

Guam
Retiree
Activities
Office

Serving Those Who Have Served or Still Serving



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



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



Guam Retiree Activities Office Newsletter

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Guam Retiree Activities Office

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**2017 Guam Military Retiree Appreciation Day
Saturday, October 28, 2017**





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

We need involvement to 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.

Non one mans the phone – please leave a message, however cannot return long distance calls.

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 (no update since March 2017 newsletter)

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

These numbers include: those in Retired Pay status, Gray Area Reservists, SBP/RSFPP Recipients, and other survivors (widows/widowers). Outlying Areas include: FSM, Palau, and 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). He has a lot of new staff to help out Veterans - Call them at 475-8388/89/91/92 if you want to discuss veteran issues.

☒ The Guam Veterans Commission Chairman is Dan Mendiola. If you want to discuss VA or other veteran related 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**

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.

"The soldier above all others prays for peace, for it is the soldier who must suffer and bear the deepest wounds and scars of war." ~ General Douglas MacArthur

Guam Legislative actions regarding Veterans

Source: www.guamlegislature.com/ | *New Items Highlighted* | * thru Bill 135-34 & Resolution 161-24

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. [Committee Report](#)

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.* [Committee Report](#)

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. 157-34 (COR) Relative to commemorating the 73rd anniversary of the closing days of World War II on Guam and to honor the survivors and memorialize those who perished in the concentration camps throughout our island; and further extending an *Un Dángkolo Na Si Yu'os Ma'áse'* to the Manenggon Memorial Foundation for unwavering commitment for instilling our appreciation for sacrifices, hardships and stories of the Chamorro people during the Japanese occupation in WWII.

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



High Blood Pressure

TRICARE encourages everyone to actively learn about preventing and controlling high blood pressure. When you have high blood pressure, the force of blood pushing against the walls of your arteries is too high. When you're active, it's normal for your blood pressure to increase. Once the activity stops, your blood pressure should return to your normal range. When it doesn't, you may have high blood pressure.

Checking your blood pressure is quick and easy. It can be done in your health care provider's office or clinic. TRICARE covers blood pressure screening as part of its clinical preventive benefit. Children are screened every year between the ages of three and six, and every two years after. Adults may get a blood pressure screening every two years, but usually your health care provider checks it each time you visit.



If you're diagnosed with high blood pressure, your health care provider will work with you to come up with a way to treat your condition. You may have to make lifestyle changes, like weight loss and exercise. And you may benefit from prescription medications. Whatever you do, be sure to follow your provider's plan for your care. This may be the best way to lower your blood pressure and maintain normal blood pressure readings.

For more information, please visit TRICARE.mil/coveredservices.

Summertime Sunscreen Safety



As the summer sun shines down on us, we need to remain vigilant against sun damage. Knowing the key differences in skin protection and using a full sunscreen regimen will best protect you and your loved ones from the sun.

We all know that sunscreen or sunblock is a must for skin protection during the summer and all year, but do you know which one is best for you? The American Melanoma Foundation classifies sunscreens into two major types:

chemical and physical. Chemical sunscreens contain special ingredients that act as filters and reduce ultraviolet radiation penetration to the skin. Physical sunscreens, or sunblocks, contain ingredients like titanium dioxide and zinc oxide which physically block ultraviolet radiation. Sunblocks provide broad protection against both UVB and UVA light.

Sunscreen is only one part of a full sunscreen regimen, which includes wearing a wide-brimmed hat, sunglasses, a long-sleeved shirt and pants. Sunscreens should be used daily if you are going to be in the sun for more than 20 minutes because even on a cloudy day 80 percent of the sun's ultraviolet rays pass through the clouds.

And if you've spent time in the sun, it's important to watch for changes in your skin. A sudden or ongoing change in the appearance of a mole is a sign that you should see your doctor.

Missed Appointments

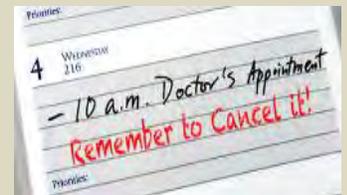
The cost and consequences ...

It's happened to most of us. We call and set up an appointment with our doctor. We even write it down. But, life happens and we remember the appointment about an hour after we were supposed to check-in. We are now officially "no shows." A no-show occurs when a patient misses an appointment without making any attempt to cancel or reschedule 24 hours in advance.

When you miss an appointment, it keeps another patient from using that appointment slot for care they need. When you miss an appointment, the office can't move all the rest of the day's appointments up to fill your space. The time slot goes unused.

Your provider may charge you because you didn't show up for your appointment. The American Medical Association policy says a doctor may charge for a missed appointment – or failing to cancel 24 hours in advance – if the office advises them they will be charged if they miss an appointment. The fee can range from \$20 to \$40 and isn't covered by TRICARE.

It's best to keep your appointments or reschedule them at least



24 hours in advance. If you're being seen at a military hospital or clinic, you can do this through tricareonline.com. TOL is available 24 hours a day, 7 days a week. You can use this portal to set appointment notifications and set up email and text message reminders. If you know you can't make the appointment, you can cancel your appointments right then.

Missed appointments can result in reduced continuity of care and possibly late identification of other health problems. Take care of your health and your wallet and keep your appointments.

Tricare After Divorce: What Benefits Are Not Included?

I'm getting a divorce from my Marine Corps husband. I know I get to keep my benefits under the 20/20/20 rule, including [Tricare](#). Are there any benefits that are not included?

-- Planning for the Future

We're sorry to hear about your upcoming military divorce. The [20/20/20 rule](#) allows military [spouses](#) who have been married for at least 20 years to someone who has served at least 20 years, and their marriage has overlapped that service by at least 20 years, to keep most of their military benefits after divorce. Other spouses qualify for one year of "transitional" benefits if their marriage overlapped service by 15 years instead of 20.

"Most of their military benefits" is the really important phrase here. What [benefits do you get to keep](#)?

After your divorce, you will still have Tricare health care coverage and [commissary](#); exchange; and Morale, Welfare and Recreation access. But you will no longer be able to access [Tricare dental benefits](#), according to Tricare officials.

"Following divorce, there is no former spouse coverage for Tricare Dental Plan," confirmed Kevin Dwyer, a Tricare spokesman. "The spouse loses all eligibility based on his or her former marital status as of 11:59 p.m. on the last day of the month in which the divorce becomes final."

Related Links: [Spouse and Family Benefits 101](#) | [Benefits After a Military Divorce](#) | [Military Divorce: Ask an Ex-Spouse](#)

Source: <http://www.military.com/spouse/military-benefits/tricare-after-divorce.html>

Another view on HEALTH CARE OPTIONS FOR DIVORCED SPOUSES.

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

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

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

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

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

STAYING HYDRATED

Getting enough water every day is important for your health. Healthy people meet their fluid needs by drinking when thirsty and drinking with meals. Most of your fluid needs are met through the water and beverages you drink. However, you can get some fluids through the foods that you eat. For example, broth soups and foods with high water content such as celery, tomatoes, or melons can contribute to fluid intake.

Here are some tips to make sure you're getting enough water every day!

- Carry a water bottle for easy access when you are at work or running errands.
- Freeze some freezer safe water bottles. Take one with you for ice-cold water all day long.
- Choose water instead of sugar-sweetened beverages and choose water when eating out.
- Add a wedge of lime or lemon to your water. This can help improve the taste and help you drink more water than you usually do.

For more information on staying hydrated this summer, visit <https://www.cdc.gov/healthywater/drinking/>



Health / Medical News

Best Preventive Care Tips for Seniors

The following article was written by Orthopedic Surgeon, Dr. M.E. Hecht, author of “A Practical Guide to Hip Surgery” and “The Slip and Fall Prevention Handbook: You Make the Difference.”

Dr. Hecht approaches how seniors can get the most from their doctor’s visits, and offers sage advice to those 65 and older. Learn more about the best preventive care tips for seniors and how to make the most of this time.



How to Get the Most from Your Doctor

I get a lot of questions from patients surrounding: “How should I treat my doctor appointments?” “What should I ask?” and, “I feel like it’s a one way street.” So, I am sharing with you some of the advice I have given to my patients.

For anyone 65 years or more, a visit to their doctor can be a real advantage. It can prevent potential problems and treat known conditions. It is perhaps best scheduled as an event much like the seasons: spring, summer, fall and winter.

I use the word “event” deliberately, rather than a chore to be avoided or dreaded. As an event, [there are ways to take advantage of the visit](#) – to maximize the benefits. A doctor visit as a planned occurrence can represent a major tool for independence and control, and which of us doesn’t relish these life qualities at any age?

For many, it’s also an issue of you making the difference and becoming part of the solution. How you prepare, manage and organize the visit is key. With this type of thinking you can make the most of the visit, and believe it or not, make the most of and organize your doctor as well.

If you are prepared to relate precisely what you are feeling and how you are doing, it elicits both attention and interest from your physician.

Manage, Organize and Prepare for Visits

You should come to your doctor’s appointment ready to describe and quantify the following:

- Note any changes in your condition – when, how and how severe, as well as anything you did for it to modify or ameliorate it
- Note any changes in your [response to the medications](#) your doctor has prescribed
- Note any new signs or symptoms
- Note any changes in your activities and the results

Remember to Exchange Information

Your appointment must not be a haphazard event. Prepare by writing a list short and to the point for each of these. Leave space beneath each for your doctor’s answers and suggestions.

Additionally, be sure to:

1. **Always bear in mind it takes two to tango**, as the saying goes. A white coat doesn’t disable the communication or importance of your full presence and understanding. A simple “could you repeat, or explain” if you don’t get something, is not an imposition – as a matter of fact, it asks for recurrence or mistreatment, neither of which your doctor wants.
2. **Be sure your doctor answers in “patient language.”** If he’s using medicalesse, and you don’t get it, in effect it hasn’t happened.
3. **Deal with each category**, and ask until you fully understand the answer and the solution.
4. **Most importantly, write down the suggestions** the doctor is giving you.
5. **Upon your next visit to his office, refer to this list**, noting whether his solutions have been helpful, so-so or ineffective.

continued on page 10 – “Preventive Care”

“Treatment without prevention is simply unsustainable.” ~ Bill Gates

Preventive Care – continued from page 09

Preventive Care Tips for Seniors

On concluding your visit, be sure you understand what your doctor has recommended. Understand both the effects desired and any major side effects. Remember:

1. **After the call with your doctor, write down the essentials** like change of medication or activities on your visit sheet.
2. **If what he has suggested is not possible or even probable for you to do, let him know** so that he can come up with a modification that makes it achievable.
3. **If it's something that requires a trial and report, be sure you establish when it's best to talk** to him. (For most doctors if it's an emergency, he will respond even in the middle of seeing patients.) But, be sure that you are calling about something that needs immediate attention. I always told my patients that at the end of my day, I would be available to answer all questions, even the repetitive or slightly inane.
4. **Keep a notebook of all of your visits and the significance of each.** One sheet (dated of course), can serve as your working "visit sheet." The next page is for your reactions to what was proposed.

The bottom line is whenever you visit your doctor, it is important to take responsibility for your health and become part of the solution, and to maximize and organize your visit. With this approach you will find that your old one-way street has turned into a bright open highway for health – yours!

About the Author

M.E. Hecht, M.D., is a published author, freelance writer and Orthopedic Surgeon. Her published books and articles have been written for *Vogue Magazine*, *Sunrise River Press*, *The Wall Street Journal*, *American Medical News*, *Medical Tribune*, *Nations Business* and others. She is also author of "A Practical Guide to Hip Surgery" and "The Slip and Fall Prevention Handbook, You Make the Difference" – both books are available online at [Amazon](#).

Related Articles:

- [How Caregivers Can Be Effective Advocates During Medical Visits](#)
- [Principles to Prevent Slips and Falls](#)
- [Questions You Can Ask Your Doctor](#)

Source: <http://www.aplaceformom.com/blog/9-22-14-get-most-from-doctor-visit/> Posted On 13 Oct 2016 By : [Tina Gunn](#)

New Medicare cards are on the way

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 the new changes to your Medicare card, visit [Centers for Medicare & Medicaid Services](#). And [report scams to the FTC](#). | May 18, 2017 | by Andrew Johnson, Consumer Education Specialist, FTC

Source: <https://www.consumer.ftc.gov/blog/new-medicare-cards-are-way>



"A man's health can be judged by which he takes two at a time - pills or stairs." ~ Joan Welsh

7 Ways to Fall Asleep Faster

Sleep has earned a bad rep as a waste of time, but if you don't get your forty winks, you may face worse problems than dark circles and crankiness. "Rest isn't frivolous; it is absolutely part of the best health," says Param Dedhia, MD, a sleep specialist at Canyon Ranch in Tucson, AZ.

Skimping on sleep can cause a host of troubles — from dreaded under-eye bags and sallow skin to an increased risk of weight gain, [high blood pressure](#), and [depression](#). "Most people think it's expendable," says Frank Lipman, MD, the founder and director of Eleven Eleven Wellness Center in New York City, "but they suffer the consequences."

Read on to find out how to fall asleep faster with the help of tips from sleep experts, doctors, and more.

Find Your Magic Sleep Number | You may pride yourself on being like Madonna or Martha Stewart and needing only four hours of sleep a night, but most adults should get at least seven hours of shut-eye. "Even though someone can function outside of that," says Dr. Dedhia, "it doesn't mean that they're doing the best for themselves."

Your health depends on that downtime. "Sleep is a time for recovery," says Dedhia. "It relates to better internal health, better brain health, and better heart health. Hormonal balance can also be greatly affected, because lack of sleep can cause a stress response in the body." If you consistently feel groggy in the morning, try these tips or consult a sleep specialist.

Establish a Sleep Routine | "The most important part of getting a good night's sleep is having the time and space for it," says Shiloh Pileggi, a licensed massage therapist and spa trainer for the Spa at Mohonk Mountain House in New Paltz, NY. "If you try to relax and then go back and do dishes or laundry, you'll just stimulate yourself again."

Whether you sip on a cup of chamomile tea each night or take a warm bath (or both!) to wind down in the evening, establishing a sleep routine will help signal your brain that it's time to wind down. "I'm a big believer in transitioning so you're preparing your body for sleep," says Dr. Lipman. "What I've seen clinically is that a lot of people have trouble falling asleep because they're so hyper."

Another way to signal your body to relax for sleep is to stick to a regular schedule. "Because sleep is one of your rhythms, going to sleep and waking up at the same times is very helpful," says Lipman.

Power Down Your Gadgets | About an hour and a half before you go to bed, start shutting down the screens — *all* of them. Says Lipman, "I have this concept of an electronic sundown, where by nine or ten o'clock, I switch off any gadgets."

If you wake up in the middle of the night, resist the temptation to grab a gadget. The blue light emitted by electronic devices is especially disruptive of sleep because it suppresses the production of the sleep-inducing hormone [melatonin](#) — in other words, you make the problem worse.

Watch What You Eat and Drink | When it comes to eating and sleep, it's more about what you *don't* eat than what you *do*. Consuming a high-fat meal or foods that you're sensitive to (such as wheat, in some cases) can trigger inflammation, which may make your body work extra hard and prevent you from sleep.

Heartburn is another major sleep disrupter brought on by food. "You have to look for trigger foods [like chocolate or coffee] since acid in our gut is highest around 2 a.m.," says Dedhia.

Avoid alcohol, which may make you sleepy at first but doesn't actually promote restful slumber. "For every serving of alcohol, you get one hour of being more relaxed followed by one hour of being more aroused," explains Dedhia. So if you want to go to bed around 11 p.m., make sure you finish that glass of wine by 9.

Take a Warm Bath | One of the most effective sleep inducers is also one of the easiest to try: a warm bath (or shower) at night. "When you come out," explains Dedhia, "you'll be cool but not cold, which helps induce deep sleep."

Aim for a water temperature of around 100 degrees, or slightly warmer than body temperature. "If it's too hot, it stimulates the body," Pileggi says.

While you're at it, add some aromatherapy. "Lavender is world famous, but choose whatever scent works for you," says Dedhia. Lather with lavender-scented [Lush Dreamtime Bath Melt](#), or spray [Earth Therapeutics Dream Zone Pillow Mist](#), which blends lavender with valerian to promote restful slumber.

continued on page 12 – "Sleep"

"To insure good health: Eat lightly, breathe deeply, live moderately, cultivate cheerfulness, and maintain an interest in life." ~ William Londen

Sleep – continued from page 11

Create the Ideal Sleep Environment | The single most important factor in creating the best bedroom is the elimination of light. "If your room is pitch dark, your body's going to secrete melatonin," says Lipman. "If there's light in the room, your body won't produce it."

Draw the curtains and, if you can't get the room pitch dark, wear an eye mask. If you have a digital alarm clock, turn it to face the wall. Also, turn the thermostat down to around 60 to 65 degrees. Says Lipman, "Your room should be cooler than you think so your body can produce melatonin."

Pop a Melatonin Pill | While melatonin has been a go-to aid for frequent travelers dealing with jet lag, troubled sleepers can also turn to the supplement instead of over-the-counter sleep aids. The pills can be especially helpful as you get older because melatonin production decreases as you age.

"There are a handful of people who may experience side effects, including headaches, feeling hungover, or having vivid dreams," warns Dedhia, "but melatonin isn't habit forming."

Look for pills with a dose of 1 to 3 milligrams of melatonin. Or try [Sleep Formula by Be Well by Dr. Lipman](#). The supplements contain 3 milligrams of melatonin and other calming ingredients like chamomile and valerian.

By [Sharon Tanenbaum](#) | <http://www.everydayhealth.com/beauty-pictures/ways-to-fall-asleep-faster.aspx>

Choosing A Hospice by Maureen E. Hook, Ph.D., Hook Law Center

At the end of life, a hospice can provide soothing, tender care to your loved one or you yourself. However, this is a relatively new option in the spectrum of care options for the sick and/or infirm. So how does one go about choosing a hospice? Probably the best advice is to do some research before you need the service. The American Hospice Foundation is one such resource. It has been in existence since 1995, but it has had to end its services at the end of June 2014 because of a lack of funding. The good news, however, is that their website continues to exist and has a considerable library of materials available for free.

One of the first things to realize about hospice, says Naomi Naierman, the American Hospice Foundation's founding president and chief executive, is that there is a choice in hospices in most areas, especially urban areas. In the beginning, she says, all hospice care was of high quality and was staffed with those dedicated to help the dying. Now, as the industry has increased, in some cases, it has evolved into big business without having as much dedication to the consumer. So you have to do your homework. The Affordable Care Act requires public reporting about hospices, but unfortunately the data is not yet available to publish. Also, in the next few years, there should be hospice-compare information on the federal website of the Center for Medicare and Medicaid Services.

So what does one do without access to these internet tools? To start, she advises making an appointment to interview a couple of hospice providers and have them do an assessment. Some will even come to your home. Look for their friendliness and receptiveness. Also, ask how long the hospice has been in operation? One wants an organization that has been in existence for at least a year. Make sure you know what services they provide. What kind of staff provide the service—a nurse, an aide, or a volunteer? How long is the wait time before services can begin? What if the patient's condition suddenly deteriorates? Do they offer continuous care (7 days a week/24 hours per day) at the end of life? A recent Washington Post article reported that many don't offer the continuous care option. And finally, do they offer inpatient services at a facility should the dying person's condition require it? They might not have a specific building, but can they contract with other facilities to work together with a nursing home or rent some beds in a hospital to layer their services?

In the end, preparation is the key. Don't let the end of life take you by surprise. **For more info – visit:** <https://www.nhpco.org/>

Hospice is specialized type of care for those facing a life-limiting illness, their families and their caregivers.

Hospice care addresses the patient's physical, emotional, social and spiritual needs.

Hospice care also helps the patient's family caregivers.

Hospice care takes place in the patient's home or in a home-like setting.

Hospice care concentrates on managing a patient's pain and other symptoms so that the patient may live as comfortable as possible and make the most of the time that remains.

Hospice care believes the quality of life to be as important as length of life

To learn more about the basics of hospice, please watch the video, *Understanding Hospice Care at:*

<https://moments.nhpco.org/what-hospice>

DFAS / MyPay updates [\[https://mypay.dfas.mil\]](https://mypay.dfas.mil)



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Customer Service Reps available:
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Mon thru Fri – 8 a.m. to 5 p.m. (Eastern Time)

DFAS Retired and Annuitant Pay Changes Mailing Address

The Defense Finance and Accounting Service's addresses changed effective May 1, 2017. The old addresses are being discontinued and will be replaced by addresses in Indianapolis. The new addresses are:

Retired Pay: Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis IN 46249-1200	Annuitant Pay: Defense Finance and Accounting Service U.S. Military Annuitant Pay 8899 E 56th Street Indianapolis IN 46249-1300
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The old PO Boxes in London KY will remain open and all mail will be forwarded to the new address for one year. However, sending mail to the old address will add three to five days to the normal processing time. The telephone and fax numbers are not changing. Please copy and paste the following web address into your web browser for additional contact information:
<https://www.dfas.mil/retiredmilitary.html>

Air Force Club Card (Chase Credit)

FOR CONSOLIDATED CLUB MEMBERS-- you have received or will receive a letter from Chase. Below is the text of the letter some people have received.

Thank you for using the Air Force Club card from Chase. We're closing that account on August 15 because the private label relationship we have with the Military ends then. We're making this change for all of our customers. You can continue using your account until it closes, but using it will not keep it open.

Here's what happens if you have a balance on your account on August 15

- You'll be responsible for payment of the balance. Please continue to make at least the minimum payment due each month until the full balance has been paid. You can also pay the entire balance at any time.
- You'll see only the Chase name on your billing statements and when you log on to chase.com to review your account or pay your bill.

We hope that you'll consider Chase for your future credit needs. If you have questions, please call us anytime at the number on the back of your card or on your statement.

Additional info from other FSS and Chase sources:

--**May 15th** - Credit Card payment ability at most club related activities is suspended. Chase card members will need to go to Chase.com to make credit card payments or they can go to any Chase Branch to pay in person.

--**June 12th-June 23rd** - Chase will send out communication to card holders explaining the end of the Chase Air Force partnership and the benefits of their new card (it will include their new Visa benefits and Rewards brochure).

--**August 15th** - New credit cards will be start to be sent out to Chase card holders. Private Label card holder accounts will close and they will be responsible for their balance.

--**August 31st** - Contract ends with Chase and Club Works is turned off. Again, to clarify about "credits" as we discussed, when a member pays their club dues, even under the new card, it does not give them "credit" toward any balance on the credit card. In other words, the amount they pay for the dues is for the dues itself, not any balances they may have on the credit card. This applies whether or not a member has the credit card version or the upcoming "membership card" only version (i.e. the card that isn't a credit card). Additionally, per above, Chase will send members updates on the new card system. However, that's not until next month, per the schedule above. **UPDATES TO FOLLOW when RECEIVED!**

Financial / Legal News

Don't Even Think About Debt Consolidation Until You Do This First



Either through bad circumstances or bad management, an elephant-sized pile of consumer debt now sits on your chest.

It's heavy, it's stressful and you can't imagine how you're ever going to get out from under it. Then it hits you -- a way out! All you need is a [consolidation loan](#) or maybe a balance transfer, and everything will be fine.

Sorry, but think again. Or better yet, think about these two points first:

- **Fix the cause.** Life is full of cause-and-effect relationships. And when you're trying to fix a problem, you're more likely to find success if you focus on the cause. With debt, this means asking, "How did I get in debt?" Was it bad luck (be honest)? Or was it the [result of bad decisions](#)?

Whatever the cause, unless you address the cause of your indebtedness and take action to stop it from happening again, it's often just a matter of time before you find yourself in an even worse situation. At a minimum, this means establishing (or re-establishing) a budget, diligently following it and limiting or cutting off your use of consumer debt.

- **Stash some cash.** Limiting or cutting off your use of consumer debt may sound simple, but it can be more difficult than it seems. To increase your odds of success, you'll need money in the bank you can use when something unexpected happens -- because trust me, it will happen. As part of your budget focus, be sure to carve off a portion to [create an emergency fund](#). Eventually, you'll want 3-6 months' worth of committed expenses set aside. But \$1,000 is often a good place to start when you're struggling with debt. Just be sure to replenish your fund if you're forced to use some of it.

Combining these two steps with a debt consolidation plan can drastically increase your odds of getting that elephant off your chest. Skip them, though, and it's usually only a matter of time before the big beast sits back down.

<http://www.military.com/money/personal-finance/credit-debt-management/dont-even-think-about-debt-consolidation-until-you-do-this-first.html?ESRC=finance.nl>

Military Divorce Law Ruling Places VA Disability Pay Off Limits.

Despite the fact that the Uniformed Services Former Spouses Protection Act (USFSPA, PL 97-252) allows only for separation of a military member's retirement pay in a divorce settlement, numerous courts have, in effect, extended that to VA service-connected disability pay. They have done so by ruling that if a military retiree receives VA disability pay and, therefore, his/her military retirement pay is reduced on a dollar-for-dollar basis, the military "award" to a former spouse must be held at the same level--at the expense of the disabled military retiree.



Recently, in *Howell v. Howell*, the U.S. Supreme Court has ruled that the state practice of requiring the disabled retiree to be "penalized" because he/she is disabled is unconstitutional.

Those interested can read a Blog about this ruling at *Lawyers.com*: <http://blogs.lawyers.com/attorney/family-law/important-update-division-of-military-retirement-benefits-40960/>

In the *News Tribune*, journalist Tom Philpott further clarifies the situation when he reports, "State courts cannot order military retirees to divide their disability pay with ex-spouses to compensate for a drop in shared retirement triggered by the disability compensation award, the U.S. Supreme Court has ruled.

"The landmark 8-0 decision May 15 in *Howell v Howell* could impact contested military divorce settlements nationwide, although lawyers caution that family courts generally are reluctant to reopen settled divorce agreements.

"The greater effect will be on future military divorce cases, say attorneys involved. Family law experts already are discussing changes in divorce paperwork and practices to try to minimize lost financial protection for ex-spouses."

To access Philpott's analysis of the situation, go to: <http://www.thenewstribune.com/news/business/article153810919.html>





keeping you informed

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

August Holidays & Observances

4 Aug: Coast Guard Birthday 🌐 (4 August 1790)

6 Aug: first atomic bomb dropped (1945)

7 Aug: Purple Heart Recognition Day

14 Aug: National Navajo Code Talkers Day

26 Aug: Women's Equality Day

29 Aug: Marine Forces Reserve Birthday

31 Aug: End of Operation Iraqi Freedom 2010

How to Set Up Secure Passwords (And Remember Them)

You've got one password for your bank account. Another for your work laptop. And still more for your favorite online shopping, social media and photo-sharing sites.

Keeping track of them all can drive you nuts -- especially when you are prompted to come up with newer, stronger passwords every few months.

The key to more secure passwords -- and more memorable ones -- is to think length rather than complexity, says Victor Diaz, USAA's executive director of information security services.

Cybercriminals use automated programs to cycle through passwords, so the longer the password, the harder it will be for them to crack the code.

"Get it out past 12 to 15 characters, including spaces," Diaz says. "You could use a line from your favorite poem or lyrics from a song you know you'll remember."

Here are four more sanity-saving tips for passwords that are hard to hack:

- **Don't count on special characters to save you.** You can throw a few hash marks or an exclamation point onto the end of a short password, but it's still a short password and easy to crack. A short but complex password still isn't as safe as a long one.
- **There's safety in variety.** Don't use the same password for all your accounts unless you want that jerk who broke into your Facebook® to have access to your bank account, too.
- **Set up a password safe.** Free software programs such as [Password Safe](#) let users store all their passwords inside a single encrypted site protected by a master security code. "Once you're in, you just cut and paste," Diaz says.
- **Two factors are better than one.** For an extra layer of protection, use a mobile app like [VIP Access](#), which generates a unique code every 30 seconds. You have to enter the code when you log in to an account, so even if a crook has your password, he can't access your account without the code. The USAA Mobile app includes a security code tool.

Source: <http://www.military.com/money/personal-finance/how-to-set-up-secure-passwords-and-remember-them.html>



"Just start right where you are, right now, doing what you can. That's my age-disrupting mantra."

#DisruptAging
Your Possibilities from AARP

-Lauren Windle

An identity thief stole my phone!

Identity theft can happen to anyone. I'm a fraud investigator, and I'd like to tell you about my identity theft. Knowing how to respond will help you if you ever have to recover your identity.

My purse was stolen recently. Charges appeared on my credit cards before I even knew it was gone. I knew I had to act quickly to protect my identity, so I went to IdentityTheft.gov. It's the site where you can file a report and get a personalized recovery plan. My plan involved putting alerts on my credit reports, notifying my bank, canceling all my credit cards, and getting a new driver's license.



But the thief also got my phone, which had everything on it. Contacts, photos, other valuable (to me) data. The thief turned off my phone, so I couldn't locate it using the "Find my Phone" feature. Even though I had a strong password to lock my phone, I didn't want to risk the thief getting into it. I was able to send an erase command that will wipe the device clean, once the phone connects to the internet. If I'd done a backup recently (which you really should – in fact, go do it now), all of my data would have been safe. But I hadn't, so I lost some photos and files that were important to me. Seriously: go back up your phone.

This led me to realize: there was a lot more I needed to do to protect my digital identity. Whether you've lost your device or you want to be prepared, here are some tips you can take to protect your digital identity:

Smart Phone:

- **Lock your phone.** Use at least a 6-digit passcode on your device, or use the pattern lock or fingerprint scanner. Set the device to lock when not in use. This is especially important if you use a mobile wallet or money transfer apps.
- **Update it and back it up.** Back up your device regularly and make sure automatic updates are turned on. Backing up your phone regularly and automatically makes sure that you'll still have your stuff – if it disappears.
- **Get help finding your phone.** Install and turn on Find My iPhone (iOS) or Find My Device (Android). These apps could help you locate your device if you lose it. If your phone is stolen, these apps also let you remotely issue a command to erase your device – even if a thief turns it off.
- **Alert your wireless provider if your phone is missing.** Make the call as soon as you know your device is missing. They can permanently or temporarily disable the SIM card to stop someone from using the device for calls or the internet. It helps, too, if you have a record of your phone's serial number or IMEI number (a unique identifier for your phone).

Accounts:

- **Turn on two-factor authentication.** That means you'll give your password **and** a second way to prove that you're you. This extra layer of security makes it much harder for thieves to get into your accounts and lock you out. Many providers give several options to authenticate your identity, so be sure you have a backup method (like one-time use codes or a backup email address) in case you don't have access to your device to receive texts or phone calls.
- **Know which devices have access to your accounts.** Many social media sites and email providers, and some phone operating systems, let you view the logins for your devices from the settings menu. You can remove devices from the account, and log out of the site remotely using a computer or another device. That's handy if ever you lose your phone, tablet, or laptop.
- **Check your log-in and account notifications.** Many email and social media accounts can notify you if a new device connects to your account, or if someone tried to change your passwords.
- **When in doubt, change your passwords.** If you've lost your device, change your passwords. Many of us set our devices to remember passwords – which could mean that someone who gets your phone could get access to your accounts and personal information. So: if you lose your phone, change your email, social media, online banking, shopping, and other passwords right away.

For more tips on what to do to protect yourself from identity thieves, check out ftc.gov/idtheft.

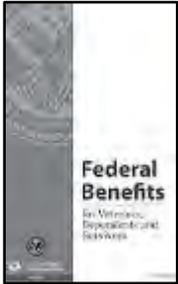
June 8, 2017 | by Sheryl Roth, Investigator, Office of Technology Research and Investigation, FTC

Source: <https://www.consumer.ftc.gov/blog/identity-thief-stole-my-phone>



Benefits WATCH

Federal Benefits for Veterans, Dependents and Survivors - 2016 Online Edition



- [Introduction and Acronyms](#)
- [Chapter 1: Health Care Benefits](#)
- [Chapter 2: Burial and Memorial Benefits](#)
- [Chapter 3: Non Health Care Benefits](#)
- [VA Facilities](#)

The 2016 Print Edition version of the Federal Benefits for Veterans Dependents and Survivors: [2016 PDF Version](#)

Kickstart Your New Career With VA Benefits

What do you want to be when you grow up? This common question to children brings out optimism, hope and a lot of imagination.

VA benefits give Veterans the opportunity to experience this excitement again. Whether the goal is to be a veterinarian, chef or mechanic, VA may be able to help Veterans with their career goals.

VA education benefits may be used toward traditional degrees, non-college degrees, on-the-job training, apprenticeships and more. A few key programs that Veterans may be able to use to pursue dream careers include:

Post-9/11 GI Bill®

[Chris](#), an Army Veteran, accredits the Post-9/11 GI Bill for saving his life and his marriage. This program helped Chris earn his degree to start his career as a chiropractor. “It allowed me to be able to go back to school and earn my degree so that I can provide for my family – it changed my life,” he said.

The Post-9/11 GI Bill can help cover the cost of tuition, housing, training and other education-related expenses.

“People think it’s hard to use the GI Bill, and it’s not,” said [Curtis](#), a Marine Corps Veteran. “It’s a seamless, easy program, and the benefits are just unbelievable. You can concentrate on your studies and that transition into becoming a civilian again.”

Learn more about the [Post-9/11 GI Bill](#).

Vocational Rehabilitation and Employment (VR&E)

VR&E assists Veterans and service members with an established employment handicap resulting from a service-connected disability. [Natasha](#), an Army Veteran, used VR&E to advance her career and help her realize her dreams for the future.

“In the long run, having the career that I want will let me be the mother that I want to be,” she said.

VR&E services may help Veterans with:

- Job training | ▪ Employment accommodations | ▪ Resume development | ▪ Job seeking skills and coaching

Get more information about [VR&E](#).

Other Employment Resources

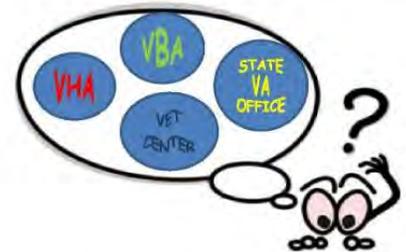
VA offers employment resources for every stage of a Veteran’s job search. Veterans who qualify for VA employment services can:

- Get help creating their resume
- Use military skills translators for federal or private-sector jobs
- Search for jobs and find employers who want to hire Veterans
- Receive one-on-one career counseling

Check out additional [employment resources](#) and visit [Explore.VA.gov](#) to learn more about all VA benefits.

Presented by [Explore VA](#) on May 30, 2017 | Source: <http://taskandpurpose.com/kickstart-new-career-va-benefits/>

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

VA News

The **Guam Veterans Affairs Office** (GVAO) is the veterans' advocate in applying for VA related benefits such as Service-Connected Disability Compensation and Dependency and Indemnity Compensation (DIC), Burial Benefits.

SERVICE-CONNECTED DISABILITY COMPENSATION is a tax-free monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active military service. Combat experience is not required for compensation.

You may be eligible for disability compensation if you have a service-related disability, injury, disease (physically or mentally) and you were discharged under other than dishonorable conditions. The amount of compensation varies with the degree of disability and the number of Veteran's dependents, and is paid monthly.

NOTE: Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, or who are permanently incapable of self-support because of a disability arising before age 18. The additional amount depends on the disability rating and the number of dependents.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC) is also a tax-free monetary benefit paid to eligible survivors of Veterans whose death resulted from a service-related injury or disease.

To qualify for DIC, a surviving spouse must meet the requirements below:

- Was married to the Veteran for at least one year, **OR** Had a child with the Veteran, **AND** Cohabited with the Veteran continuously until the Veteran's death or, if separated, was not at fault for the separation, **AND** Is not currently remarried

Note: A surviving spouse who remarries on or after attaining age 57, is entitled to continue to receive DIC.

VA BURIAL BENEFITS:

Service-related Death: If a Veteran dies from a Service-related Death, the VA will pay up to \$ 2,000 toward burial expenses for the veteran's death. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased to the national cemetery may be reimbursed.

Non-Service-related Death: VA will pay up to \$ 749 toward burial and funeral expenses for deaths on or after October 1, 2016 (*if hospitalized by VA at the time of death*), or \$ 300 toward burial and funeral expenses (*if not hospitalized by VA at the time of death*), and a \$ 749 plot-internment allowance (if not buried in a national cemetery). However, to be eligible for a Non-service-related Death burial allowance, the Veteran must have been receiving VA disability compensation or VA pension benefits at the time of death.

How To Apply For These Benefits: Meet with your local Texas Veterans Commission representative or your County Veterans Service Officer who will assist your through the process. Completing forms completely and correctly will affect the outcome of your request. These expert counselors will assist you in completing the forms to get the best results possible.

MILITARY DISCHARGE PAPERS (DD Form 214): Did you know that you can register or file your DD Form 214 at the Guam Veterans Affairs Office (or any County Clerk's Office) (free of charge)? This way, if the Veteran loses or misplaces his or her copy or if the next of kin needs a copy of the Veteran's DD Form 214 for death benefits, a certified copy can be obtained from the GVAO (or County Clerk's Office).

For More Information, go to: <http://gvaog.guam.gov/> or <http://www.va.gov>



Guam Veteran Registry

Click here to register: <https://form.jotform.co/71587301276862>

VA Claim Evidence – *continued from page 19*

In Dependency Indemnity Compensation (DIC) claims, the cause of death given on a death certificate should not always be taken at face value. In other words, if a doctor will affirm that the cause of death was secondary to a service connected condition, then the survivor could still be awarded benefits.

In non-service connected pension claims, there is only one medical form required; i.e. form 21-2680 if the claimant is seeking either Housebound or Aid & Attendance. However, this form can also win or lose the claim, depending upon how the doctor completes it and unfortunately, doctors have no "cheat sheet"; therefore, they oftentimes complete the form incorrectly. In addition, many doctors fail to complete the entire form, leaving narrative sections blank.

When completing form 21-2680, doctors should keep in mind that the sole purpose of the form is to justify to the VA why benefits should be paid. Diagnoses and conditions should reflect manifestations that warrant the payment of benefits with all narratives further explaining the need for care.

Tricky questions are those related to the need for nursing home care and the competency of the claimant. If the claimant is living in either assisted living or independent living, the need for a "protective environment" and custodial care must be affirmed by the doctor, along with the name of the facility. In the case where the desire is to get the full cost of independent living as an offset to income, the doctor must also state the need for a third-party provider (paid or unpaid).

Although competency issues have no direct bearing on the ultimate outcome of the claim, the doctor's answer and narrative could cause the claim to be thrown into the fiduciary process; thereby, unnecessarily extending the payment time by many months.

Considering that there are no official guidelines for doctors, it may be beneficial for the claimant or his/her representative to seek medical assistance from a qualified registered nurse or other medical professional who fully understands not only diseases and conditions, but also the VA's interpretation of these unique and crucial forms.

Courtesy of Karen McIntyre, R.N., VA Accredited Agent | www.info4vets.com

Guide to US Veterans Benefits - VETERANS BENEFITS 101

Veterans benefits provide those who have served their country, as well as their spouses, financial assistance during their retirement years. Veterans who are at least 65 years-old* and who served during war time (though not necessarily in actual combat) may be eligible for financial assistance through the Department of Veteran Affairs (VA) that can be used to help pay for care. Spouses and surviving spouses of wartime veterans are also often eligible. Veteran's benefits can make all the difference for families who struggling to pay for care.

- **The Service Requirements**
- **Three Tiers of the VA's Improved Pension**
- **Financial Eligibility**
- **How to Apply**
- **Assistance**

For Complete article / info, visit: <http://www.aplaceformom.com/senior-care-resources/articles/guide-to-us-veterans-benefits>

REAL INTEGRITY
IS DOING THE
RIGHT THING,
KNOWING THAT
NOBODY'S GOING
TO KNOW WHETHER
YOU DID IT OR NOT.

Fight against
something and we
focus on the hate.
Fight for something
and we focus on
the #love.
#SimonSinek

Combat Stress vs. Post-Traumatic Stress Disorder

It seems like the terms combat stress and PTSD are everywhere these days; it's hard to go a few days without seeing a news story about veterans and these issues. But what are these concepts? Do they mean the same thing? And perhaps most important what can be done?

Combat stress and PTSD are VERY different things. Unfortunately, sometimes they look quite similar which makes them somewhat complicated.

By definition, combat stress is an expected and predictable reaction to combat experiences. After being in a combat zone where people are under constant physiological stress (for example, poor diet, extreme temperatures, little opportunity for good personal hygiene, etc.) and psychological stress (for example, concerns about the presence of improvised explosive devices or snipers or the death of fellow service members), it is expected that most people will experience a number of responses.

These responses often show up as hyperstartle (that exaggerated response when something surprises you – often a loud noise), hypervigilance (always being on guard or super-alert), bad dreams/nightmares, irritability, sleep problems, etc. While these sound negative, some of these reactions are actually considered adaptive, notably hyperstartle and hypervigilance, as well as other benefits of combat stress, including increased physical strength, better endurance and enhanced feelings of competency (not all combat stress is bad).

PTSD, on the other hand, refers to a psychiatric disorder which impairs functioning. It is considered very serious whereas combat stress is considered standard.

To receive a diagnosis of PTSD, a number of specific symptoms have to be present following a traumatic event in which death, serious injury or sexual violation occurred or was a real possibility. These include re-experiencing symptoms (such as recurrent dreams, flashbacks or intrusive images), avoidance symptoms (such as avoiding conversations about the event or people associated with the event, memory loss, etc.) as well as other problems such as sleep disturbance, irritability/anger problems, concentration difficulties, hypervigilance or hyperstartle.

You'll notice some overlap between combat stress responses and PTSD symptoms, but that doesn't mean they are addressed in the same way. Keep in mind that combat stress isn't considered a medical problem or something that needs treatment. For many war veterans, combat stress simply wears off after being back in the states for a few weeks to months. However, if service members don't do certain things, combat stress can persist or morph into something else (like PTSD, depression, an alcohol problem, etc.). Letting people know what responses are expected and giving some brief education about them can help to prevent problems.

Because of destigmatization programs and policies, service members are becoming more likely to question whether or not their combat stress reactions should worry them. Military mental health providers and psychiatric technicians can provide one or two sessions of psychoeducation discussing what combat stress is and what the usual reactions are, assist in processing difficult experiences, and teach how to proactively address combat stress (for example, maintaining contact with other veterans, having a plan for anniversaries of friends' deaths, keeping alcohol use low, etc.). For those with normal reactions, this is often all it takes to make a smooth transition from the combat zone.

However, the real key to effective management of combat stress and long term adjustment is something that veterans have known through the ages – namely – veterans have to be in regular contact with other veterans. Talking over difficult experiences with members of the same unit is the best way to process combat experiences, stay grounded, get rid of lingering doubts and concerns and prevent the development of abnormal problems. This is done somewhat constantly while in the combat zone and should continue upon return from the warzone. Other good people to talk to are veterans of the same war even though they may have served in a different unit or branch of service as well as veterans of any other war. While warfare changes somewhat over time, the basic stressors are enduring. American Legions, Veterans of Foreign Wars (VFWs) and other veteran-centric groups are significant assets in effectively dealing with combat stress.

What about PTSD? While treatment for PTSD will involve some of the same concepts as those necessary to effectively manage combat stress, the primary interventions need to be done with a mental health provider. The good news is that there is very effective treatment available – therapies such as Cognitive Processing Therapy and Exposure Therapy are provided by just about every mental health department in military/VA hospitals and clinics. These treatments help with not only symptom resolution but also lifelong strategies for the effective management of disturbing wartime experiences, decreasing the likelihood of symptom recurrence.

continued on page 22 – "Stress"

Stress – continued from page 21

In short, combat stress is a reaction which through some basic self-implemented strategies, in addition to the passage of time, wears off. Terrible experiences and memories will always be troubling to think about – the goal is never to make these kinds of experiences easy. However, through observation of anniversaries, life-long interactions with members of the unit and involvement with other veterans, veterans typically move into different phases of their lives without difficulty.

PTSD is a higher hurdle, but not one which is impossible to get over. New, empirically validated treatments effectively address PTSD, even for veterans of prior wars and it is highly recommended that veterans experiencing PTSD go get the help they deserve.

Cmdr. Carrie Kennedy, Ph.D., ABPP is a neuropsychologist/aerospace experimental psychologist with the Marine Corps Embassy Security Group.

Blog post originally appeared in Navy Medicine Live, September 24, 2013. Reprinted with permission.

New VA online tool helps Veterans learn about and compare effective PTSD treatments

VA launched a new online tool this week that will help Veterans compare various treatment options for post-traumatic stress disorder.

The [PTSD Treatment Decision Aid](#) is a free, interactive online tool that helps educate patients about effective treatment options for PTSD and encourages them to participate actively in decisions about their care.

“The health and well-being of the courageous men and women who have served their country in uniform is the VA’s highest priority,” said VA secretary, Dr. David J. Shulkin. “The PTSD Treatment Decision Aid is an important step in putting Veterans in control of their health care. By helping to bridge understanding and communication between Veterans and providers about the most effective treatment options available, we are ensuring Veterans receive the treatments that best promote their healing and recovery.”

The tool includes information about evidence-based PTSD treatments, such as talk therapy and prescription medication options. It also includes useful information designed for people who have served in the military. Users can watch videos of providers explaining different treatment options and what to expect with those treatments and hear from Veterans who have benefited from them.

[Watch a video on the PTSD Treatment Decision Aid](#)

Veterans can also build a chart to compare the treatments they prefer and print a personalized summary to share with their providers. All personal information is erased once the tool is closed to protect users’ privacy.

According to VA findings, approximately eight of every 100 people will experience PTSD at some point in their lifetimes, and almost 620,000 of the Veterans treated by VA have a diagnosis of PTSD.

“We know from research and our own clinical experience that Veterans can recover and improve their quality of life with the right PTSD treatment plan,” said Dr. Poonam Alaigh, VA’s acting under secretary for health. “We want our Veterans and those who care for them to have access to effective treatment options. Knowing about the latest research can help them get the best care possible.”

To learn more about PTSD visit the National Center for PTSD website at www.ptsd.va.gov. Health-care providers who have questions about the PTSD Treatment Decision Aid or other free resources can email the PTSD Consultation Program at PTSDconsult@va.gov or call 866-948-7880.

Learn more at: https://www.ptsd.va.gov/public/treatment/therapy-med/ptsd_treatment_decision_aid.asp

Source: <http://www.blogs.va.gov/VAntage/38624/new-va-online-tool-helps-veterans-learn-compare-effective-ptsd-treatments/>



**Received the following from the PACAF Area Retiree Council Representative – this info is from a Talking Paper which purpose is to provide the Air Force Retiree Council with information about the status of “Gulf War Syndrome” – info is from the USAF Medical Support Agency, Public Health Branch.*

STATUS OF HEALTH EFFECTS OF SERVING IN THE GULF WAR

BACKGROUND

- Following Operations DESERT SHIELD and DESERT STORM, service members who served in the Gulf War reported numerous unexplained chronic medical conditions, termed “Gulf War Illness”
- Public Law 105-277 directed Department of Veterans Affairs (VA) to contract National Academy of Science to review and evaluate scientific and medical literature regarding associations of illness and exposure
- Ten committees on Gulf War and Health have convened since 1998 to review health issues and exposures, most recently in 2016; key information provided below

DISCUSSION

- Between 1994 and 2014, federal funding of research on Gulf War veterans has totaled more than \$550M
 - Despite many findings, little substantial progress has been made in overall understanding of health effects resulting from deployment to Gulf War
 - 2016 Committee found no new evidence to change any conclusions made by previous committees; conclusions summarized in attached table
 - For Gulf War Illness, there does not appear to be a single mechanism to explain multitude of symptoms; unlikely a single causal agent will be identified this many years after the war
- Notable 2016 Committee recommendations include:
 - Future studies should include connections between mental and physical functioning and not exclude any aspect of illness
 - Animal studies have little utility since it is difficult to establish representative exposures experienced by Gulf War service members
 - VA should continue to follow-up for neurodegenerative diseases with long latencies as well as conduct assessments for cancer incidence, prevalence, and mortality
 - Further studies of other health conditions (circulatory, respiratory, etc) should not be undertaken due to lack of any association of these conditions with service in the Gulf War
 - Further studies to determine cause-and-effect relationships for exposures and health conditions should not be undertaken without definitive/verifiable individual exposure information
 - Sex-specific and race/ethnicity-specific health conditions should be determined and reported in future studies of Gulf War veterans

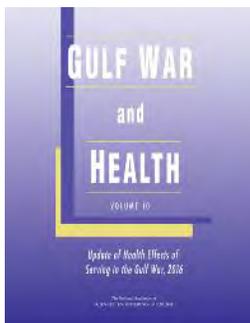
RECOMMENDATION

- Further details on health effects from serving in the Gulf War available at:

<https://www.publichealth.va.gov/exposures/gulfwar/military-service.asp>

- 2016 Committee Report available at: <http://www.nap.edu/21840>

(Gulf War & Health, Vol 10: Update of the Health Effects of Serving in the Gulf War, 2016)



Additional:

- ✓ For VA benefit purposes, Gulf War service is active military duty in any of the following areas in the **Southwest Asia theater of military operations** at any time August 2, 1990 to present. This includes Veterans who served in Operation Iraqi Freedom (2003-2010) and Operation New Dawn (2010-2011).
- ✓ VA offers eligible Veterans a free [Gulf War Registry health exam](#) to find possible long-term health problems related to Gulf War service.



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

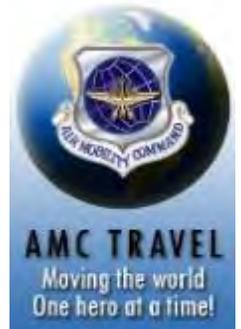
Webpage: www.andersen.af.mil/units/734ams/index.asp

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>



Operation Christmas Drop

I know many of you are familiar with Operation Christmas Drop – and although it is only June the folks up at Andersen AFB are already gearing up for this year's event. Operation Christmas Drop is the longest running and largest Humanitarian Airlift mission in the world and this is your opportunity to get involved. Some history and impact worth mentioning;

- ✓ 2016 - 43K lbs of Aid to 54 islands
- ✓ 2015 - 40K lbs of Aid to 56 islands; 1st time w Int'l partners Royal Australian Air Force and Japanese Air Self Defense Force
- ✓ 2014 - 51K lbs of Aid to 56 islands
- ✓ 2013 - 37K lbs of Aid to 56 islands
- ✓ 2012 - 39K lbs of aid to 57 islands
- ✓ 2011 - 18K lbs of aid to 57 islands



Types of items usually collected for distribution include: Clothes, Rice, fishing gear, machetes, coolers, children toys, books, canned goods, sports gear, hand tools, toiletries, school supplies, sunglasses, etc.

Below are some links to see more about this great opportunity:

- <https://www.youtube.com/watch?v=xFcmQPC8SBc>
- <https://www.dvidshub.net/feature/operationchristmasdrop2015>
- <https://www.youtube.com/watch?v=V3fWm75IZIQ>
- <https://www.youtube.com/watch?v=z-eDTmyr6hA>

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.



5 Social Security Questions Everybody Should Be Able To Answer (Before Retiring)

There's been a serious tug-o-war going on between two groups. On one side, there are the people who believe that you should take Social Security as soon as possible. And on the other side, there's the group who firmly states that you should wait until you get the biggest benefit.

How do you know what's right for you?

The arguments on both sides have left many people stuck in limbo because they're afraid of making a mistake and it's been hard for them to figure out what's best.

You can elect Social Security as young as age 62 but the benefit will be permanently reduced. If you start your benefit at your Full Retirement Age (FRA), you'll receive what's referred to as your full benefit (100%). And if you delay the start of your benefit until after your FRA, you'll receive Delayed Retirement Credits. This can increase your benefit by 8% per year with a maximum at age 70.

But, that's only one part of your retirement equation. Because the age at which you start receiving Social Security can have a long-range impact on your retirement savings like TSP—good or bad.

Figuring out when the best time to start getting your benefit can be challenging. You can use these 5 questions to help you clarify your options.

1. How Much Social Security Will I Get If I Start Taking My Benefit At Retirement?

Yes, this is a basic question, but resist the temptation to skip the answer. Keep reading! You'll need your Social Security statement. If you don't have a current statement, you can download your statement on the [Social Security website](#).

Determine your age at retirement in years and months (*yes, really months*). Because Social Security will *calculate* your benefit by counting your age in years and months!

Look at your Social Security statement to find out how much you'll receive each month. If your desired retirement age (year/months) is not shown on your statement, then there's a quick extra step you'll need to take to figure out the answer to this question.



continued on page 26 – "Social Security"

“It’s not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for.” ~ Robert Kiyosaki

Social Security – continued from page 25

Social Security Full Retirement Age

Year of Birth	Full Retirement Age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Retiring UNDER Full Retirement Age (FRA)

Use the [chart from Social Security](#) to estimate what your benefit will be. Find your year of birth, click to open up the chart. Find the column, “Wage Earner, the Retirement Benefit you will receive is reduced to,” and the percentage based on your corresponding age in years and months.

This is a percentage of your Social Security benefit at your Full Retirement Age (FRA). To figure your *estimated* benefit, multiply the percentage by your Social Security benefit at FRA listed on your statement.

Retiring AFTER Full Retirement Age (FRA)

If you’ll be electing Social Security after your Full Retirement Age, then you’ll receive Delayed Retirement Credits. This means that your [Social Security benefit](#) will be increased by 8% for every year you delay taking Social Security after your FRA up to age 70. Your benefit will be calculated based on how many years and months since the month of your FRA.

To figure your *estimated* benefit, multiply the percentage increase by your Social Security benefit at FRA. Add that amount to your benefit at FRA.

2. How Much MORE Social Security Will I Get If I Wait?

This is the next big question! If you’re under age 70 when you retire, then waiting to collect Social Security will give you an increased monthly benefit for the rest of your life.

Decide how long you would like to delay starting your benefit. Then look at look at your Social Security statement. If the age you’d like to use for this comparison isn’t shown, then follow the steps listed under Question 1 to estimate your future benefit.

Subtract “delayed” increased benefit amount from the “retired now” amount. Multiply the answer by 12 months and you’ll have the *estimated* yearly additional amount you’ll receive by waiting until that age.

The conversation turns into the question: **Will it be worth it to wait?**

3. How Much Could Delaying Social Security Cost Me From TSP?

This is an important question to thoroughly explore and evaluate. This is because if you delay starting your Social Security benefit after retirement, you’ll need to calculate any TSP/retirement savings withdrawals needed to cover a shortfall during that period. This step can be critical in your decision-making process.

An Example

Let’s use this hypothetical example to illustrate a concept. Franny FERS retired at age 62, and decided to delay her Social Security benefit until she is age 70. She’s intent on maximizing her Social Security benefit. She started retirement with \$300,000 in her TSP. Due to her expenses, she’ll need to take pretty sizable withdrawals from age 62 to 70 to cover the shortfall.

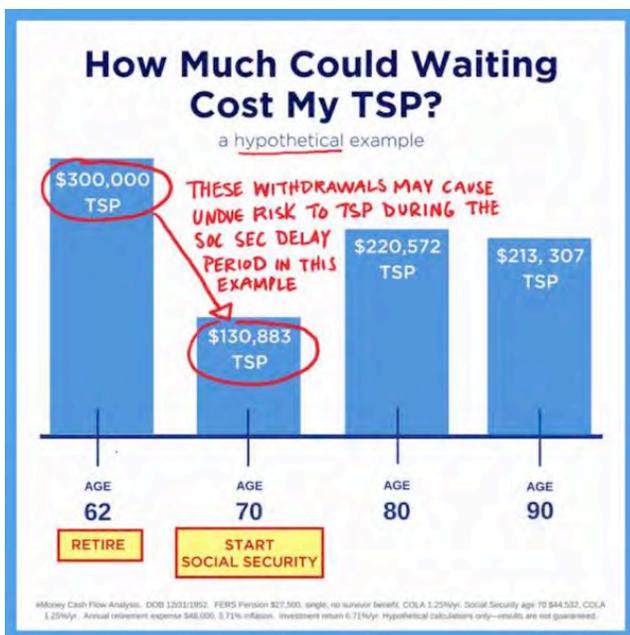
Let’s look at the effect of these withdrawals on her TSP

You can see on the chart that at age 62 she started retirement with \$300,000, but look what’s happened to her TSP balance by age 70. It’s been eroded substantially by the withdrawals to cover expenses during the delay. In this hypothetical example, TSP is down to \$130,883.

That’s a decrease of \$169,117 in eight years.

This could place Franny FERS’ finances in a precarious position. Because if there’s a loss in her TSP due to volatility in the stock market, or maybe if she has an unexpected additional withdrawal, her risk of running out of money substantially increases.

continued on page 27 – “Social Security”



Social Security – continued from page 26

What should Franny do?

Do you think Franny should consider other options like beginning Social Security at retirement or maybe delaying Social Security for only one or two years? Yes, she should definitely weigh other options. This is why it's critical that you know how to test out various options when you're deciding to start or delay your Social Security!

Keep in mind, your actual scenario will be different from this hypothetical example. You'll need to estimate your own potential shortfall and/or benefit of increased income from delaying Social Security.

4. Are there any earnings restrictions on my Social Security benefit?

You need to be aware that there are special earnings restrictions that apply if you're receiving Social Security before your Full Retirement Age (FRA). This can reduce or eliminate your Social Security benefit. Bear in mind that starting with the month you reach your FRA, there are no earnings restrictions.

What counts as earnings?

- When Social Security figures out how much to deduct from your benefits, they count only wages you earn from your job or net earnings if you're self-employed. This includes bonuses, commissions and vacation pay.

What DOESN'T count as earnings?

- Social Security **does not count** pensions (such as FERS), annuities, investment income, interest, veterans or other government or military retirement benefits.

How does the earning restriction work?

There's two sets of rules depending upon how old you are:

- **If you're UNDER FRA for the entire year in 2017**, then Social Security will deduct \$1 from your benefit for every \$2 you earn above the annual limit of \$16,920.
- **If you will REACH your FRA in 2017**, then Social Security will deduct \$1 from your benefit for every \$3 you earn above \$44,880. But they only count earnings before the month of your FRA.

5. How Will My Social Security Strategy Affect The Spousal Benefit?

Electing Social Security under your Full Retirement Age (FRA) will [permanently decrease spousal benefits](#). If your retirement plan includes the use of Spousal Benefits, then it's important to include that reduced estimated amount in your planning. This [calculator](#) from Social Security may help you to compare various scenarios.

If you elect Social Security at your FRA or older, Spousal Benefits are not affected.

Silo Decision Making Doesn't Belong In Retirement Planning

'Silo decision making' is when a farmer only considers what's in the silo, but neglects the other animals or crops in their decision. That type of decision making isn't very good in farming or in retirement planning!

There's an inherent danger in only considering one fact when making almost any decision because you may be unintentionally missing other key factors. For example, it is true that delaying Social Security will give you more money each month, but relying on that fact alone may leave your TSP or other retirement savings at significant risk.

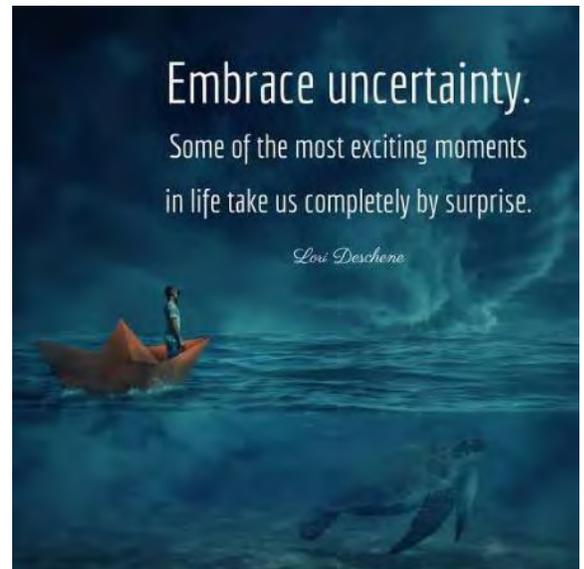
Clarify your Social Security options so that you can have a sound strategy, avoid mistakes, and feel confident nothing important is overlooked.

Be sure to take this free assessment, [The Retirement Quiz](#), to see how you score in 9 key areas of FERS retirement planning.

About the Author: Kelly Monroe is the creator and chief illustrator of the [FERS Blueprint Online Retirement School](#). She's a licensed financial planner and has consulted with over 2,300 Federal employees to help them clarify their retirement planning.

Source: <https://www.fedsmith.com/2017/05/30/5-social-security-questions-everybody-should-be-able-answer-retiring/>

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Wanderings

WHAT IS A VET? by Father Dennis Edward O'Brien, LtCol, USMC

Some veterans bear visible signs of their service: a missing limb, a jagged scar, a certain look in the eye. Others may carry the evidence inside them: a pin holding a bone together, a piece of shrapnel in the leg - or perhaps another sort of inner steel: the soul's ally forged in the refinery of adversity. Except in parades, however, the men and women who have kept America safe wear no badge or emblem. You can't tell a vet just by looking at them.

A Vet is the cop on the beat who spent six months in Saudi Arabia sweating two gallons a day making sure the armored personnel carriers didn't run out of fuel. A Vet is the bar room loudmouth, dumber than five wooden planks, whose overgrown frat-boy behavior is outweighed a hundred times in the cosmic scales by four hours of exquisite bravery near the 38th parallel.

She - or he - is the nurse who fought against futility and went to sleep sobbing every night for two solid years in Da Nang. A Vet is the POW who went away one person and came back another - or didn't come back AT ALL.

A Vet is the Quantico drill instructor who has never seen combat - but has saved countless lives by turning those slouchy, no-account rednecks and gang members into Marines, and teaching them to watch each other's backs.

A Vet is the parade-riding Legionnaire who pins on his ribbons and medals with a prosthetic hand. A Vet is the career quartermaster who watches the ribbons and medals pass him by, or the three anonymous heroes in The Tomb Of The Unknowns, whose presence at the Arlington National Cemetery must forever preserve the memory of all the anonymous heroes whose valor dies unrecognized with them on the battlefield or in the ocean's sunless deep.

A Vet is the old guy bagging groceries at the supermarket - palsied now and aggravatingly slow, who helped liberate a Nazi death camp and who wishes all day long that his wife were still alive to hold him when the nightmares come. He is an ordinary and yet an extraordinary human being - a person who offered some of his life's most vital years in the service of his country, and who sacrificed his ambitions so others would not have to sacrifice theirs.

A Vet is a Soldier and a Savior and a sword against the darkness, and he is nothing more than the finest, greatest testimony on behalf of the finest, greatest nation ever known.

So remember, each time you see someone who has served our country, just lean over and say "THANK YOU". That's all most people need, and in most cases it will mean more than any medals they could have been awarded or were awarded. Two little words that mean a lot, "THANK YOU".

“ONE FLAG, ONE LAND,
ONE HEART,
ONE HAND, ONE NATION
EVERMORE!”

— OLIVER WENDELL HOLMES



Only in This Crazy World...

- do drugstores make the sick walk all the way to the back of the Store to get their prescriptions while healthy people can buy cigarettes at the front.
- do people order double cheeseburgers, large fries, and a Diet Coke.
- do banks leave vault doors open and then chain the pens to the counters.
- do we leave cars worth thousands of dollars in the driveway and put our useless junk in the garage.
- do we buy hot dogs in packages of ten and buns in packages of eight.



- Why is the time of day with the slowest traffic called 'rush hour'?
- Why isn't there Mouse-flavored cat food?
- Why isn't there Cat-flavored Dog food?
- Why do they sterilize the needle for lethal injections?
- Why don't sheep shrink when it rains?
- Why are they called apartments when they are all stuck together?
- If con is the opposite of pro, is Congress the opposite of progress?
- Why, If flying is so safe, do they call the airport the Terminal?

I think we risk becoming the best informed society that has ever died of ignorance.

- Reuben Blades

EVER WONDER ...

- Why the sun lightens our hair, but darkens our skin?
- Why don't you ever see the headline 'Psychic Wins Lottery'?
- Why is 'abbreviated' such a long word?
- Why is it that Doctors call what they do 'practice'?
- Why is lemon juice made with artificial flavor, and dishwashing liquid made with real lemons?
- Why is the man who invests all your money called a broker?



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*

Dangers of Buying/Selling Items thru Social Media

Recently, a man in Florida responded to a Craigslist ad to buy puppies for his children. When he met the buyers, he was shot to death in a robbery. While this incident was extreme, there have been numerous instances of people being robbed when responding to social media ads to buy items. In addition, if the items you are buying are stolen, you could be arrested by members of the Property Crimes Unit.

Here are some hints to help prevent unwanted incidents:

- If you want to buy/sell items off of social media, set the meeting place at one of the local Police Substations around the island city or a heavily populated area - this will be a safe place to meet, and chances are if a person is selling stolen items or is planning to rob you, he/she won't do it here.
- Try to meet during daylight hours and take a friend.
- Record the serial numbers and photograph the items you are buying/selling. Have the person you are buying/selling from sign a receipt for the transaction.
- Avoid transactions through a 3rd party.
- Try to always use cash. If you write a check, they can use your check to commit identity theft. If you accept a check, it may be bogus.

Courtesy of a friend's Facebook post (from San Antonio, TX)

For more on this topic - <http://edition.cnn.com/2015/02/02/us/how-to-stay-safe-meeting-someone-online/index.html>

"It is what you read
when you don't have to
that determines
who you will be
when you can't help it."

—oscar wilde

Focus on Transition



12 Things You Are Doing to Hurt Your Job Search

Navigating through the fear and fog of a military-to-civilian transition is not something most veterans are prepared for. Despite the best intentions of the Transition GPS programs, most fall short of adequately preparing our military with the tools and insights needed to compete effectively post-service.

Whether you transitioned recently or ten years ago, a job search requires careful planning and strategy. For the past five years, I have worked with hundreds of veterans, veteran service organizations, and corporations seeking to hire former military. Here are some common mistakes many veterans are making in the job search:



1. **Pursuing a civilian job or career without a vision or strategy.** Your actions should map against a strategy that outlines where you are today, where you want to get, and how you will get there (in detail).
2. **You talk about "we" when describing successes and accomplishments.** Interviewers and hiring managers don't want to hear what your platoon or unit did that you are proud of — they want to know about *you*. The interviewer wants you to speak of your own accomplishments with confidence, even though you might feel awkward or uncomfortable.
3. **You haven't crafted a compelling and interesting answer to, "So, what do you do?"** Develop an elevator speech to articulate 1. What you do (or are looking to do); 2. What makes you unique (your value proposition); and 3. Give an example or story that illustrates the value you offer an employer.
4. **Similarly, you answer the question, "What kind of work are you seeking?" with "I can do anything..."** In the military you performed many different types of duties, all likely very well. In the civilian world, it does not suffice to say you could do whatever someone needs of you. You need to be clear, focused, and relatable with the skills you have and the opportunity someone has for you.
5. **You don't know who you want to work for.** Create a list of criteria for the kinds of companies you'd like to work for. Where are they located? How do they hire? Who do you know who works there? How can you network into the company?
6. **Your LinkedIn profile is a mess.** Recruiters and hiring managers all look through LinkedIn. They want to see how you are positioning yourself, talking about your interests, and differentiating yourself as a valuable asset. Does your LinkedIn profile contain personal information (your birthdate, marital status, photo of your spouse)? Is your profile still military-centric (from your profile headshot to the groups you're active in)? Are you lacking endorsements and recommendations that speak to your value and contribution?
7. **You post negative comments, photos, or rants online.** Nothing remains private if you post into a cell phone, tablet, or computer (ever heard of a screen capture?). If you complain about the transition or specific companies' recruiting processes or individuals, rest assured that recruiters will see it and limit your options.
8. **You use one resume for every job application.** Your resume should speak directly to the unique requirements of the job for which you are applying and the culture of the company and industry you seek to work in. This means several versions of a resume are typically warranted.
9. **You have not enlisted the support of your friends, colleagues, and civilian contacts.** Networking might feel slimy to you because it implies you are asking someone to do something for you (implying vulnerability). In reality, networking is a critical aspect to civilian career success! Let the people around you help you. Then find ways to show gratitude to those who help.
10. **You don't have a business card.** The day you leave service, get a simple business card printed with your name, email, and cell phone number listed on it. If you have a clear area of job focus, include it. If not, then keep it general until you have more focus. It is imperative that you hand out a business card when you meet someone new.

Job Search – continued from page 31

11. **You approach interviews unprepared.** A job interview – whether in person or by phone – is a formal meeting. You should be prepared with information about the company and the individuals you will meet, as well as questions about the company and the position for which you are applying. Most of this information can be gained by online research.
12. **You greet each interviewer with a "Sir" or "Ma'am".** I'm a fan of formality, in fact, I taught my kids to always address people as Sir and Ma'am. But when a veteran repeats these salutations in an interview, it could reinforce a formality and rigidity perceived as off-putting to civilian hiring managers.

The process of transitioning from a military career to a civilian one is not easy, but it is workable. Create a strategy, based on understanding and authenticity, and work that plan until it produces the results you seek. Your other option is to leave the transition to chance, and that's not in your DNA as a veteran.

Lida Citroën | <http://www.military.com/veteran-jobs/career-advice/military-transition/12-things-you-are-doing-to-hurt-your-job-search.html>

Prepare for your Healthcare Transition – Check Up" on Your Health Before You Leave

While you are in the service, you and your family have health care coverage. The range of health care services is vast, yet your out-of-pocket expense is minimal. Use this time wisely and make an appointment early.

Take the following steps to prepare for your upcoming separation:

Get a physical: If military treatment facilities, personnel resources, and local policy permit, you and your family members should arrange for your separation physicals as early as possible. Any problems can be treated while your medical expenses are still fully covered by the service. Take care of as much as you can prior to separation.

Get your records: Even if you are in good health, get a copy (certified, if possible) of your medical records from your medical treatment facility. These records will provide useful background information to the health care professionals who will assist you in your upcoming civilian life. Your military health records will be transferred (with your consent) to the VA regional office nearest your separation address.



How to Network Like a Pro (excerpt)

The topic of networking often brings to mind awkward interactions and conversations. Many dread it. But, government networking is becoming more essential than ever and it will seem less intimidating if you have the right tools to tackle networking like a champ. GovLoop's Staff Writer, Francesca El Attrash-Ukaejiofo tips on networking success:

- **Develop your personal brand.** This establishes your personal value to your next employer and helps you create a vision for your own future. Perform a self-analysis, and consider your values, passions and strengths. Identify what makes you unique and sets you apart from the rest. By having a clear personal perspective, you can successfully relay your vision, leading to a better job and greater recognition in the public sector.
- **Master the informational interview.** This is one of the best ways to acquire meaningful connections and build your network. Information interviews are not as formal as job interviews, but not as casual as a coffee meeting either. "You're not asking for a job, you're just asking for their time," El Attrash-Ukaejiofo said. This is a great way to get to know someone in a field that you're interested in. Make sure to do your background research before your meet-up. After, don't forget to follow up and stay in touch with the individual. You want them to know you value his or her time and that you're not simply using them to gain a leg up.
- **Tackle networking events** Networking events can be intimidating. You don't have to attend a formal networking session, if that makes you uncomfortable. It's sometimes even best to start small, like a happy hour, for example. Make sure you plan your first impression, but don't forget to be true to yourself. Avoid coming in with numerical goals, such as "I need to get 20 business cards." Instead, focus on the quality of conversation. Finally, consider how you can help the other person. Remember—your skills are valuable and people will want what you have to offer.



Learning the ropes of networking takes time. But, it can prove to be an invaluable skill that can help you advance your career and build meaningful relationships throughout your life. Lucy Sears Jun 2, 2017 | Source: <https://www.govloop.com/network-like-pro/>

10 Must-Read Books on Military Transition

While you probably have all the information you could possibly want for your transition needs right here on Military.com, sometimes you like holding a book in your hands. We get that. Reading the guidance in the form of a book clicks for certain people. With that in mind, we have compiled a list of books related to military transition (along with some reader feedback on these books from Amazon.com) that should be very useful to you on your journey into the civilian world.



The Military Advantage, by Terry Howell | Sure, we're a little biased, but we recommend [The Military Advantage](#), the Military.com guide to military and veteran benefits. The book is updated annually and covers scholarships, educational benefits, home loan guarantees, military discounts and more. Reviewers refer to it as "a terrific resource" and "a single reference book with essential information for all service members."

Your Next Mission, by Lida D. Citroen | [Your Next Mission](#) is a branding guide for the military to civilian transition, and helps to clarify the job search process for veterans. The book includes interviews with business executives, transitioned veterans, and veteran advocates. Those who have reviewed the book say that they enjoy the exercises included, and the straightforward approach that the book takes to helping build your brand.

Barracks to Boardrooms, by Byron Y. Chen | [Barracks to Boardrooms](#) is a guide for negotiating salary after the military. The book addresses concerns related to salary negotiations, such as ensuring you negotiate in a way that doesn't cost you the job or negatively affect your relations with the company or hiring manager. Reviewers say they've used the book for successful bonus and commission negotiations, and note it is valuable no matter what stage of your career you are in.

Out of Uniform, by Thomas Wolfe | [Out of Uniform](#) covers the "nuts and bolts" of the career search for veterans, including how to prepare a resume and prepare for the interview process. The book discusses the various types of interviews, and is meant to also help with the mental process involved in the job search. Reviewers say they continue to find it useful even after they have been out of uniform for some time, and add that it's "a must have for anyone in the service even remotely considering separation or retirement."

PCS to Corporate America, by Roger Cameron, Chuck Alvarez, and Joel Junker | [PCS to Corporate America](#) is a workbook and a reference book that analyzes the array of questions you may find in an interview. It offers advice for adapting your military background into a company's culture, and provides tips on resumes, dress, and more. Reviewers of this book say it's a great reference for officers (as the target is the Jr Military Officer), though most of the content is helpful regardless of rank or status.

Networking for Veterans, by Michael L Faulkner, Andrea Nierenberg, and Michael Abrams | [Networking for Veterans](#) claims to be the first transition book written by an Iraq or Afghanistan veteran, and specializes in networking for returning veterans. The book covers networking advice such as how to overcome the fear of communicating, how to build a network of contacts, and more. Reviewers say this book does a wonderful job of taking the advice above what is provided in military separation courses, and the book's advice is more targeted to veterans than what you would receive in school.

Down Range, by James D. Murphy and William M. Duke | [Down Range](#) is a guide to developing a post-military career. It focuses on the short and the long term, and covers developing a career plan, how businesses differ from the military, and how to take action to achieve your career goals. Each chapter ends with a debriefing section. Reviewers say it's an especially useful resource for veterans who have spent their lives in the military, who may feel overwhelmed with the lack of a straight-forward career track in the civilian world.

Military to Federal Career Guide, by Kathryn Troutman | [Military to Federal Career Guide](#) had to be included in this list, considering the high number of veterans that go government. The book covers resume and interview tips tailored to attaining a government job, along with samples for you to work with. Reviewers have pointed out the book's case studies as especially helpful, and say they have seen real-world results after applying the lessons from this book.

Military Veterans in Creative Careers, by Justin Sloan | [Military Veterans in Creative Careers](#) provides advice for veterans interested in pursuing their creative passions when they exit the military. In addition to advice on breaking into television, movies, video games, and publishing, the book includes interviews with working veterans in these sectors. The book was written by the author of this article, and shares its name with a [podcast](#) that covers the same topics. Reviewers say that this book is great for veterans and non-veterans alike, and provides "incredible insight and inspiration."

Source: <http://www.military.com/veteran-jobs/career-advice/military-transition/10-must-read-books-on-military-transition.html> | Military.com | by Justin Sloan; Picture from <https://www.flickr.com/photos/florinrosoga/albums/72157626914636920>

SOMETHING TO PONDER – The humor of life

Air Force Maintenance Issues

Here are some actual maintenance complaints submitted by US Air Force pilots and the replies from the maintenance crews.

"Squawks" are problem listings that pilots generally leave for maintenance crews to fix before next flight.

(P)=PROBLEM (S)=SOLUTION

- (P) Left inside main tire almost needs replacement
(S) Almost replaced left inside main tire
- (P) Test flight OK, except autoland very rough
(S) Autoland not installed on this aircraft
- (P) #2 Propeller seeping prop fluid.
(S) #2 Propeller seepage normal - #1 #3 and #4 propellers lack normal seepage
- (P) Something loose in cockpit
(S) Something tightened in cockpit
- (P) Evidence of leak on right main landing gear
(S) Evidence removed
- (P) DME volume unbelievably loud
(S) Volume set to more believable level
- (P) Dead bugs on windshield
(S) Live bugs on order
- (P) Autopilot in altitude hold mode produces a 200 fpm descent
(S) Cannot reproduce problem on ground
- (P) IFF inoperative
(S) IFF always inoperative in OFF mode
- (P) Friction locks cause throttle levers to stick
(S) That's what they're there for
- (P) Number three engine missing
(S) Engine found on right wing after brief search
- (P) Aircraft handles funny
(S) Aircraft warned to straighten up, "fly right." and be serious.
- (P) Target Radar hums
(S) Reprogrammed Target Radar with the words

DESIGNATED DECOY

From the county where drunk driving is considered a sport, comes this true story.

Recently a routine police patrol parked outside a bar in Austin, Texas. After last call the officer noticed a man leaving the bar so apparently intoxicated that he could barely walk.

The man stumbled around the parking lot for a few minutes, with the officer quietly observing.

After what seemed an eternity in which he tried his keys on five different vehicles, the man managed to find his car and fall into it.

He sat there for a few minutes as a number of other patrons left the bar and drove off.

Finally he started the car, switched the wipers on and off-- it was a fine, dry summer night, flicked the blinkers on and off a couple of times, honked the horn and then switched on the lights.

He moved the vehicle forward a few inches, reversed a little and then remained still for a few more minutes as some more of the other patrons' vehicles left.

At last, when his was the only car left in the parking lot, he pulled out and drove slowly down the road.

The police officer, having waited patiently all this time, now started up his patrol car, put on the flashing lights, promptly pulled the man over and administered a breathalyzer test.

To his amazement, the breathalyzer indicated no evidence that the man had consumed any alcohol at all!

Dumbfounded, the officer said, 'I'll have to ask you to accompany me to the police station. This breathalyzer equipment must be broken.'

"I doubt it", said the truly proud man, 'Tonight I'm the designated decoy.'

I'm not getting
OLDER
I'm just becoming a
CLASSIC!

Four things support the world: the learning of the wise,
the justice of the great, the prayers of the good, and
the valor of the brave

Elijah Muhammad

Military Retiree Websites: A Wealth of Information

ARMY

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

MARINES

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

NAVY

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

AIR FORCE

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

COAST GUARD

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



ALL SERVICES

DFAS

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

TriCare

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

TriCare Dental

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

Military Records

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

Casualty Assistance

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

General Information / News

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

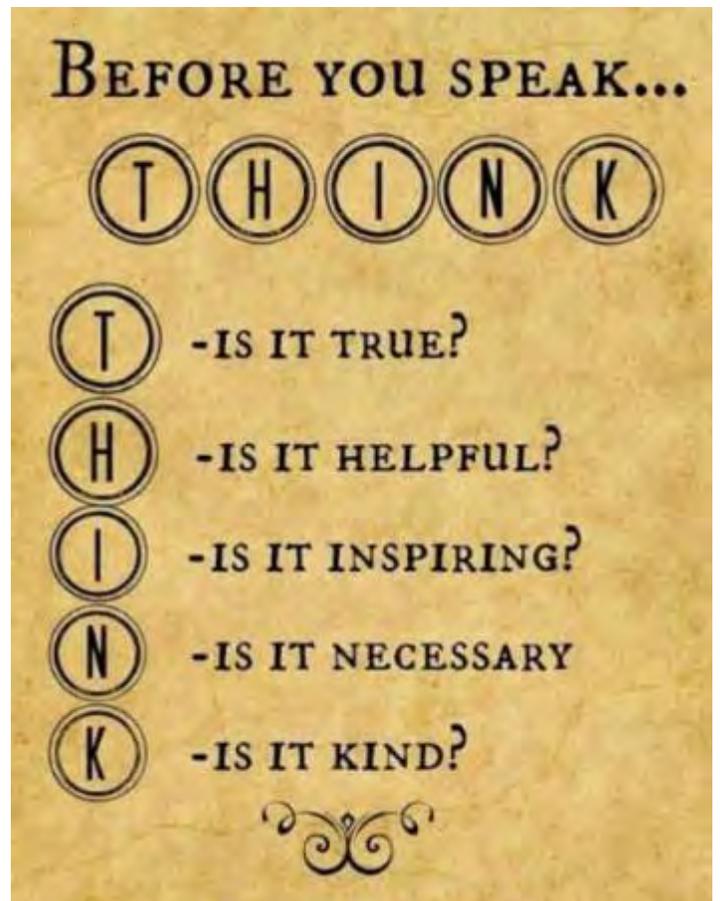
<http://www.military.com/benefits/>

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

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

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

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





Guam Retiree Activities Office Newsletter

Serving the Retired Military Community in Guam and Surrounding Pacific Islands

Mailing Address: 36 WG/CVR Attn: Guam RAO Unit 14003 APO AP 96543-4003	Phone: DSN: 315-366-2574 Commercial: 671-366-2574 <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. Sensesramente

Guam Retiree Activities Office

36 WG/CVR; Attn: RAO

Unit 14003

APO, AP 96543-4003

OFFICAL BUSINESS

Return Service Requested

