the caller has reached the "U.S. Department of Veterans Affairs." Please note, the fake line will incorrectly confirm callers have reached the "Veterans Choice Program" if the caller asks this question. If Veterans are unsure if they have reached the correct phone line, they should hang up and make sure they dial **1-866-606-8198** correctly.

MORE

THAN A NUMBER
 DEFEND VETERANS' IDENTITIES

Please do not hesitate to call the Veterans Choice phone line at 1-866-606-8198 to ask questions about the program and determine if you are eligible. More information on the Veterans Choice Program can also be found [here](#) or at <https://www.va.gov/opa/choiceact/>

In addition, the [VA Identity Safety Service](#) offers a toll-free identity theft help line to Veterans and their beneficiaries who believe that they are at risk for identity theft. The number is 1-855-578-5492, and it operates Monday through Friday, from 8 a.m. to 8 p.m.

EST with voicemail for after-hours calls. Any calls pertaining directly to VA data are referred to VA staff and investigated accordingly. Find out more about how you can protect yourself from identity theft at [VA's More Than A Number: Identity Theft Protection website](#) at <https://www.va.gov/IDENTITYTHEFT/index.asp>

CHAMPVA | The **Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries.

Do not confuse CHAMPVA with CHAMPUS, the old name for what is now TRICARE.

For more on CHAMPVA - visit:

<https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp>



"If you correct your mind, the rest of your life will fall into place."

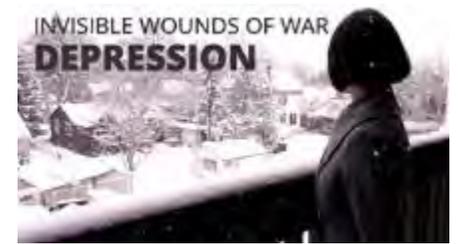
— Lao-tzu

Caregiver Training

The VA and PsychArmor Institute have created a series of [FREE courses](#) specifically tailored to meet your needs. These engaging and interactive courses are available on-line and on-demand.

No registration process - one click and you start learning:

- ABC's of Respite
- Focusing on the Forgotten - Me
- Good Grief: Finding Hope
- Goodbye to Going it Alone: Learning to Ask for Help
- Creating a Space for You: Caring for a Loved One at Home
- Choosing your Words: The Power of Communication
- Mantram Repetition
- How to Connect with your Checked Out Veteran
- Introduction to Invisible Wounds of War
- Invisible Wounds of War at Home: What is PTSD
- Invisible Wounds of War: Symptoms of PTSD
- Invisible Wounds of War at Home: What Family Members can do about PTSD
- Invisible Wounds of War at Home: What is TBI
- Invisible Wounds of War at Home: What Family Members can do about TBI
- Invisible Wounds of War at Home: Substance Use Disorder
- Invisible Wounds of War at Home: Understanding Depression



We understand other classes are coming so be sure to check their site on a regular basis.

Call the "Helping You Help Veterans" Support Center at [844-PsychArmor](tel:844-PsychArmor) for assistance.



VA Resources for Aging Veterans

Please take the five-minute video tour of the of the VA Office of Geriatrics and Extended Care (GEC) [website](#). This tour provides a practical overview of what the website offers aging Veterans, their families, and the clinicians and staff who serve them. Some of the more important topics covered include shared decision making; long term services and supports; advance care planning; home and community based services; and nursing homes. For more information, read the VA Vantage Point [Blog](#).

VA's Choice Reform Plan Skinny on Details

In a recent Legislative Update, MOAA [reported on](#) the extension of the Veterans Choice Program through the fall, staving off a shutdown when the program was due to expire in August. The extension also gave Secretary of the VA, Dr. David Shulkin, needed time to rewrite the Choice rules and develop a better replacement plan so veterans can get the care they need through private providers.

True to his word, Shulkin discussed the key elements of his plan with Senate appropriators during a VA Community Care hearing this week.

Members invited the secretary to not only learn more about his plans to reform multiple VA community care programs, but also to hear what resources and legislation will be necessary to implement those plans.

continued on page 24 – "Choice Reform"

Choice Reform – *continued from page 23*

The hearing came less than two weeks before President Donald Trump is expected to deliver his 2018 budget to Congress. Both chambers are wrestling with tight budget caps and a very short window to reach a budget resolution for the rapidly approaching 2018 fiscal year.

Demand for care outside of the VA is rising, particularly through the Choice program, where usage rates are up 20 percent over this time last year. Combined with more than a decade of rising VA budgets, including President Trump's \$3.5 billion 2018 initial budget request, this has appropriators apprehensive about the future.

The current funding glide path and expectations for increased funding for VA in future years are seen as not only unsustainable, but irresponsible as well.

Shulkin told members he believes the VA already has addressed some of the inefficiencies in the health system and acknowledged it was unreasonable to expect Congress to continue increasing VA funding as it has in past years. He also suggested community care reform is not moving as quickly as he would like to see. His plan to reform and streamline processes to eliminate inefficiencies hinges on five key principles. Shulkin said, "The redesigned program will need to:

1. move from a system where eligibility for community care is based on wait times and geography to one focused on clinical need and quality of care;
2. make it easier for veterans to access urgent care when they need it;
3. maintain a high-performing, integrated network that includes VA, federal partners, academic affiliates, and community providers - partnering with the best providers across the country;
4. assist in coordination of care for veterans served by multiple providers; [and]
5. apply industry standards for quality, patient satisfaction, payment models, health care outcomes, and exchange of health information."

Appropriators attempted to drill down to get more details on the plan and its impact on veterans, but the VA was only able to articulate more of a conceptual model rather than specific details about the plan.

When asked by Sen. Jerry Moran (R-Kan.), chair of the Senate Appropriations Subcommittee on Military Construction, Veterans' Affairs and Related Agencies, "Who will make the decision on whether the veteran receives care in the community?" the secretary said the decision will be made between the provider and the veteran, as is the current practice in the private sector. The end goal is to empower the provider and veteran on how to make the best decision to get the best care.

Shulkin envisions that where the VA is unable to provide service in a timely manner or a service is unavailable, a veteran would receive care elsewhere in the community. Additionally, for simple services like lab tests, x-rays, or flu shots, veterans should be able to use other community options.

At the end of the day, the secretary wants to remove the bureaucratic rules currently governing community care that take decision-making out of the hands of administrators and put decisions in the hands of doctors and veterans.

The clock is ticking for the secretary; he knows he has a very short time to get legislation passed giving him the tools and resources to implement a new community care plan by the end of the year.

Authorizers and appropriators want more details before they are convinced the VA's plan improves access and care for veterans and puts the agency on the right course for sustained success. Lawmakers are hoping to hear more about the plan in the president's 2018 budget request and in future hearings.

"At the end of the day, the secretary and subcommittee members want to succeed in building trust and confidence in the system with veterans," says Cmdr. René Campos, USN (Ret), MOAA director of government relations for veterans health care. "Like Secretary Shulkin, MOAA believes veterans will be the ultimate determinant of VA's success."

- See more at: <http://www.moaa.org/Content/Take-Action/Top-Issues/Former-Officers/VA-s-Choice-Reform-Plan-Skinny-on-Details.aspx>

Five Myths about VA Health Care (<http://www.blogs.va.gov/VAntage/586/busting-myths-about-va-health-care/>)

Myth Number One: I wasn't injured in the service, so I'm not eligible for VA health care. **Status:** *False*

Myth Number Two: I can only receive care for service connected injuries. **Status:** *False*

Myth Number Three: I make too much money to qualify for VA health care. **Status:** *It depends*

Myth Number Four: I can't use VA health care if I have private health insurance. **Status:** *False*

Myth Number Five: If I'm 100 percent disabled, that means I'm permanently disabled. **Status:** *False*

Retirement

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

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

Thinking of traveling Space-A?

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

Space-A Social Media points...

Facebook: www.facebook.com/AndersenPassengerTerminal

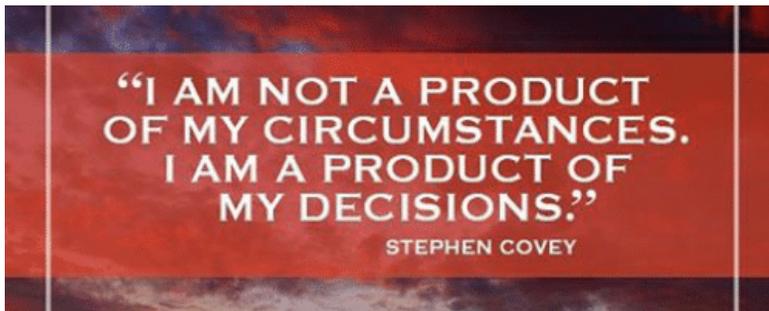
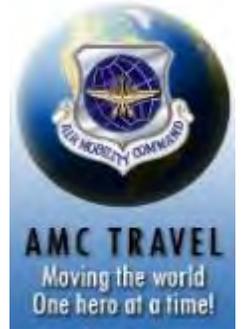
Webpage: www.andersen.af.mil/units/734ams/index.asp

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

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

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

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



ns 30 MINUTE RULE

No matter how busy you are, take a half-hour each day just for yourself. Go for a walk, plan healthy meals or simply relax and recharge.

You're not being selfish-you need the time to focus on your own well-being. After all, if you're not healthy, how can you take care of anyone else?

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.



4 Misconceptions About Social Security

A lot of people are feeling insecure about their Social Security.

New surveys are always coming out showing we need to know more about our finances. One of the latest surveys that seems designed to make us worry about how we're handling money is a recent [Fidelity Investments Social Security IQ Survey](#).

As you might expect, it showed that there is a lot of [confusion around Social Security](#). For instance, only 14 percent of pre-retirees know how much Social Security they'll be getting when they retire. Twenty-six percent had no clue how sizable their checks would be.

The online survey was conducted with 521 respondents ages 55 to 61 and taken Oct. 18 to 25, 2016, but the survey results were just released a few weeks ago.

Actually, nobody should feel too bad for not being knowledgeable about Social Security. We live the majority of our lives not having to think about it. But as you [get closer to retirement age](#), it becomes foolish to not start reading up on the topic. So if you're aware that you don't know much about Social Security, you may want to take a look at these misconceptions that many people have. After all, maybe you know even less about Social Security than you think you do.



Medicare and Social Security start at the same time. False. But a lot of people think this is true, according to Danielle Kunkle, vice president of Boomer Benefits, a Fort Worth, Texas-based insurance agency that specializes in Medicare.

You can start Medicare at the same time, if you want to and are 65, but the two aren't connected – and that's important to realize.

"You are [eligible for Medicare at age 65](#) as long as you have worked 10 years in the U.S.," Kunkle says. "The reason this one is so important to mention is that your Medicare initial enrollment window is only seven months long – beginning three months before your birth month, and lasting through three months after your birth month."

She adds that if you miss that window and fail to enroll in Medicare without any other creditable coverage, you begin accruing a 10 percent per year late penalty on Part B.

"What's worse is that when you realize the mistake, you have to wait until the following year's General Enrollment Period from Jan. 1 to March 31 to enroll, and your benefits won't begin until July," she says.

"I think the misconception occurs because you sign up for [Supplemental Security Income] benefits and Medicare benefits at the same place – the local Social Security office," Kunkle says. "This tends to make people think you don't need to do anything about Medicare until you select Social Security, and most people wait until 66 to get the full retirement benefit."

If your ex-spouse makes a claim on your Social Security benefits, the money you receive will be reduced. Not true. Fifty percent of the people surveyed on the Fidelity survey thought this was the case.

As the Fidelity report states, if it will benefit your ex, he or she can make a claim for 50 percent of your Social Security benefits, provided you were married for 10 consecutive years and your ex hasn't remarried. But it won't impact what you receive in any way. The report notes that you don't even have to discuss your Social Security benefits; he or she will make a claim if they want to, and your income will remain unaffected.

continued on page 27 – "Misconceptions"

Misconceptions – *continued from page 26*

You'll make more money in the long run if you accept your benefits early. While most people probably know that they'll have a fatter paycheck if they [hold off claiming their benefits](#) until they're 70, some Americans feel that if they file at the earliest age – 62 – in the long run, they'll collect more money, because they have eight extra years to get those checks.

That could turn out to be true, but to win this game, you'll have to die sooner rather than later. (Spoiler alert: It isn't a very fun game.)

"About 50 percent of all Americans file early at age 62 for their benefits, believing they will receive more money for a longer period of time, rather than waiting until full retirement age, or even later at age 70," says Joseph Gissy, a financial advisor with Capital Management Services, Inc., in Westlake Village, California.

"By full retirement age, about 95 percent have already filed for benefits," Gissy adds.

But it's a financial mistake, if you can afford to wait until 70, he says. You may make more money by taking it out early if you die in, say, your mid-70s, but if you plan and hope to live longer than 80, generally you'll make far more by having waited until 70 years of age to begin collecting Social Security. As you can imagine, you'll really do well if you can wait until you're 70 to file for Social Security and then stick around into your 90s or beyond.

Social Security won't be around when you retire. That's a very real fear for people, and you may argue that it isn't a misconception, but you would have to tangle first with Gregory Kurinec, a retirement planner with Bentrion Financial Group, Inc., in Naperville, Illinois.

By far, "the biggest misconception that I see is that the public believes the Social Security system is about to implode," he says.

"If no changes are made to the system as it exists now, then the reserves have enough funds to pay 100 percent of benefits until 2035. At that point, if no changes are made, recipients will receive 75 percent of their current benefits," Kurinec says, adding that, again, this is *only* if [no changes are made](#).

In other words, it's extremely unlikely politicians in Congress, fearful of being voted out of office, are not going to make changes to keep Social Security solvent.

Kurinec adds that nobody should take out their benefits early because they think Social Security won't be around later. Take your benefits early, he says, and "this results in a permanently reduced benefit of up to 32 percent for the beneficiary's lifetime."

He has a point. If you're anywhere [approaching your retirement age](#), or even if you're middle aged, you'll likely recall that society has been predicting Social Security's imminent demise for decades.

By Geoff Williams, Contributor | May 16, 2017

Source: <http://money.usnews.com/money/retirement/social-security/articles/2017-05-16/4-misconceptions-about-social-security>

RELATED CONTENT

[\[13 States Without Pension or Social Security Taxes\]](#)

[\[10 Ways to Increase Your Social Security Payments\]](#)

[\[10 Places to Retire on a Social Security Budget\]](#)

[When Should You Take Social Security?](#)

A decision on whether to take the entitlement early or to defer could mean thousands each year.

You Can Get Both Social Security Benefits And Military Retirement

Generally, there is no reduction of Social Security benefits because of your military retirement benefits. You'll get your full Social Security benefit based on your earnings.

Social Security survivors benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. Check with the [Department of Defense](#) or your military retirement advisor for more information.

If you have health care protection from the [Department of Veterans Affairs](#) (VA) or under the [TRICARE](#) (formerly CHAMPUS) or CHAMPVA program, your health benefits may change or end when you become eligible for Medicare. You should contact the [VA](#), the [Department of Defense](#) or a military health benefits advisor for more information.

See more at: <https://www.ssa.gov/planners/retire/veterans.html>

Wanderings

Beat the Heat with Energy Sense



ENERGY
sense
Bringing energy solutions to you!



With high energy demand tying in with high fuel and operating costs, Guam Power Authority has implemented what most utilities call Demand-Side Management or DSM for short. GPA's DSM initiative, also known as the Guam Energy Sense Program provides a cash incentive for residential customers to replace their appliances with energy-efficient units.

Currently, the Energy Sense Programs provides cash rebates for qualified energy efficient washers & dryers and air conditioners at various certified appliance retailers. For a listing of qualified appliances and retailers, visit www.guampowerauthority.com and click the Energy Sense Program tab.

Customers can apply for \$100 rebate per qualified unit for replacement of old washers and dryers with newer Energy Star-certified units. Rebates for air conditioners range from \$200-\$800 per unit, depending on the SEER level and tonnage.

The Energy Sense program exemplifies sustainability. The initiatives under this program benefit both GPA as a power utility and their customers as power-consumers. It provides customers access to savings on their energy consumption while recirculating monies that would have otherwise gone off island to pay for fuel costs. It supports the development of a sound financial framework for GPA. It results in less fossil-fuel generation, lowering pollution. It promotes new technologies that work best for Guam.

Beat the Heat as Guam approaches the summer months with new energy efficient appliances under GPA's Energy Sense Program and save on energy costs. | *Courtesy of GPA May 2017 newsletter*

Did you know?

The average residential customer uses 880 kWh per month. At current rates, this costs \$2,145 annually, or \$10,725 over 5 years. To generate that much electricity, GPA must burn 690 gallons of oil every year.

Go to the GPA Energy Sense [website](#) to learn about Energy-Saving Tips for you Home.

You can also learn about [Home Energy Audits](#) and [Air Conditioning](#) and [Washer/Dryer](#) Rebates

Additional Energy Saving Tips for Cooling Your Home:

As our local climate enters the dry season, temperatures are expected to rise. Staying cool during the day places a strain on energy costs for residential homes; even more so with school out and children staying indoors.

Here are some inexpensive tips that may help reduce energy costs for your family. Keeping the heat out and cool air in your home is the first step in energy efficiency:

- **Partially or fully close those window blinds to reduce or block out sunlight.** This will reduce heat within your home, prevent directed sunlight from heating items in- doors and help regulate room temperature or
- **Use light colored curtains** to filter direct sunlight to prevent direct heating in rooms
- **Shut doors to room(s) that are not in use.** If you have split air conditioners in these unoccupied rooms, shut them off
- **Change ceiling fan direction to counter clockwise.** Or, use oscillating fans to help distribute cool air in large rooms to help circulate the cooling effect
- **Use incense smoke to help locate air leaks on windows or door ways.** Use caulking or weather strips to block incoming air. On the bottom of doors, use *door* sweeps to keep cool air in

These are just simple, inexpensive tips to help reduce energy costs. Taking the time to revisit how we use electricity in our homes is a good first step to help conserve energy. Visit our website www.guampowerauthority.com for more energy saving tips and information. | *GPA May 2017 newsletter*

“Every day we are paying more for energy than we should due to poor insulation, inefficient lights, appliances, and heating and cooling equipment – money we could save by investing in energy efficiency.” ~ Bernie Sanders

DON'T QUIT

Frank Collins

When things go wrong, as they sometimes will,
When the road you're trudging seems all up hill,
When the funds are low, and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest if you must, but don't you quit!

Life is queer with its twists and turns,
As everyone of us sometimes learns,
And many a failure has turned about,
When they might have won had they stuck it out.
Don't give up though the pace seems slow,
You may succeed with another blow!

Often the goal is nearer than
It seems to a faint and faltering one,
Often the struggler has given up
When they might have captured the victor's cup.
And they learned too late, when the night slipped down,
How close they were to the golden crown.

Success is failure turned inside out,
The silver tint to the clouds of doubt.
And you never can tell how close you are,
It may be near when it seems so far.
So stick to the task when you're hardest hit,
It's when things seem the worst, that you must not quit!

"Death is nothing at all. It does not count. I have only slipped away into the next room. Nothing has happened. Everything remains exactly as it was. I am I, and you are you, and the old life that we lived so fondly together is untouched, unchanged. Whatever we were to each other, that we are still. Call me by the old familiar name. Speak of me in the easy way which you always used. Put no difference into your tone. Wear no forced air of solemnity or sorrow. Laugh as we always laughed at the little jokes that we enjoyed together. Play, smile, think of me, pray for me. Let my name be ever the household word that it always was. Let it be spoken without an effort, without the ghost of a shadow upon it. Life means all that it ever meant. It is the same as it ever was. There is absolute and unbroken continuity. What is this death but a negligible accident? Why should I be out of mind because I am out of sight? I am but waiting for you, for an interval, somewhere very near, just round the corner. All is well. Nothing is hurt; nothing is lost. One brief moment and all will be as it was before. How we shall laugh at the trouble of parting when we meet again!" ~ Henry Scott Holland

Do the difficult things while they are easy and do the great things while they are small. A journey of a thousand miles must begin with a single step.

~Lao Tzu

VET thoughts & views

Veteran's Organizations:

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

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



Andersen AFB Airman's Attic

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

Call the Airman & Family Readiness Center at 366-8136 if you have any questions or need directions.



"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*

Feeling stressed? VA has free, online confidential tools that can help

Start Moving Forward! is an online course that teaches skills to help you overcome stressful problems and meet your goals. The course is free and registration is not required. No personal information is requested or stored by the website.

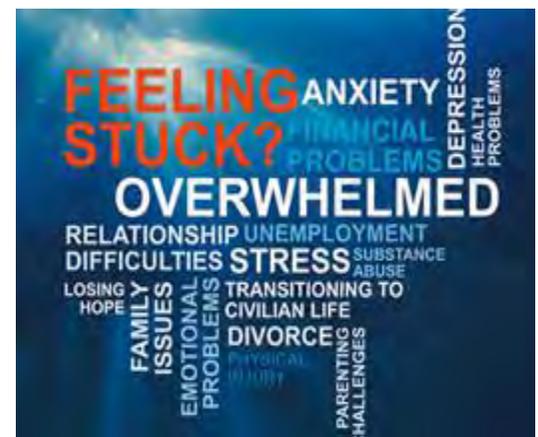


Moving Forward is designed for **Veterans and Service Members** who are facing challenges including:

- Managing Stress
- Balancing school & family
- Relationship problems
- Coping with physical injuries
- Financial difficulties
- Adjustment issues

There are eight modules, each containing videos, games & interactive exercises:

1. Why Should You Take This Training?
2. What Is the Moving Forward Program?
3. What Type of Problem-Solver Are You?
4. How to Solve Problems When Your Brain Is Overloaded
5. How to Solve Problems When Under Stress
6. How to Solve Problems Step-by-Step
7. How to Start Solving Your Problems Now
8. Where Should You Go From Here?



Source: <http://www.veterantraining.va.gov/movingforward/index.asp>

Focus on Transition



7 Changes You Should Make to Your Resume Before Applying for Your Next Job

Even if you're not actively looking for a new job, your resume should be ready and waiting in case your dream job opportunity comes knocking on your door. But keeping your resume up-to-date means more than just adding your most recent work experience. Resume styles change just like clothing trends do, and if you don't adjust yours, it'll be the equivalent of wearing a pantsuit with shoulder pads (not the cool kind) to an interview.

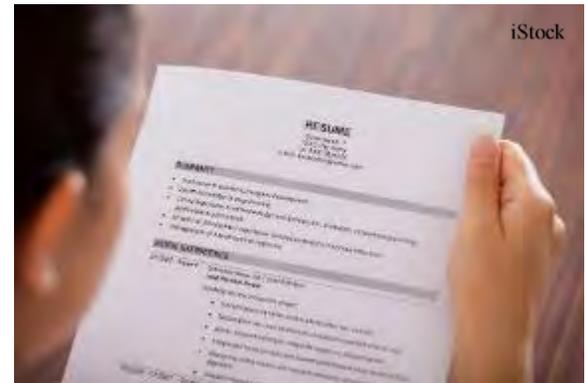
First impressions on the page are just as important as first impressions in an interview: Recruiters spend an average of about three minutes reading a resume, and they made up their minds in the first minute. According to technology research firm [Altimeter Group](#), one in five recruiters will reject a candidate before they've finished reading the resume.

We spoke with professional resume writers to learn seven changes you should make to your resume today in order to keep up with the times.

- 1. BE SOCIAL.** | "This is a supplement to your resume," says Graham Nelson, senior resume writer with [A Better Resume Service](#). Nelson always recommends adding your LinkedIn address; and if you're applying for a position with a startup or in social media, pop on your Twitter and Instagram handle as well.
- 2. DITCH YOUR HOTMAIL EMAIL ADDRESS.** | If you still have a Yahoo, Comcast, or AOL email account, you'll want to upgrade before you start applying to jobs, Nelson says. "You'll look passé, and this is a matter of image," he says. Gmail is a safe bet. And if you're clinging to a cutesy or NSFW screenname, it's time to change it to a variation on your first and last name (no nicknames).
- 3. ADD A SUMMARY.** | Previously, resumes had objective statements. Now, those are out and summaries of your skill sets are in, says Anna Kondratenko, CEO of [Same Day Resume](#). "Depending on your job, you need to make sure that you have the correct key words and correct skill in your summary statement," Kondratenko says. For example, if you're applying for a job in finance management, then you should add finance management, investment management, and communication skills in your summary. This is especially helpful when you are sending in an online application and the first set of eyes on your materials may be a bot scanning for keywords.
- 4. BRUSH UP ON YOUR SKILLS.** | This section is also important, Kondratenko says. Some recruiters will skip the summary section and go straight to the skill section. For this, you can transfer keywords you saw in the job description right into your skill section.
- 5. SAY GOODBYE TO TIMES NEW ROMAN.** Remember when Times New Roman was the go-to font? [That's ancient history](#). "That was five years ago," Kondratenko says. Now, Cambria and Calibri are popular for resumes.
- 6. LEAVE YOUR MARK.** | "Use the resume as a jumping off point to create a uniformly branded portfolio of job search tools," says Dana Leavy-Detrick, founder and resume strategist at [Brooklyn Resume Studio](#). Leavy-Detrick suggests including your website and any other logos you may have to create a look for your personal brand. And where appropriate, use font styles and colors to create a cohesive aesthetic across all of your application materials.
- 7. QUOTE A SUPERVISOR OR PEER.** | This should be a quote that encapsulates your strengths and values, Leavy-Detrick says. Most people will add this to the end of the resume, but it could also go at the top so it's one of the first things your audience reads, she says.

Source: <http://mentalfloss.com/article/500862/7-changes-you-should-make-your-resume-applying-your-next-job> | by Danielle Braff

**On this road called life,
you have to take the good with
the bad, smile with the sad,
love what you got, and
remember what you had.**



Top 10 things to keep in mind about LinkedIn

With more than 470 million people on LinkedIn, it's safe to say most of us understand its power. However, there's a difference between using the platform to have a simple profile and passively accept requests and harnessing the network to enhance your brand and compel human resource specialists and employers to contact you.

Here are the top 10 things to keep in mind about LinkedIn:

1. Expect companies to check out LinkedIn first.
2. Represent your brand with your LinkedIn profile, which is neither your biography nor your résumé. Portray yourself in an exciting way. Design your profile so it represents what you want people to associate with your name. Use your headline and your summary statement to highlight your strengths, skills, and results.
3. For your profile, select a headshot of you in business attire and smiling rather than a photo of you in uniform. Focus on your headline and summary; your headline is not your job title. Don't just copy and paste your résumé. Learn how to customize your public profile URL at <http://bit.ly/1Ma3WtB> and add the resulting URL to your résumé, business cards, and signature block in your email.
4. LinkedIn has the power to connect. Use this to your advantage by researching jobs, people, and companies. Use Boolean criteria (and, or, not, quotes, and parentheses) to look at where your criteria intersect to enhance your job search.
5. Realize your network is about building and sustaining mutually beneficial relationships. Share information and help others.
6. Take initiative and connect to others. When doing so, personalize your requests to provide a framework for the person on the other end, especially if you don't know them directly.
7. Ask for endorsements from others to support your "Skills and Endorsements" and provide them for others. Prioritize endorsements according to which skills would be most beneficial to the type of job you'd like to get, rather than have them listed in highest to lowest numeric order.
8. Recommendations from current and former colleagues are powerful. Be willing to provide recommendations to others or lead with a recommendation for someone else.
9. Use full names as well as acronyms in your profile to increase search engine optimization. Think about different ways you would refer to something and capture them.
10. Join groups that demonstrate interest in the field in which you want to work.



Source: <http://www.moaa.org/Content/Publications-and-Media/Features-and-Columns/Career-Features/Harness-the-Power-of-LinkedIn.aspx>

“A combination of choice and chance make up everyone’s life. But a successful life is dependent on how we control choice and how we react to chance.” ~ Paul Glover

What goes into the empty square

1	3	5
2	4	

One Simple Puzzle: Sometimes logical puzzles and brainteasers turn out to be much more difficult than they seemed to be at first. We challenge you to solve just this kind of puzzle. To get it right, you should think outside the box. Just try to look at things from different angles! Think differently and use a fresh approach. (Hint: it is not "6")
GO to page 34 for the answer – no peeking!

SOMETHING TO PONDER – The humor of life

Remember When...

- It took three minutes for the TV to warm up?
- Nobody owned a purebred dog?
- When a quarter was a decent allowance?
- You'd reach into a muddy gutter for a penny?
- You got your windshield cleaned, oil checked, and gas pumped, without asking, all for free, every time? And you didn't pay for air?
- And, you got trading stamps to boot?
- Laundry detergent had free glasses, dishes or towels hidden inside the box?
- It was considered a great privilege to be taken out to dinner at a real restaurant with your parents?
- They threatened to keep kids back a grade if they failed...and they did it!
- When a 57 Chevy was everyone's dream car... to cruise, peel out, lay rubber or watch submarine races, and people went steady
- No one ever asked where the car keys were because they were always in the car, in the ignition, and the doors were never locked?
- Lying on your back in the grass with your friends and saying things like, 'That cloud looks like a...'?
- Playing baseball with no adults to help kids with the rules of the game?
- Stuff from the store came without safety caps and hermetic seals because no one had yet tried to poison a perfect stranger?
- And with all our progress, don't you just wish, just once, you could slip back in time and savor the slower pace, and share it with the children of today.
- When being sent to the principal's office was nothing compared to the fate that awaited the student at home?
- Basically we were in fear for our lives, but it wasn't because of drive-by shootings, drugs, gangs, etc. Our parents and grandparents were a much bigger threat!
- But we survived because their love was greater than the threat....as well as summers filled with bike rides, Hula Hoops, and visits to the pool, and eating Kool-Aid powder with sugar.
- Didn't that feel good, just to go back and say, 'Yeah, I remember that'?

And remember that the perfect age is somewhere between old enough to know better and too young to care

- Howdy Doody and The Peanut Gallery, the Lone Ranger, The Shadow knows, Nellie Bell, Roy and Dale, Trigger and Buttermilk.
- Candy cigarettes
- Wax Coke-shaped bottles with colored sugar water inside.
- Soda pop machines that dispensed glass bottles.
- Coffee shops with Table Side Jukeboxes.
- Blackjack, Clove and Teaberry chewing gum.
- Home milk delivery in glass bottles with cardboard stoppers.
- Newsreels before the movie.
- Telephone numbers with a word prefix...(Yukon 2-601).
- Party lines.
- Peashooters.
- Hi-Fi's & 45 RPM records. 78 RPM records!
- Green Stamps.
- Mimeograph paper.
- The Fort Apache Play Set.

Do You Remember a Time When...

- Decisions were made by going 'eeny-meeny-miney-moe'?
- Mistakes were corrected by simply exclaiming, 'Do Over!'?
- 'Race issue' meant arguing about who ran the fastest?
- Catching The Fireflies Could Happily Occupy An Entire Evening?
- It wasn't odd to have two or three 'Best Friends'?
- Having a Weapon in School meant being caught with a Slingshot?
- Saturday morning cartoons weren't 30-minute commercials for action figures?
- 'Oly-oly-oxen-free' made perfect sense?
- Spinning around, getting dizzy, and falling down was cause for giggles?
- The Worst Embarrassment was being picked last for a team?
- Baseball cards in the spokes transformed any bike into a motorcycle?
- Taking drugs meant orange-flavored chewable aspirin?
- Water balloons were the ultimate weapon?

If you can remember most or all of these, Then You Have Lived!!!!!!!

Pass this on to anyone who may need a break from their 'Grown-Up' Life.

"You never know what worse luck your bad luck has saved you from." ~ Cormac McCarthy

Take Care With Springtime Chores

It's finally spring and time to take care of all those outdoor chores. Data shows that each year about 400,000 people are treated in hospital emergency rooms for injuries from lawn and garden tools. Each year, about 25,300 people are injured and 75 people are killed on or near riding lawnmowers and garden tractors. One out of every five deaths involves a child. It is estimated that most of the deaths to children occurred when a child was in the path of a moving mower. Other garden equipment can be dangerous even when it is not in use. For example, weed and hedge trimming equipment has sharp blades that can cut if the blades are mishandled. Please consider the following precautions to prevent injuries from lawn and garden equipment:

Dress appropriately for the task. Wear long pants, long-sleeved shirts (to avoid injuries from thrown objects like rocks or sticks), close-fitting clothes and no jewelry (to avoid getting anything caught in moving parts), sturdy shoes with slip-resistant rubber soles, eye protection, heavy gloves (protects hands when changing, sharpening, or cleaning blades), and hearing protection such as ear plugs when using motor-driven equipment.

Before starting up machinery, remove objects from the area in which you are working that can cause injury or damage equipment, such as sticks, glass, metal, wire, and stones. Make sure that safety devices on the equipment are in place and functioning properly before starting work.

Never let a child ride or operate a garden tractor or riding mower, even if the child is supervised. Teenagers should only be allowed to operate outdoor power equipment if they possess adequate strength and maturity to do so safely. They also should be supervised by a responsible adult. Keep children indoors and supervised at all times when any outdoor power equipment is being used. Young children move quickly and are attracted to mowers and mowing activity, especially if they have been given rides on mowers before. Never assume children will remain where you last saw them. Be alert and turn off the mower if children enter the mowing area. Use extra care when backing up or when approaching corners, shrubs, and trees. Be sure power tools are turned off and made inoperable if they must be left unattended to prevent use by children.

Unplug electric tools and disconnect spark plug wires on gasoline-powered tools before making adjustments or clearing jams near moving parts. Handle gas carefully. Never fill gasoline tanks while machinery is on or when equipment is still hot. Wipe up spills. Store gas in an approved container away from the house. Finally, never smoke or use any type of flame around gasoline or any gasoline-powered equipment.

Never work with electric power tools in wet or damp conditions. For protection against electrocution, use a ground fault circuit interrupter (GFCI). GFCIs come in several models, including a portable plug-in type. Be sure that extension cords are in good condition, are rated for outdoor use, and are the proper gauge for the electrical current capacity of the tool.

Information courtesy of the U.S. Consumer Product Safety Commission

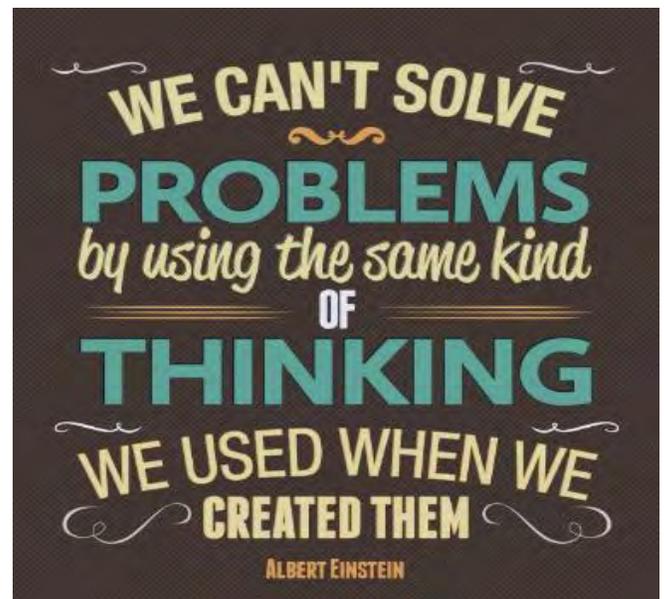


THE CORRECT ANSWER IS R.

The table wasn't a math problem. It's a common five-speed shift pattern you see on a gear stick in cars with manual transmissions.



If you succeed, then you can be proud of yourself.
Lateral thinking is definitely your thing.



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**

Requesting a DD214 for Loved Ones – You can request a copy of your loved one’s DD214 by accessing this website:

<http://vetrecs.archives.gov> or <http://archives.gov/veterans/military-services-record>

Armed Forces Vacation Club -- The Armed Forces Vacation Club is a space-available program offering Department of Defense-affiliated people affordable condominium vacations at more than 3,500 resorts worldwide.

For more information, visit <http://www.afvclub.com/>.

National Resource Directory: This directory is a Web-based network of care coordinators, providers and support partners with resources for wounded, ill and injured service-members, veterans, their families, families of the fallen and those who support them. Located at <https://www.nrd.gov/>.

HOW TO SUCCEED IN LIFE?

- | | |
|-----------------------------|------------------------------|
| Talk - Softly; | Eat - Sensibly; |
| Breathe - Deeply; | Sleep - Sufficiently; |
| Dress - Smartly; | Act - Fearlessly; |
| Work - Patiently; | Think- creatively; |
| Behave - Decently; | Earn - Honestly; |
| Save - Regularly and | Spend - Intelligently |





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



“The danger for most of us lies not in setting our aim too high and falling short, but in setting our aim too low and achieving our mark.”

-Michelangelo

