

**Guam**  
**R**etiree  
**A**ctivities  
**O**ffice

*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](https://facebook.com/GuamRAO)

To all who have  
put their lives on  
the line  
in defense of  
this flag...



THANK YOU



# Guam Retiree Activities Office Newsletter

October–December 2013  
Volume 3, Issue 4

**Hafa Adai** – I am slowly catching up with things – hoping that the rest of the year continues to see improvements. If there is anyone who would like to assist the office with the newsletter or helping to design a webpage, please let me know.

Please share any suggestions, questions, or errors that you find in this issue.

As always, I ask for your help in getting the word out – we have email addresses for only about 10% of the retiree population and many with no names associated with the email; this means that more than 2,500 military retirees and dependents in the Guam area are not receiving RAO news.

We will continue to use this newsletter, the twice monthly news clips and our Facebook page to provide you with as much information as we can with regard to issues that affect you – the military retiree and your family.

If you have suggestions regarding future newsletter content of interest to the retiree community, please contact the Guam RAO.

## 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](http://twitter.com/Guam_RAO)

### Guam Retiree Activities Office

**BG Steven D. Garland**  
36th Wing Commander

**Col Jason R. Armagost**  
36th Wing Vice Commander

**Col John J. Dunks**  
36th MSG Commander

**CMSgt (Ret) David Ehlers**  
RAO Director/Newsletter Editor

### Inside this issue...

Director's Comments	3
What is the RAO?	4
Veterans Day Messages	5
TriCare Update/Info	10
Health / Medical	12
DFAS / myPay	13
Financial / Legal	14
Guam Veteran <i>Pulse</i>	16
FYI - Veteran news	17
Guam Legislation news	18
Benefits Watch	19
VA news	21
Retirement	22
Social Security	23
Wanderings	24
Focus on Transition	26
Something to Ponder	28
Useful Info / Links	29

**MARK YOUR CALENDAR!**  
**Guam (Military) Retiree Appreciation Day**  
 Saturday, 16 November 2013 / 8am – 12pm  
 Andersen Air Force Base – Coral Reef Fitness Center Gymnasium



## Guam RAO Director's Comments



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

**First and foremost, Hafa Adai - Thank You** for your service to our great nation and your contributions to our country's history & future.

There are two important announcements I need to make this month: first, the Retiree Activities Office has moved and second, the date and location for the 2013 Retiree Appreciation Day has been set.

### RAO HAS MOVED!

The RAO is now located in the Consolidated Support Center, Room 127, Bldg 22026 (old BX) which is located adjacent to the Commissary. As you enter the front doors, take the first hallway to the left toward the Red Cross and Finance; then the first hallway (128) to the right – the office is the first door in this short hall behind the conference room. We have maintained the same phone number.

Stay tuned for some weekend office hours so you can stop in for a cup of coffee and a chat.

## Retiree Appreciation Day 2013

The RAD 2013 committee has finally made some great headway in gearing up for this year's event.

This year's event will be held from 8am – 2pm on Saturday, 16 Nov in the gymnasium at the Coral Reef Fitness Center. Stay tuned for additional information which we be sent out via email, Facebook, Guam PDN, and other venues. Had a few difficulties with securing a

CONTACT US at: [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil) or [Guam.RAO@gmail.com](mailto:Guam.RAO@gmail.com) or calling 671-366-2574.

Hours: *(based on volunteers availability & schedule)*

Mailing Address:

Guam Retiree Activities Office  
36 MSG, RAO  
Unit 14041  
APO AP 96543-4041

location – we tried to locate a more central location, however folks didn't want to assist or cost was prohibitive; then had issues with the regular venues here on base due to construction / renovation.

We are expecting military updates by the various installation commanders, briefings by Veterans Affairs, TriCare, Guam Vet Center, and Naval Hospital Guam and of course the various information booths.

Please help spread the word so we can get some great participation.

### Special this issue: **Veterans Day messages from the islands military leaders.**

*I continue to make adjustments to the newsletter and hope you find it useful and informative. In addition to some national news, I tend to include various other topics to include VA, TriCare, other health, and benefits information. I want to include more local news; however I need the various installations and organizations to provide that information, I anticipate further improvements with upcoming newsletters, but also request your input to make it more relevant to you. Let me know the types of information you would like to see in future additions of the newsletter.*

**REMEMEBR - the Guam RAO is for the entire Guam Military retiree and veteran community – all services, all ranks - as well as their dependents.**

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.

Respectfully yours,

*Dave*

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

***“You Served – You Deserve”***

***“You cannot be mad at somebody who makes you laugh – it's as simple as that.” ~ Jay Leno***

#### ACKNOWLEDGEMENT

Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication.

## What is the RAO?

The ultimate focus of the RAO is to support, advance and unify the retired, active military, veteran, and local communities.

The RAO mission is to act as an interface between the active duty and retired communities, to keep you updated on matters which relate to your status as a military retiree, to provide information and services as necessary or appropriate, and to represent retired members.

The Guam Retiree Activities Office and our volunteers are here to serve you and your needs to the best of our ability.

We provide/disseminate information in order to support, advance and unify the retired, active military and local communities. Our reach can be global, but our main focus is on Guam, CNMI, FSM, Palau and any other localities within the Pacific region around Guam.

The Retiree Activity Office is operated solely by volunteers to provide information and assistance for all local area and visiting military retirees, family members, and surviving spouses of retirees.

## We want to know what your concerns are...

- What are your biggest concerns regarding your military retirement?
- What information would you like to see included on the webpage?
- What topics would you like to see discussed on the Facebook page?
- What info and how often would you like to receive via email updates / notification?
- What information, booths, and/or activities do you want to see at the Retiree Appreciation Day?
- Do you have any additional feedback/suggestions for improvement to the RAO program?

You can provide us your comments or ask questions by sending us an email to [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil)

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

## 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."*

### Volunteers Needed !!!

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

### Be a Volunteer RAO Counselor ...

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

Please contact the Guam RAO at 671-366-2574 or [Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil)

*"We often take for granted the very things that most deserve our gratitude."*

~ Cynthia Ozick

*"It is better to look ahead and prepare than to look back and regret."*

~ Jackie Joyner Kersee

*"So much is owed to so many, by so few."*

~ Churchill

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.

## Guam Military Leaders – Message to our Veterans and Retirees

The foundation of America was built by the veterans we honor today. Our great nation continues to prosper and remains free due to the service and sacrifice of our veterans.

These fine men and women signed up to defend America and our way of life, often in places far away from their homes and families, knowing that they might not return. They said goodbye to everything they held dear to travel to distant lands for the sake of generations yet to come.

Today's service members carry the same values of those who came before them. They live their lives with honor, courage and commitment. With integrity, they place service before self. They are always faithful and always ready to defend our nation and to protect all American citizens at home and abroad.

As we celebrate Veterans Day, we honor all who have served. On this day and every day, we salute our veterans and give thanks for their sacrifices, their service and their steadfast patriotism.

TILGHMAN D. PAYNE

Rear Admiral, U.S. Navy

Commander, Joint Region Marianas

Commander, U.S. Naval Forces Marianas

U.S. Defense Representative for Guam, Commonwealth of the Northern Mariana Islands,  
Federated States of Micronesia and Republic of Palau



"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

~ John Fitzgerald Kennedy

Veterans Day serves a very important purpose. It is the day we recognize not just those who have given their lives in war, but all those who have worn the uniforms of service.

This day, above all, is an opportunity to celebrate the choice one makes to serve our country. For some, it meant the world wide conflict of World War II, or a lifetime of peacekeeping missions, or the tense standoff of the Cold War. Others found themselves in the jungles of Vietnam or in Korea, Panama, and other conflicts in which we have asked our military to serve over the years.

And of course we can't forget that today, for many, service means multiple tours to Iraq and Afghanistan, on active duty or as reservists, and Guard members who sacrifice twice when they give up their civilian jobs in order to serve our country.

We have many, many examples of courage, service and sacrifice to reflect on. Let's use this opportunity now, and on Veterans Day in the years to come, to celebrate service to our nation, to demonstrate the appreciation we have for our military and to inspire future generations to dedicate themselves in the name of the many that have come before them.

To all veterans – thank you for your service and sacrifice. I also want to especially thank our Guamanian veterans, whose courage and bravery have been a source of pride to the people of Guam and our fellow Americans. I share the pride you feel in being able to count yourselves among that one percent -- the greatest military in the world.

With the upmost respect,

GREG A. VIDAURRI, Command Master Chief, Joint Region Marianas



In the words of Gen Omar Bradley...*“Democracy is a two-way street – that with its benefits come the necessity for also giving service...where a nation’s strength is defined by the character of its people and their willingness to sacrifice for the welfare of the nation of which they are a part.”* ” On this 95<sup>th</sup> Veteran’s Day celebration we thank all Veterans and their family members for the freedoms we so richly enjoy today. Thanks also to our business leaders who hire Veterans and provide them with opportunities to continue serving their nation.

In WWII 11.2% of the population served for 4 years. In Vietnam 4.3% of the population served 12 years. Since 2001, only 0.45% of the population has served in our current conflicts. Ronald Reagan said, *“Some people live an entire lifetime and wonder if they have made a difference in the world, but the U.S. Armed Forces don’t have that problem.”* Today’s generation of Warfighters could ask for no better role models than our Veteran force who continue to mentor and strengthen our Department of Defense into the ultimate instrument of national power for our great nation.

Whether you spent a few years or a lifetime in military service, everyone who has given to the nation has earned our gratitude and can stand tall as a citizen who stepped up and provided a full measure of sacrifice. You should rightfully feel very proud for your service in defense of our great republic. Rest assured, you left your mark wherever you served and all of the people you touched are better for having known you.

It is important also that we acknowledge the character of citizens willing to write a check payable with their lives to defend the ideal of democracy. Gen Patton said it best...*“All gave some...some gave all - but it is wrong to mourn the death of men like these, rather we should Thank God that such men lived.”*

We pray for those that forged the way and for all Service members currently serving in harm’s way. Thank you to the 11.2% and 4.3% who have served and thanks to the 0.45% who continue to serve our Nation. We honor you today as we await the safe return of all our Warfighters.

Sincerely

Steven D. Garland, Brigadier General, USAF, Commander



While only one day of the year is dedicated solely to honoring our veterans, Americans must never forget the sacrifices that many of our fellow countrymen have made to defend our country and protect our freedoms. ~ Randy Neugebauer

When someone says “Service Before Self”, Airmen immediately think about our core values but service is much more. No matter your background, whether, Army, Air Force, Navy, Marine, Coast Guard, active duty, retired, guard or reservist, each member of our armed forces dedicates themselves to a set of principles, with service as one of the core components. As veterans you utilized these core values as your moral compass. They guided you and your teammates through the tough times. Together you strengthened our nation.

On this Veterans Day, there is much to remember and commemorate but ultimately it is your service we celebrate and remember. You, our silent heroes sacrificed so much and asked for so little in return. Many times a simple thanks, a helping hand or someone to simply listen is all you ask. Please accept our heartfelt thanks. Please know that your brothers and sisters in arms greatly appreciate your service, and we proudly carry forward your legacy of honor.

Sailors and Marines live by the words Honor, Courage and Commitment, Soldiers by Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, and Personal Courage. Airmen lean on Integrity, Service and Excellence while Honor, Respect and Devotion to Duty guide our Coast Guard. The core values of our armed forces are the compass to lead us to victory. We proudly accept the baton. Thank you for leading the way and shaping our path.

James E. Slisik, CMSgt,  
Command Chief Master Sergeant, 36 Wing



America has always been and continues to be a country of men and women who've answered the call to serve in defense of freedom, even if it means making the ultimate sacrifice.

Every year Americans proudly celebrate and honor these individuals – our nation's veterans and retired service members.

This Veterans Day is a day to celebrate and remember their legacy; the legacy of the brave individuals of our armed forces who have given so much on behalf of so many. These veterans and retirees are a distinct hallmark of our nation's history as they've been the cornerstone of the finest fighting force the world has ever seen.

From our military's humble beginnings in the late-1770s to the current missions and operations carried out around the world, our veterans have fought and continue to fight with honor to protect our country.

Whether in peace or at war, the important role of our veterans and our retired service members cannot be denied. They represent individuals from all walks of life, but they share one thing in common — a love for this great country. No matter when or where they served, each veteran deserves our nation's upmost appreciation and respect.

As a member of our military, I am proud to stand alongside my fellow service members and pay tribute to those who have served before me. Those who have selflessly dedicated their lives to the safety and security of our nation exemplify what it means to be a true patriot.

This Veterans Day I encourage all of us to take time to recognize and pay homage to those who have sacrificed, and continue to sacrifice, for their country.

On behalf of the men and women of Naval Base Guam, to our veterans, retirees and our fellow military service members: Thank you for your outstanding service to our country, and for your continued involvement in our communities. We are forever grateful to you and your families for your sacrifice in support of this great nation.

CAPT Mike Ward, USN

Commanding Officer, U.S. Naval Base Guam



"On this Veterans Day, let us remember the service of our veterans, and let us renew our national promise to fulfill our sacred obligations to our veterans and their families who have sacrificed so much so that we can live free." ~ Dan Lipinski

President George Washington once said that "The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive the veterans of earlier war were treated and appreciated by their nation."

Our veterans and retirees represent the best of America. Since our nation's founding, American service members have stepped forward to safeguard liberty for future generations. They are an inspiration for many who choose to defend our country and it is only fitting that we take the time to honor them.

Each of us is connected to these brave individuals in one way or another. From our grandparents and parents to our siblings and friends, the impact they have made to our way of life is immeasurable and cannot be forgotten.

On this Veteran's Day and everyday, let us remember the service of our veterans and retirees and those who have safeguarded our way of life as America was built on their achievements and sacrifices.

It is our duty to ensure that each generation understands and appreciates the sacrifices that have been made, often at very heavy cost, by the men and women who have fought to preserve our freedom.

To all those who have served and continue to serve, we thank you for your courage and we honor you for putting your lives at risk to make our nation safer. We also give thanks to the families whose support made their loved ones' service possible. All your efforts and patriotism will forever live on through generations.

CMDCM (SW) Johannes Gonzalez, USN

Command Master Chief, U.S. Naval Base Guam



*“As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.” John Fitzgerald Kennedy*

Countless Veterans of the U. S. Armed Forces have fought to uphold the values of Democracy so that we may have the opportunity to live in a free country. Over 230 years ago, the establishment of the United States was earned by the selfless actions of Veterans, brave service members who defined the meaning of patriotism and sacrifice for our young country.

Similarly, Guam’s proud Chamorro Veterans are no strangers to the price of freedom. Even after baring the scars of Liberation, Micronesians joined the Nation in WWII to overcome tyranny and continue now in present day wars to pay the ultimate sacrifice to uphold freedom around the world.

Veterans Day honors the remarkable achievements and sacrifices of generations of Coast Guardsmen, Sailors, Marines, Soldiers, and Airmen. The patriotism, bravery, and dedicated service of our Veterans built our Armed Forces into what they are today and set the foundation for the values we live by.

May we always honor these Heroes, past, present and future, for their unyielding sacrifice and dedication to our great Nation.

**CASEY J WHITE**

Captain, U. S. Coast Guard

Commander, Coast Guard Sector Guam



But this Veterans Day, I believe we should do more than sing the praises of the bravery and patriotism that our veterans have embodied in the past. We should take this opportunity to re-evaluate how we are treating our veterans in the present. ~ Nick Lampson



This time of year is quite busy for us at Marine Corps Activity Guam, as we have so much to celebrate and be thankful for.

For those Marines on Guam, Happy Birthday! We are preparing to celebrate 238 years of faithful service to the nation and planning to honor our proud legacy during a celebration Nov. 9. We hope to see as many of our fellow Marines there as possible, as well as those who serve with us, such as our tremendous corpsmen and chaplains who care for us.

We’re also busy preparing for a cake-cutting ceremony on Nov. 10, the actual Marine Corps anniversary. We know many of our veterans won’t be able to make it to the ball, so we’re hosting a ceremony at the War in the Pacific Museum at 3 p.m. No ceremony, no formality for this one, just us taking time to honor our history with fellow Marines and anyone else in the Marine Corps family. We’ll also have Col. Philip Zimmerman, our new Officer-in-Charge, there to meet our Guam veterans.

November is also a time to honor all our veterans. Guam is such a veteran-friendly place to live and so very patriotic. We’re honored to be part of a community so supportive of the military. For all those who have served before us, thank you so much for what you have done. We wouldn’t be the fighting force we are today without you.

Toys For Tots is also in full swing at this point, so we are busy collecting new, unwrapped toys for families in need. Please keep an eye out for our boxes at local businesses and help bring a smile to a child’s face this Christmas.

Semper Fidelis,

Master Sgt Pauline Franklin

Senior Enlisted Advisor, Marine Corps Activity Guam



The 36th Medical Group would like to give a big "shout out" to our Guam retirees for Veterans Day 2013. The military history of the island and our great interaction with our retiree patients makes the holiday so much more meaningful. At the Andersen Clinic, we are very proud to be a service provider to those that have served before us. We recognize your significant accomplishments every day as we keep the promise of outstanding health care. Simply put, delivering health care to our local veterans is an honor and a privilege.

You may have noticed a couple of recent changes at the 36 MDG. The first is MiCare. If you have not heard, MiCare is a new tool that allows secure communications between provider and patient. Please ask about it at the check in desk when you visit the clinic. Many features are available to improve communication and web based customer service to our patients. Secondly, if you have outdated or unused medications that need to be properly disposed, we now have a prescription drug take-back-box available anytime the clinic is open. This initiative allows dangerous medications to be removed from insecure locations. You will find the red take-back-box in the clinic atrium near the pharmacy window.

Thank you for your service and have a great Veterans Day.

Herbert C. Scott, Col, MSC, CFAAMA; Commander, 36th Medical Group

David L. Martin, CMSgt, USAF; Superintendent, 36 MDG



Throughout this nation's history of battles and wars, countless members of the Guard and Reserve have fought fiercely and nobly side by side in the trenches with their active duty brothers and sisters in arms.

Today, perhaps the only thing that has changed is that there are more and more Guard and Reserve members who have been federally activated and mobilized to fight and conduct missions in support of the country's overseas contingency operations.

The National Guard's role over the last 10 years, has transformed from a strategic reserve to an operational force, with a Chief that now sits as part of the Joint Chiefs of Staff.

As an operational force, many more of our Guard island sons and daughters are deployed in harm's way, contributing to the security and defense of our island and nation's way of life.

Today, we take the time to honor those who have fought for our island and our country from its earliest days to the present, and who have served in our time-honored professional military force. It is this day that reminds us how important it is that the men and women who raised their right hand, vowed to defend freedom, as well as wear this country's Armed Forces uniforms, know how grateful their fellow Americans are for that service.

Today, we remain a nation still fighting the global war on terror, with hundreds of thousands of men and women deployed far from home. Those serving in combat zones face hardship, danger, and a merciless and resourceful enemy.

Our island, and our region as a whole, has been significantly involved in our nation's fight against terror, with 44 of Micronesia's sons and daughters paying the ultimate sacrifice.

Soon, close to 600 Soldiers from our 1-294<sup>th</sup> Infantry Regiment, and Airmen from the 254<sup>th</sup> Air Base Group, will be returning home from their deployment in Afghanistan. For at least one-third of the Soldiers, this will be their first deployment, making them the region's newest combat veterans.

And close to 290 Soldiers from the battalion will be unemployed when they return home. This prompted Gov. Eddie Baza Calvo and I to initiate a new program, partnering GovGuam labor and training agencies, the Guam National Guard, and private sector employers. This initiative, called Keep Your Guard Up is designed to help our returning unemployed servicemembers receive marketable skills training that would be valuable in helping them find good jobs.

Our island and nation can never fully repay the debt owed our veterans, our retirees, and their families. But with partnerships like KYGU and days like Veteran's Day committed to our service members, we can at least reflect, remember and honor what these brave Americans have done.

Benny M. Paulino, Major General, Guam National Guard - The Adjutant General



# 2013 RETIREE APPRECIATION DAY

THE GUAM RETIREE ACTIVITIES OFFICE IN CONJUNCTION WITH THE 36TH WING IS PROUD TO ANNOUNCE OUR 11<sup>TH</sup> ANNUAL RETIREE APPRECIATION DAY



**16 NOVEMBER 2013**  
**CORAL REEF FITNESS CENTER GYM**  
(Located on Andersen AFB)  
**8 AM – 2PM**

*“Retired and Active Military Communities...  
Staying Connected”*

The Annual Retiree Appreciation Day offers military retirees a chance to learn current information about benefits, entitlements, health care, and other services available to them.

Veterans Affairs, TriCare, Veteran Organizations, Legal, Finance, AAFB Clinic, Naval Base Guam Hospital, & other agencies.

Flu Shots will be available on site

*ID Card renewals will be available from 1200 - 1500*

The Retiree Appreciation Day is open to ALL military retirees (any service branch), their spouse, as well as widows and widowers.

Request that you sign-up to ensure a seat as space is limited.

please **Register** via email at: [retireeappreciation@outlook.com](mailto:retireeappreciation@outlook.com)

When you register, please provide the following:

Name, Names of spouse (or other) attending  
Branch of Service, Email, Phone

You can also call: (671) 366-2574 (leave a Message)

**RAO**  
RETIREE  
ACTIVITY  
OFFICE

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

Guam RAO on Facebook: <http://www.facebook.com/GuamRAO>



# TRICARE Updates / Info



## TRICARE for Retirees: The Basics

So you are set to retire, but do you know what is going to happen with your health care? Can you really stand to lose your military health care benefits now that you're leaving and probably have a family to take care of?



So you are set to retire, but do you know what is going to happen with your health care? Can you really stand to lose your military health care benefits now that you're leaving and probably have a family to take care of?

Fortunately, health benefits are available for retirees and dependents. Here is a very basic sketch of the health benefits you may qualify for:

- [TRICARE benefits](#) (co-payments maybe required)
- [Department of Veterans Affairs \(VA\) Medical Care](#)
- [TRICARE Retiree Dental Care Program](#)
- [TRICARE for Life](#) (TRICARE coverage combined with Medicare you become eligible for Medicare B)
- [TRICARE Enrollment and Claims Forms](#) (Link to TRICARE)

Again, this list is an outline. You will have to do more research to determine exactly which benefits you are eligible for.

### **Retiree TRICARE Eligibility:**

Uniformed Service Retirees (including Reserves and Guardsman over 65 - see TRICARE for Life) and their eligible family members. The following is a list of eligible family members:

- A spouse
- An unremarried widow(er)
- An unmarried child, including an adopted child or a stepchild, under 21, or under 23 if still enrolled full-time at an educational institution.
- A dependent parent or parent-in-law (check dependency requirements)
- Unremarried former spouses, under certain conditions. These former spouses must also not have other medical coverage under an employer-sponsored plan.
- A person who would qualify as an eligible family member from a previous marriage.

For general information about TRICARE, call the toll-free TRICARE information line for your region found at the [TRICARE Contact Us](#) web page.

## Health Care Arrives

***On October 1, major provisions from the 2010 Affordable Care Act will go into effect.***

Many MOAA members using TRICARE, TRICARE for Life (TFL) and Medicare, or VA health care are concerned by the launch of the new health insurance initiatives and want to know how they're impacted.



It's important to understand that TRICARE, Medicare, and VA health care are separate from the new health care marketplace (exchange). If you have TRICARE, TFL and Medicare, or VA health care you should not sign up for a marketplace plan. You should make the same decisions about your healthcare coverage that you make every year.

We answer some of your most frequently asked questions:

**Q:** I use TRICARE (Standard, Prime, Extra, etc.), TFL and Medicare, or VA health care. Will I need to use the healthcare exchanges?

**A:** No. The new health exchanges are intended to help people who do not have insurance. You already have qualified health insurance with TRICARE, TFL and Medicare, or VA health care. You should make the same decisions about your healthcare coverage that you make every year.

*continued on next page*

## Health Care Arrives - *continued*

Q: If I have TRICARE or TFL and Medicare, VA health care do I need to worry about the new requirement to obtain health insurance and associated penalties?

A: No. Congress recognized that military and VA health care programs fulfill a special need, and that it would be inappropriate to wrap all health programs together so military and VA beneficiaries have the same coverage as all other Americans. At the urging of MOAA and other organizations, Congress passed the TRICARE Affirmation Act in 2010 that specifically exempted TRICARE and VA beneficiaries from the individual mandate provisions of the Affordable Care Act.

Q. Can I expect my TRICARE enrollment fee, premiums, deductibles or co-pays to go up because of this legislation?

A. No, there's nothing in the legislation that would change any TRICARE fees. That said the Pentagon has attempted to dramatically increase TRICARE fees for the past few years. We expect that to continue. MOAA will continue to fight disproportionate fee increases.

Q. I understand the Affordable Care Act cut Medicare funding by \$500 billion. Will that cut payments to doctors and threaten TFL?

A. It's true that health care reform reduces Medicare spending by about that much, but most of those changes are relatively less painful ones that probably won't affect TRICARE or TFL beneficiaries much.

They include \$118 billion from eliminating the extra subsidy to the Medicare Advantage HMO program (which was sold to Congress as a cost-saver, but actually costs 14% more per person than Standard Medicare), cutting about \$150 billion from non-rural hospitals (which the hospital associations say they can handle because expanding insurance coverage to most Americans will mean they won't have to eat the cost of serving the uninsured), and cutting back abuses in medical equipment. These are things most of us would probably push to consider if it were our own money paying for them (which it actually is).

Q. Are you saying that the funding cut won't affect Medicare beneficiaries at all?

A. No. But the implications are probably longer-term ones than shorter-term ones.

The real issue under national health reform is that the money from these Medicare savings will be used to fund expansion of health insurance coverage to those who don't have it now instead of being used to pay for needed fixes to Medicare.

It's hard to argue that reducing the number of uninsured would be a bad thing. But using the relatively "easy" Medicare savings initiatives to fund that means that when the baby boomers start swamping Medicare and Social Security in the next few years, Congress will be forced to look at more painful ways to fund that need.

Sequestration didn't touch Medicare and Social Security, but it's only a matter of time until reforms of these entitlements are considered.

Q: What if I have TFL and Medicare and someone tells me I need to get a new plan because of the new healthcare law?

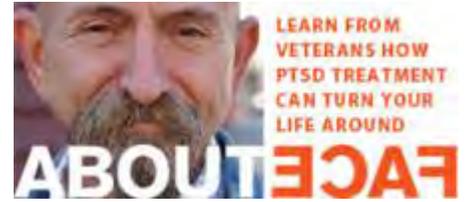
A: This is not true. Dishonest people may try to take advantage of consumers by telling them they need to buy a plan when they don't need one. In fact, it is against the law for someone to sell you a marketplace plan if they know you have TFL and Medicare. Don't let someone sell you a marketplace plan by telling you it's a Medicare Supplemental ("Medigap") plan. Medigap plans are not sold through the marketplaces. Never give your Medicare number or Medicare card to someone you don't know, such as an unsolicited caller or a salesman at your door. If you think something unsavory is going on, you can learn how to report suspected fraud at [www.StopMedicareFraud.gov](http://www.StopMedicareFraud.gov).

via Wisconsin Department of Military Affairs RAO Newsletter #2013-14 - October 1, 2013; Courtesy of The Military Offices Association of American, September 27, 2013.

## Health / Medical News

### Having Trouble Shopping or Being in Public Places?

Are you uncomfortable around people? Don't like crowds? Is it PTSD? You can learn about PTSD from Veterans who live with it every day. Listen to their stories and find out how PTSD affects the people who love you. [Read More](#)



*"In war, there are no unwounded soldiers."* ~ Jose Narosky

### Restless Legs Syndrome (RLS) Symptoms, Treatment, and Self-Help

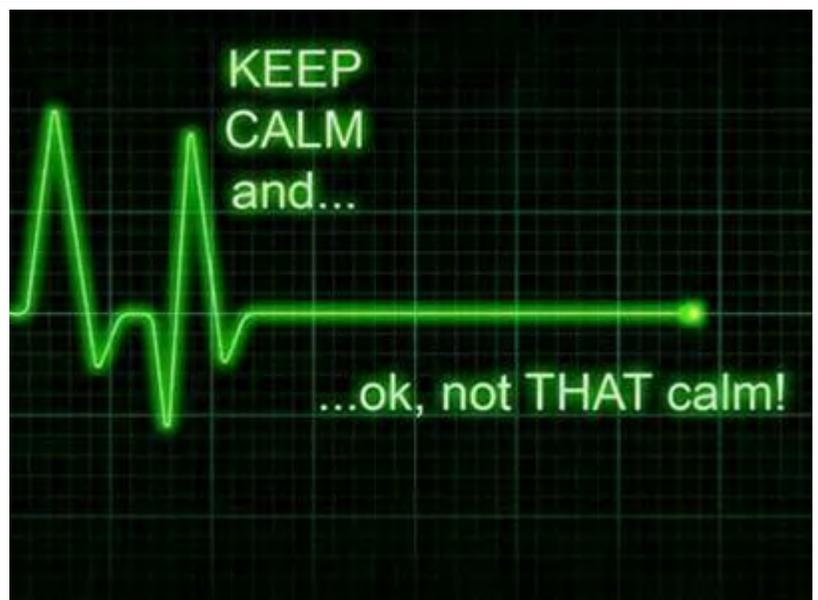
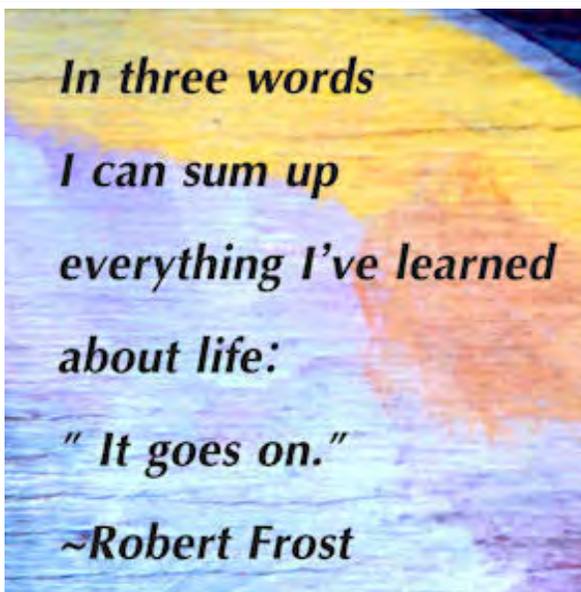


If you're bothered by an overwhelming urge to move your legs when you lie down, or if there is an unpleasant tingling, aching, or itching sensations in your legs keeping you up at night, you may have a sleep disorder known as restless legs syndrome (RLS). Fortunately, restless legs syndrome can be treated with medical treatment, healthy lifestyle changes, and self-help remedies. Follow these steps to help you quiet your restless legs so you and your partner can enjoy a peaceful and refreshing night's sleep.

**Understanding RLS:** Although restless legs syndrome (RLS) is common—many studies estimate that 1 out of 10 people have it—it hasn't always been easy to find help and support. Unfortunately, many RLS sufferers never get proper treatment because it's hard to explain and often misdiagnosed as being "nervous." Other people—even doctors—may not take restless legs seriously, recognize the symptoms, or realize it's a real medical condition. Those who haven't experienced the distressing symptoms may not understand how severely restless legs syndrome can impact the quality of your rest and that of your bed partner.

The good news is that recent research has increased our understanding of restless legs syndrome, leading to more effective treatments. At the same time, restless legs syndrome is becoming more widely recognized. If you or your partner suffers from restless legs syndrome, there are plenty of options to help you find relief and get the sleep you need. *For more information on causes, signs & symptoms, and treatments, please visit:*

[http://www.helpguide.org/life/restless\\_leg\\_syndrome\\_rls.htm](http://www.helpguide.org/life/restless_leg_syndrome_rls.htm)



## 6 Tip-offs to Rip-offs: Don't Fall for Health Fraud Scams

*Bogus product! Danger! Health fraud alert!*

You'll never see these warnings on health products, but that's what you ought to be thinking when you see claims like "miracle cure," "revolutionary scientific breakthrough," or "alternative to drugs or surgery."

Health fraud scams have been around for hundreds of years. The snake oil salesmen of old have morphed into the deceptive, high-tech marketers of today. They prey on people's desires for easy solutions to difficult health problems—from losing weight to curing serious diseases like cancer.

According to the Food and Drug Administration (FDA), a health product is fraudulent if it is deceptively promoted as being effective against a disease or health condition but has not been scientifically proven safe and effective for that purpose.

Scammers promote their products through newspapers, magazines, TV infomercials and cyberspace. You can find health fraud scams in retail stores and on countless websites, in popup ads and spam, and on social media sites like Facebook and Twitter.

### *Not Worth the Risk*

Health fraud scams can do more than waste your money. They can cause serious injury or even death, says Gary Coody, R.Ph., FDA's national health fraud coordinator. "Using unproven treatments can delay getting a potentially life-saving diagnosis and medication that actually works. Also, fraudulent products sometimes contain hidden drug ingredients that can be harmful when unknowingly taken by consumers."

Coody says fraudulent products often make claims related to:

- weight loss
- sexual performance
- memory loss
- serious diseases such as cancer, diabetes, heart disease, arthritis and Alzheimer's.

for the rest of the story - <http://www.fda.gov/downloads/ForConsumers/ConsumerUpdates/UCM342124.pdf>



## DFAS / MyPay updates

### Make Sure DFAS Has Your Email Address

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

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

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

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

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

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

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



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

# Financial / Legal News

## Pros and Cons of Online Banking

When people use the Internet they expect convenience, speed and efficiency. The same expectations apply to online banking. Consumers view online banking as a quick way to pay bills and check their finances. However there are a few drawbacks to online banking if it's used incorrectly. The following are Bankrate.com's list of online banking pros and cons and how you can avoid any unnecessary pitfalls:



### Pros:

- **Convenience:** Unlike your corner bank, online banking sites never close; they're available 24 hours a day, seven days a week, and they're only a mouse click away.
- **Ubiquity:** If a money problem arises while you're out of state or out of the country, you can log on instantly to your online bank and take care of business -- 24/7.
- **Transaction speed:** Online banking sites generally execute and confirm transactions at or quicker than ATM processing speeds.
- **Efficiency:** You can access and manage all of your accounts, including Individual Retirement Accounts, CDs, even securities, from one secure site.
- **Effectiveness:** Many online banking sites offer sophisticated tools, including account aggregation, stock quotes, rate alerts and portfolio managing programs to help you manage all of your assets more effectively. Most are also compatible with money managing programs.

### Cons:

- **It may take time to get started:** If you're new to online banking, it might take time to register for your bank's online program. Or, it may be easier to physically fill out a form at your local branch. If you and your spouse wish to view and manage your assets together online, one of you may have to sign a durable power of attorney before the bank will display all of your holdings together.
- **Learning curve:** Some banking sites can be difficult to navigate. Plan to invest some time and/or read the tutorials in order to become comfortable in your own virtual lobby.
- **Banking site changes:** Even the largest banks periodically upgrade their online programs, adding new features in unfamiliar places. In some cases, you may have to re-enter account information.
- **Trust:** Trusting an online banking system is an issue for two main reasons: identity theft and operator error. If you use a non-secure wireless Internet connection, it might not be a good idea to use online banking. It's too easy for a savvy ID thief to view your personal information. In regards to operator error, some users worry that they might have pushed the transfer button too much, or not enough. The best solution to this problem is to always print the transaction receipt and keep it with your bank records until it shows up on your personal site and/or your bank statement.

Online banking is designed to be convenient for you. If you run into any problems with while banking online, contact your local branch to sort out any errors.

via Military.com > <http://www.military.com/money/personal-finance/banking-and-savings/pros-and-cons-of-online-banking.html>

**NOTE: More legal information, worksheets, and other legal related resources for active, reserve component, retirees and their families are available at:**

<https://aflegalassistance.law.af.mil/lass/lass.html>



## Protect Your Identity: Don't Get Phished!

by Kelsey Owen, October 2, 2013



**It's Cyber Security Awareness Month. Do you know how to protect your identity online?**

“Phishing” – the act of targeting victims via email in the hopes of spreading viruses and gathering personal information – can happen to anyone. Cybercriminals have become quite savvy in their attempts to lure people into clicking on links or opening phony email attachments. Online phishing attacks can not only spread computer viruses, but they can pose a significant risk for identity theft.

So what can you do? BBB and the [National Cyber Security Alliance's STOP. THINK. CONNECT.](#) campaign recommend the the following tips:

**Be on your toes.** Only open emails, attachments, and links from people you know. Use anti-virus software regularly and enhance email filters to block threats. Watch out for unsolicited emails that contain misspellings or grammatical errors.

**Don't believe what you see.** It's easy to steal the colors, logos and header of an established organization. Scammers can also make links look like they lead to legitimate websites, and make emails appear to come from a different sender.

**Avoid sharing.** Don't reveal personal or financial information in an email, and do not respond to email solicitations for this information. This includes following links sent in email. Be wary of any urgent instructions to take specified action such as “Click on the link or your account will be closed.”

**Pay attention to a website's URL.** Hover over any links to see where they lead. Malicious websites may look identical to a legitimate site, but the URL may use a variation in spelling or a different – but similar – domain.

**If you are unsure whether an email request is legitimate, try to verify it by contacting the company directly.** Contact the company using information provided on an account statement, not information provided in an email. Information about known phishing attacks is available online from groups such as the Anti-Phishing Working Group. Report phishing to [APWG](#).

**Keep a clean machine.** Having the latest operating system, software, web browsers, anti-virus protection and apps are the best defenses against viruses, malware, and other online threats.

To read the full article, visit [www.bbb.org/us/article/Protect-Your-Identity-Dont-Get-Phished-43929](http://www.bbb.org/us/article/Protect-Your-Identity-Dont-Get-Phished-43929).



## Online Security Tips

Cyber crimes come in a variety of forms, including identity theft, fraud, and viruses. Reduce your chances of becoming a victim by taking these important steps online:

Set strong passwords, change them regularly, and don't share them with others.

Keep your operating system, browser, and other critical software optimized by installing updates.

Use privacy settings and limit the amount of personal information you post online.

Be cautious about offers. If it sounds too good to be true, it probably is.



Get additional information about protecting yourself online and reporting incidents from the Department of Homeland Security at <http://www.dhs.gov/stopthinkconnect-cyber-tips>

# Guam Veteran

## Meetings...

▶ **Guam Veterans Commission** meetings are held in the small conference room at Adelup. Call 565-4561 for more information and next meeting date/time.

▶ **American Legion**, Mid-Pacific Post #1, meets monthly at 10 a.m. on the first Saturday of the month at the Tamuning Clubhouse. Call 646-8251 for more information.

▶ **Fleet Reserve Association**, or FRA, Latte Stone Branch 073, meets in the Commanding Officers Conference Room at U.S. Naval Hospital from 2 to 4 p.m. every fourth Sunday. Contact Harold Kirk at 686-1358 or e-mail:harold.joe59@yahoo.

▶ **VFW Hafa Adai Post 1509**, general membership meeting is at 1 p.m. every third Saturday of the month at the Post canteen, located on Marine Corp Drive in Yigo. Call 653-8903 for more information

▶ **VFW Ga'An Point Memorial Post 2917**, general membership meeting is at 6 p.m. every second Thursday of the month at the Post canteen, located in Agat. Call 565-8397 for more information.

▶ **VFW Saipan Post 3457**, general membership meeting is at 6:30 p.m. every second Thursday of the month at Joe's Steakhouse in Garapan. Call (670) 235-4839 for more information.

▶ **Military Order of the Purple Heart – Guam Chapters:** The Military Order of the Purple Heart and the Ladies Auxiliary Monthly Meetings are held every First Thursday of the month for Board Members at King's Restaurant in Tamuning at 8:00 a.m. and Second Thursday of the month for the General Membership at 6:30 p.m. at the Mangilao Koban Clubhouse. Members are encouraged to attend. 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. Contact Mr Nick Francisco at 482-3650 for more information.

▶ **Vietnam Veterans of America (VVA) Chapter 668** general membership meeting is at 7 p.m. every second Friday of the month at the Mangilao Koban club house. Prospective members are cordially invited to attend.

▶ **Guam U.S. Air Force Veterans Association** meetings are held the 4<sup>th</sup> Wednesday of the month from 6:30 to 7:30 p.m. in the Guam Vet Center conference room in the Reflection Center in Hagåtña. Call 565-4561 for more information.

▶ **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 788/4604/888-9023 for more information.

▶ **Barrigada Veterans Association** meetings are held every second Tuesday of the month at 7 p.m. at the Barrigada Koban building. All Guam veterans are welcome to become members. Contact Joe Yatar, 482-5450 for more information.

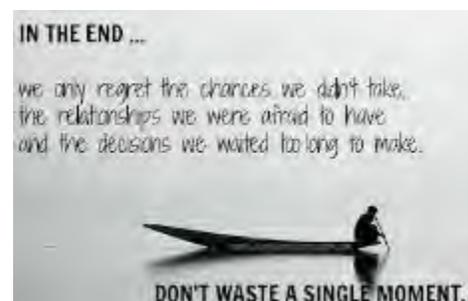
▶ **Dededo Veterans Organization** meets once a quarter Dededo Veterans Memorial Park (south of Dededo Skate Park along Marine Drive). Watch Guam PDN for date or call Joe San Nicolas at 482-4350.

## Do you know of other Military / Veteran Association or Organization meetings?

*– send us an email & we will include in next newsletter*

## Announcements...

- It is very important that veterans register at the VA Clinic or at the VA Office in Asan. Call the VA Clinic at 475-5760, or the VA Office at 475-8388 to schedule an appointment; must have a copy of your DD Form 214.
- Homeless Veterans Program manager is located at the VA Clinic and can be reached at 487-5800.
- Veterans employment specialists at the VA Clinic can be reached at 475-5786/475-5783.
- 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.





# keeping you informed

## Congress designates TAPS as "National Song of Remembrance"

The 2013 Defense Authorization Act (NDAA) signed by the President includes a "sense of Congress" resolution that "TAPS" should be the official national song. The origins of "Taps" is not known, but a resolution passed by the House says it was created in 1862 by a Union general, Daniel Butterfield, and a bugler, Oliver Willcox Norton, as a signal to mark the end of military activities for the day. It is similar to a melody played by British troops at funerals.



## Fewest Veterans in Congress since WWII.

At the beginning of the 113<sup>th</sup> Congress, there were 108 Members (20% of the total membership) who had served or were serving in the military, 10 fewer than at the beginning of the 112<sup>th</sup> Congress (118 Members) and 12 fewer than in the 111<sup>th</sup> Congress (120 members).

According to lists compiled by CQ Roll Call, the House currently has 88 veterans (including 2 female Members, as well as 2 Delegates); the Senate has 18. These Members served in World War II, the Korean War, the Vietnam War, the Persian Gulf War, Afghanistan, Iraq, and Kosovo, as well as during times of peace. Many have served in the Reserves and the National Guard. Eight House Members and one Senator are still serving in the Reserves, and six House Members are still serving in the National Guard. Both of the female veterans are combat veterans.

The number of veterans in the 113th Congress reflects the trend of steady decline in recent decades in the number of Members who have served in the military. For example, 64% of the members of the 97<sup>th</sup> Congress (1981-1982) were veterans; and in the 92<sup>nd</sup> Congress (1971-1972), 73% of the Members were veterans.

*The bottom line is that means we need to step up communications with this new Congress to ensure they understand the needs of their veteran constituency.*



*To honor and recognize the sacrifice of Family members who have lost a loved one in military service by providing designated parking for these Gold Star Families*

*Parking Spaces will be located throughout the installation:*

- FFSC
- Commissaries
- Base Exchanges
- Medical Treatment Facilities

## Guam Legislative actions regarding Veterans

Source: [www.guamlegislature.com/](http://www.guamlegislature.com/)

**163-32 – Providing service-disabled veteran-owned businesses preference in government of Guam contractual opportunities.** referred to as the "Guam Service-Disabled Veterans Business Opportunity Act". For more info:

[http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B163-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B163-32%20(COR).pdf)

**161-32 – Establishing Guam Veterans Court – 10/10/2013 Public Hearing Conducted.**

For more info: [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B161-32%20\(LS\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B161-32%20(LS).pdf)

**145-32 – Renaming Malessó Pier Park [Plásan Beteránon Mansendálon (Veteran Sons & Daughters of Malessó Park)] – Pending Session Agenda Placement.** For more info:

[http://www.guamlegislature.org/Bills\\_Introduced\\_32nd/Bill%20No.%20B145-32%20\(LS\).pdf](http://www.guamlegislature.org/Bills_Introduced_32nd/Bill%20No.%20B145-32%20(LS).pdf)

**143-32 – Applicability of the waiver of driver's license fees for veterans to include all classes & endorsement –**

Pending Session Agenda Placement. For more info: [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B143-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B143-32%20(COR).pdf)

**135-32 – Increasing # of veterans on the Guam Veterans Commission / Establishing 'Sengsong Beteránon Guahan – Guam Veterans Village' – 7/31/2013 2<sup>nd</sup> Public Hearing Conducted.** For more info:

[http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B135-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B135-32%20(COR).pdf)

**134-32 – Establishing Office Veterans Affairs as the official agency for 'Guam Veterans Registry' - Pending Session**

Agenda Placement. For more info: [http://202.128.4.46/Bills\\_Introduced\\_32nd/Bill%20No.%20B134-32%20\(COR\).pdf](http://202.128.4.46/Bills_Introduced_32nd/Bill%20No.%20B134-32%20(COR).pdf)



### Resolutions:

- **253-32 – Substantive Resolution “Honoring Our Promise to America’s Veterans Act” – Pending Public Hearing.** For more info: [http://202.128.4.46/COR\\_Res\\_32nd/R253-32%20\(COR\).pdf](http://202.128.4.46/COR_Res_32nd/R253-32%20(COR).pdf)
- **239-32 – Commendatory to Guam Community College’s Special Recognition to the Military Times Best for Vets 2014 List – Pending Presentation (10/25 12pm at GCC’s Board Mtg)**
- **161-32 – Honoring the United States Army on the Army’s 238<sup>th</sup> Birthday – Presented**

**Looking for someone to assist in providing timely updates on Guam Legislative issues relating to veterans and the elderly.**



### GOVA Budget

- FY2013 Budget: \$322,229
- FY2014 Budget: \$619,379



IN PARTNERSHIP WITH THE U.S. SBA & THE UNIVERSITY OF GUAM

The MISSION of the Guam VBOC is to make a positive difference in the lives of veterans, through effective professional small business development, support, creation and retention of veteran-owned and controlled business activities on Guam and in Region IX.

<http://www.guamvbc.com/>

Check out the following websites for information on bills of interest to the Veteran Community

HOUSE COMMITTEE ON ★★★★★  
**VETERANS' AFFAIRS**  
PROUDLY SERVING AMERICAS VETERANS

<http://veterans.house.gov/>



<http://veterans.senate.gov/>

*“The patriot volunteer, fighting for country and his rights,  
makes the most reliable soldier on earth.”*

~ Thomas J. Jackson



# Benefits WATCH

## 2012 SURVIVORS' BENEFITS SUMMARY

**MORE THAN \$7.26 BILLION IN BENEFITS PAID**

On behalf of a grateful nation, the Veterans Benefits Administration offers a variety of benefits and services to spouses, children, and parents of Servicemembers and Veterans who are deceased or totally and permanently disabled by service-connected disabilities.

**To learn more about survivors' benefits, go to:**  
[www.benefits.va.gov/pension](http://www.benefits.va.gov/pension)

Veterans Benefits Administration VA U.S. Department of Veterans Affairs

Congress should stop treating veterans like they're asking for a hand out when it comes to the benefits they were promised, and they should realize that, were it not for these veterans, there would be nothing to hand out. ~ Nick Lampson

“Caring for Veterans should not be a partisan issue. It should be an American one.” ~ Jennifer Granholm

### Survivors' Pension

This monthly benefit is paid to surviving spouses who have not remarried and dependent children of wartime Veterans whose deaths were not due to service-connected disabilities. There are qualifying income limits, and the amount paid varies based on the amount of other income.

**More than 60,000 completed survivors' pension claims in FY 2012**

**More than \$1.4 billion in benefits paid**

### Burial Benefits

VA will reimburse all or part of an eligible Veteran's burial and funeral costs. The amount paid to the family depends on whether the Veteran's death was service-related.

**More than 960,000 completed burial claims in FY 2012**

**More than \$166 million in benefits paid**

### Dependency and Indemnity Compensation (DIC)

DIC is a monthly benefit paid to unmarried surviving spouses, dependent children and parents of Servicemembers who died during active-duty service; unmarried surviving spouses; and dependent children of Veterans whose deaths were due to a service-connected disability, or who were rated as totally disabled for 10 years preceding death or five years prior to death, if rated totally disabled immediately after service.

**More than 47,000 completed DIC claims in FY 2012**

**More than \$5.7 billion in benefits paid**

The average annual payment in 2012 was **\$16,515.**

\*Note: A surviving spouse who remarries (a) or after 10/16/2003, (b) at or after age 57, can receive DIC.

## Older Veterans, Do You Know About This Benefit?

### *Families of older veterans, this one's for you.*

There's a little-known benefit that can help with the care of older veterans or their surviving spouses. It can be used for to cover the cost of caregivers (including adult children) in the home or to pay for an assisted living facility or nursing home.

The Department of Veterans Affairs benefit is called the [Aid and Attendance and Housebound Improved Pension benefit](#). A recent story in the [New York Times](#) quotes a Veterans Affairs spokesman saying too few people who are eligible to receive the benefit know about it.



“Of the 1.7 million World War II veterans alive as of 2011 and who were in need of caregiving assistance and eligible, only 38,076 veterans and 38,685 surviving spouses were granted the A&A benefit that year,” spokesman Randal Noller told the Times.

“It's probably one of the lesser-known benefits,” he says.

The benefit — up to \$2,019 a month for a veteran or up to \$1,094 a month for a surviving spouse — may be used to help a person stay at home longer and avoid going to a nursing home before it's medically necessary. It may also help the family preserve life savings.

Veterans who served during World War II, the Korean War and in Vietnam could be eligible for the benefit. [The nonprofit VeteranAid.org](#), founded by a woman whose parents were eligible for the aid, but didn't find out in time, also provides information about A&A eligibility and how to apply.

Via AARP Blog - <http://blog.aarp.org/2012/09/25/older-veterans-do-you-know-about-this-benefit/>

## Another site for information for senior veterans:



The **Senior Veterans Service Alliance** is a not for profit corporation that supports veteran members and sponsors eldercare related businesses (called listing providers) across the United States. We are not affiliated with the Department of Veterans Affairs.

<http://www.veteransaidbenefit.org>

**A**ccording to the Department of Veterans Affairs, there are 22.7 million veterans in the United States. Fully 55% of these people are age 60 and older. Many of the veterans benefits now available are not relevant to these older veterans or are no longer available to them; but, there are still benefits to assist older veterans that are not being utilized to the fullest extent. In addition, we have found that many of our nation's seniors, whether veterans or not, are struggling with a myriad of financial and emotional challenges in their final years of life.

**O**ur mission is twofold. First, we are dedicated to helping elderly seniors who served their country receive cash support or other services available from VA. Second, we provide a national website listing of dedicated professionals to help senior veterans better prepare for their final years of life. This national network of providers and advisers includes financial advice, legal help, preparation for eldercare, education on government support programs, care provider services and much more. Although we concentrate on helping senior veterans, we will not turn away any veteran who comes to us for help.

This twofold approach to supporting our valiant elderly veterans, who served our country in a time of need, will improve the dignity, financial staying power and well-being of these valued American seniors.

## VA News

### The Military Order of the Purple Heart – Guam Office

Ron Quinata, National Service Officer

Address: Military Order of the Purple Heart  
Office of Veterans Affairs Office  
172 W. Marine Corps Dr. 2<sup>nd</sup> Floor  
Asan, Guam 96910  
Telephone: (671) 477-6674(MOPH) / Fax: (671) 477-6672



The Mission of The [Military Order of the Purple Heart](#) (MOPH) is to foster an environment of goodwill and camaraderie among combat wounded veterans, promote patriotism, support necessary legislative initiatives, and more importantly, provide service to all veterans and their families.

MOPH believes in following a pro-active stance in public opinion that will consistently seek to improve the status and stature of its veteran members, their dependents, families and survivors.

As one of the national service organizations chartered by Congress, The Military Order of the Purple Heart Service Program exists to assist not only combat wounded veterans but ALL veterans and their dependent families in working with the VA and filing claims for the many benefits that are available.

The National Service Program operates a nationwide network of 75 service offices from Guam to Puerto Rico. Over 73,000 veterans and dependents receive expert assistance in obtaining well deserved benefits from the VA from MOPH service staff.

The MOPH Service Program also provides expert legal opinion and representation for veterans before the Board of Veterans Appeals and the Court of Appeals for Veterans Claims (CAVC). MOPH Service Program is unique in that it has its own web-based client database, automated VA forms and reports that provides for rapid client response and excellent case oversight. This program called the Virtual Case Management System allows information to be transferred upon relocation to another MOPH service officer. For those relocating to the Philippines, their information will be transferred to Guam.

**Note:** ALL veterans who appointed MOPH as their Service Organization Claimant's Representative (VA Form 21-22) must process all disability claims through this office or REVOCATION of representation will be processed.

Visit or call the Guam MOPH office located on the 2<sup>nd</sup> floor at the Office of Veterans Affairs Bldg in Asan. Office hours are Monday-Thursday, 0900 – 1500 hrs (9 a.m. to 3:00 p.m.) and Friday, 0900-1200(9 a.m. to 12 noon). Walk-ins are welcome on a first come first serve basis.

The Military Order of the Purple Heart and the Ladies Auxiliary Monthly Meetings:

Board Members: held every 1<sup>st</sup> Thurs of the month, 8:00am at King's Restaurant in Tamuning.

General Membership: held every 2<sup>nd</sup> Thur of the month, 6:30pm at the Mangilao Koban Clubhouse.

Members are encouraged to attend. 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.

Contact Mr Nick Francisco at 482-3650 for more information.



## 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](mailto:spacea.signup@andersen.af.mil)", or drop the information off in person to the Andersen AFB Passenger Terminal.

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

## Space-A Social Media points...

Facebook: [www.facebook.com/AndersenPassengerTerminal](http://www.facebook.com/AndersenPassengerTerminal)

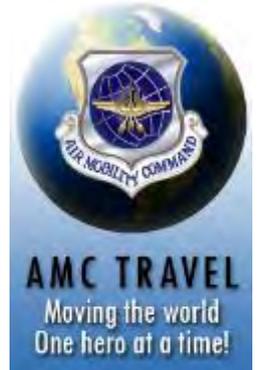
Webpage: [www.andersen.af.mil/units/734ams/index.asp](http://www.andersen.af.mil/units/734ams/index.asp)

AMC Travel Info: [www.amc.af.mil/amctravel](http://www.amc.af.mil/amctravel)

AMC Space-A email Sign-up: <http://www.amc.af.mil/shared/media/document/AFD-120206-044.swf>

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

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



Retirement  
is a Journey..  
Not A  
Destination!



A good laugh  
and a long sleep  
are the two best cures  
for anything.

Irish proverb





## 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.

<http://www.ssa.gov/myaccount/>

### 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.

### If you do not receive benefits, you can:

Use a **my Social Security** online account to get your *Social Security Statement*, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you've paid.

### How do I create a **my Social Security Online** account?

To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. Next, you create a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.



Age to receive full Social Security benefits	
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

*NOTE: People who were born on January 1 of any year should refer to the previous year.*

Table from Retirement Benefits Brochure  
<http://www.ssa.gov/pubs/EN-05-10035.pdf>

### What You Can Do Online

- [Apply for retirement/spouse's benefits](#)
- [Apply for disability benefits](#)
- [Apply for Medicare](#)
- [Apply for Extra Help with your Medicare prescription drug costs](#)
- [Get a retirement benefit estimate](#)
- [Use our benefit planners](#) to calculate your retirement, [disability and survivors benefits](#)
- [Change your address or telephone number](#)
- [Get a replacement Medicare card](#)
- [Request a proof of income letter](#)
- [Sign up for or change direct deposit or Direct Express](#)
- [Get a Form 1099/1042S \(Social Security Benefit Statement\)](#)

At Social Security, we're often asked, "What is the best age to start receiving retirement benefits?" The answer is that there is no one "best age" for everyone and, ultimately, it is your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances. We hope the following information will help you understand how Social Security can fit into your retirement decision. For more info: <http://www.ssa.gov/pubs/EN-05-10147.pdf>

"The Social Security program... represents our commitment as a society to the belief that workers should not live in dread that a disability, death, or old age could leave them or their families destitute."

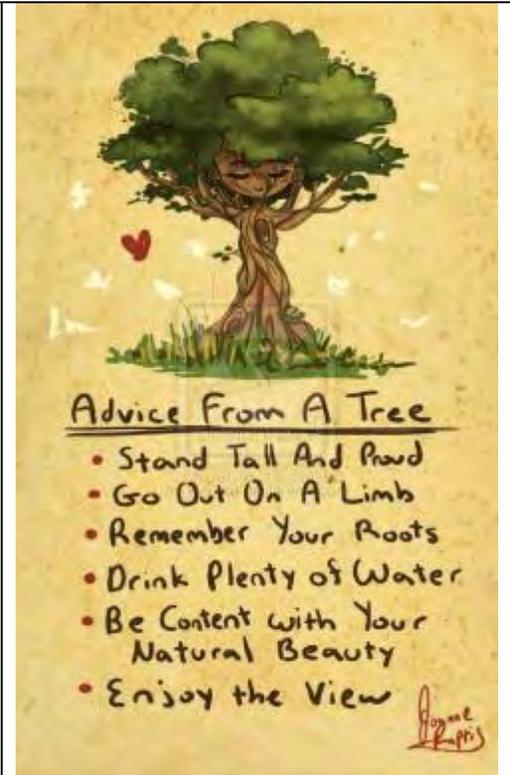
-- Jimmy E. Carter, December 20, 1977

# Wanderings

**Aphorism:** *A Short, Pointed Sentence that Expresses a Wise or Clever Observation or General Truth*

1. The nicest thing about the future is ..... that it always starts with tomorrow.
  2. Money will buy a fine dog; but only kindness will make him wag his tail.
  3. If you don't have a sense of humor, you probably don't have any sense at all.
  4. Seat belts are not as confining as a wheelchair (or a coffin).
  5. A good time to keep your mouth shut is when you are in deep water.
  6. How come it takes so little time for a child who is afraid of the dark to become a teenager who wants to stay out all night?
  7. Business conventions are important ... because they demonstrate how many people a company can operate without.
  8. Why is it that at class reunions you feel younger than everyone else looks?
  9. Scratch a cat ... and you will have a permanent job.
  10. No one has more driving ambition than the teenage boy who wants to buy a car.
  11. There are no new sins; the old ones just get more publicity.
  12. There are worse things than getting a call for a wrong number at 4 am – like it could be the right number.
  13. No one ever says, "It's only a game" when their team is winning.
  14. I've reached the age where "happy hour" is a nap.
  15. Be careful about reading the fine print ... there's no way you're going to like it.
  16. The trouble with bucket seats is that not everybody has the same size bucket.
  17. Do you realize that in about 40 years, we'll have thousands of old ladies running around with tattoos? (and Rap music will be the Golden Oldies)
  18. Money can't buy happiness ... but somehow it's more comfortable to cry in a Cadillac than in a Yugo.
  19. After 60, if you don't wake up aching in every joint, you're probably dead.
  20. Always be yourself because the people that matter don't mind ... and the ones that mind, don't matter.
  21. Life isn't tied with a bow ... But it's still a gift.
- Lastly – Remember...Politicians and Diapers should be changed often... and for the same reason.

~ compilation Author Unknown



“Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty.”

J.F. Kennedy

“What people say, what people do, and what they say they do are entirely different things.” ~ Margaret Mead, Anthropologist

"The man who says he is willing to meet you halfway is usually a poor judge of distance." ~Author Unknown

## 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!!

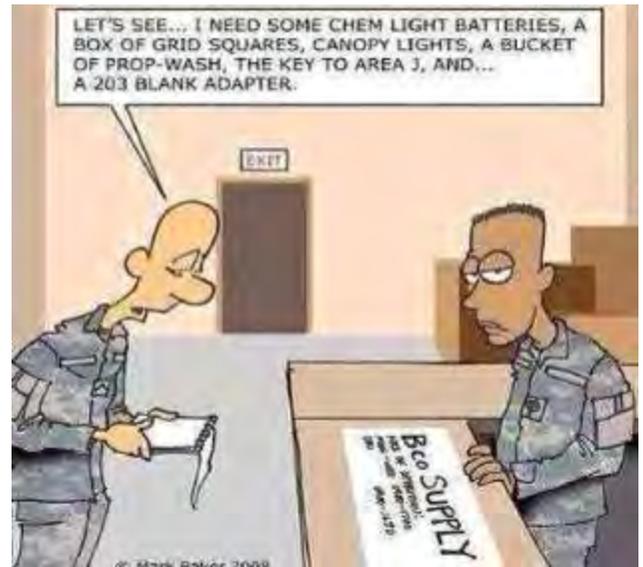
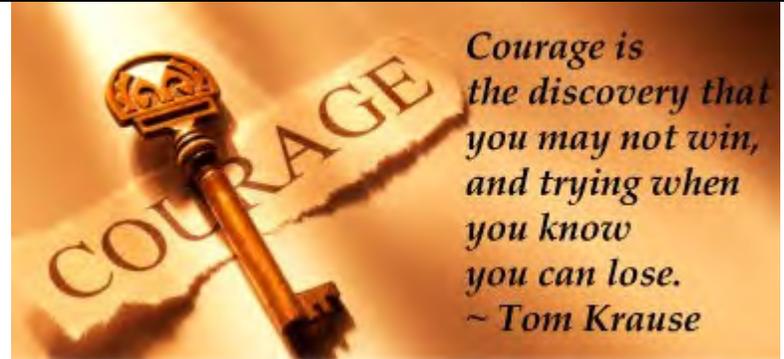
(See page 10 for a listing of Guam-area Military-Veteran organizations.)



### Andersen AFB Airman's Attic



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



**Veterans Crisis Line**  
1-800-273-8255 **PRESS 1**

“ I AM A **Veteran** ”  
Calling the confidential Veterans Crisis Line can help. I know.

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

The brave men and women, who serve their country and as a result, live constantly with the war inside them, exist in a world of chaos. But the turmoil they experience isn't who they are; the PTSD invades their minds and bodies.”

~ Robert Koger, *Death's Revenge*

# Focus on Transition

## The Key to Transition to Retirement:

### Plan, Plan, Plan

by: Bob Stacy, Learning & Development Consultant (DoD retiree)

In the world of real estate, you always hear that the key three factors when considering buying a house is location, location, location. In the world of your transition to retirement, the key three factors are planning, planning, planning! Answer this question: are you going to golf 365 days a year? The answer is probably not! You have to have other physical as well as mental activities to fill your days. Since many long-time federal employees will be retiring in the next few years, there are several personal factors that need to be considered to reach your retirement goals. Learn to live the life in retirement that you have dreamed. But to do that, you have to plan—it's never too soon. This article will explore what to consider concerning pre- and post-retirement.

Let's outline those factors you should consider for pre-retirement planning. First, you should establish an early relationship with a human resources specialist who knows retirement mechanics. They help you along the process to calculate approximate annuity, best dates to retire, and benefits carried over into retirement. Second, you need to think about completing a skills assessment. This will assist you in choosing another line of work if you decide to take this path. Some HR departments offer this inventory for their employees. Next, think about writing down all the factors you like/love about your current job and also those factors you don't like/love. You want to carry into retirement the positive list, not the negative one. You want to be happy in your future, not discouraged/sad! Whatever you decide to do, you must bring passion into retirement—what really excites you to make your hard-earned retirement enjoyable each and every day! Next, for a year or two before you retire, write down everything on which you spend money, even those couple cups of coffee each morning. This is the only way you truly will see what expenditures you have each month and therefore can choose what to delete once you retire to provide more income. It is true that some expenses will be reduced when you leave the workplace (e.g., commuting expense, clothing) but some expenses may go up or be new (e.g., traveling, home utilities, health care as you get older). Lastly, try to visualize your retirement. Relax, close your eyes, and see where you might be living (mountains, ocean, city, country), who is around you (spouse, pet, children, friends) and what you will be doing (traveling, working, or just relaxing).

*continued on next page...*



**BE SMART**  
not scared



change is...

EASY  
 HARD

...said no one. Ever.

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



-Henry David Thoreau

**The Key to Transition to Retirement: Plan, Plan, Plan** *continued*

There are several post-retirement factors to consider. But no matter what you do, you should have a variety of interests. Your psychological well-being and physical and mental activities are important to provide you with a personal rewarding retirement. First, you might choose to continue to work either part or full time, paid or voluntary. While some retirees take some time off before they go back to work, others may want to get right back into the workforce. For some the decision is purely financial and for others the decision is to be around people because they want to feel they matter and can still contribute to society in the workplace. Second, you want to keep in good physical and mental shape. Walk 30 minutes a day, join a gym, do crossword puzzles, join a bridge group! Lastly, you want to keep family and friends around you as well as establishing new contacts. Relationships are important to your psychological well-being. When you retire you need a social network!

So, what is retirement? You need to think about what your definition of retirement. People are living longer and have more options on what they will do with their lives. Retirees can:

- Continue to work
- Change their life dramatically
- Live a life of leisure and fun
- Search for the right niche
- Return to school
- Raise grandchildren
- Contribute to the community--volunteer
- Create activities similar to work
- Develop new relationships
- Move to a new home/location

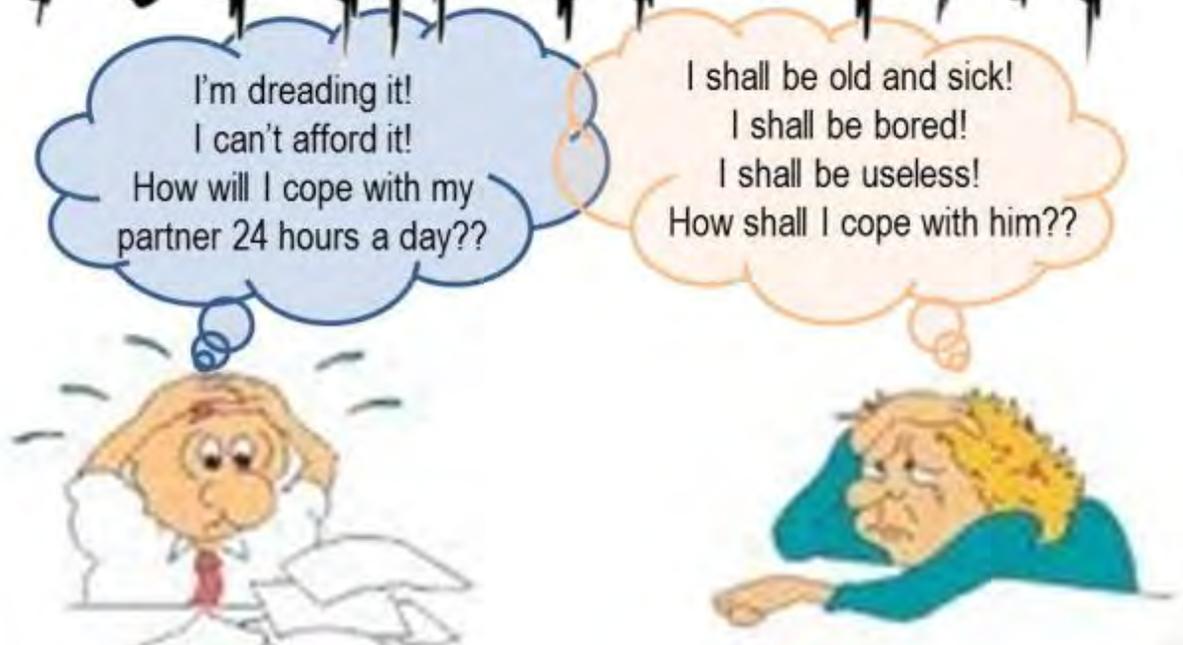
But whatever definition you select, you choose your path and focus. That's the beauty of retirement!

*Bob Stacy is a Transition Speaker for NITP, as well as a former Federal Employee.*

*Originally posted: September. 1, 2011 at <http://www.nitpinc.com/news/viewnews.cgi?newsid1314890840,16560>,*



# Retirement



## SOMETHING TO PONDER – The humor of life

### Warning to us all!!! Don't wash your hair in the shower.

*It's so good to finally get a health warning that is useful!!! Shampoo Warning!*

Involves the shampoo when it runs down your body when you shower with it.

I don't know WHY I didn't figure this out sooner! I use shampoo in the shower! When I wash my hair, the shampoo runs down my whole body, and Printed very clearly on the shampoo label is this warning, "FOR EXTRA BODY AND VOLUME."

No wonder I have been gaining weight! Well! I have gotten rid of that shampoo and I am going to start showering with Dawn dish soap instead. It's label reads, "DISSOLVES FAT THAT IS OTHERWISE DIFFICULT TO REMOVE."

Problem solved! If I don't answer the phone, I'll be in the shower!

Now you are either smiling or thinking about whether you should take the dish soap into the shower or wash your hair in the kitchen sink.... 😞





*Are you a .....*

**..Military Retiree?**

**..Veteran?**

*..Surviving Spouse?*

**Have Questions?**

**Need Answers?**

**Guam RAO** *(Retiree Activities Office)*  
*... is here to help!*

Be  
Informed.

Receive informational email news updates of  
interest to retirees/vets & our *Newsletter*.

*Send your name, Rank, Service Branch, phone to*  
[Guam.RAO@us.af.mil](mailto:Guam.RAO@us.af.mil) *or call 366-2574 (leave message)*

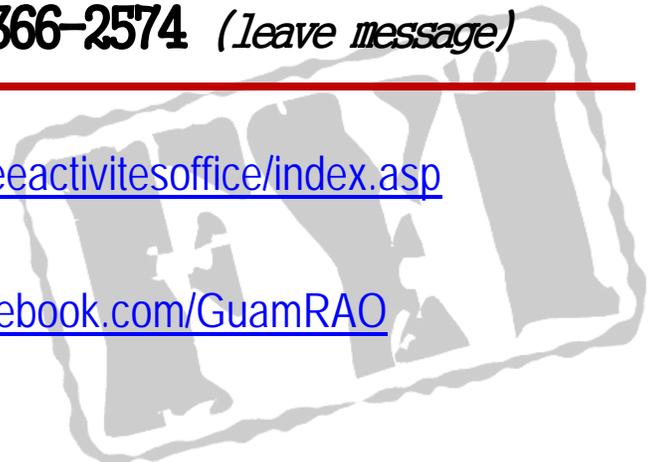


RAO Website:

[www.andersen.af.mil/units/retireeactivitiesoffice/index.asp](http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp)

Find Us On  
facebook 

[www.facebook.com/GuamRAO](http://www.facebook.com/GuamRAO)



# Military Retiree Websites: A Wealth of Information

## ARMY

<http://www.armyg1.army.mil/rso/>

## NAVY

[http://www.public.navy.mil/bupers-npc/support/retired\\_activities](http://www.public.navy.mil/bupers-npc/support/retired_activities)

## AIR FORCE

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

## MARINES

[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT)

## 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 a lot 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 Guam RAO, 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.*

## 2013 US Military Handbooks

<http://militaryhandbooks.com/>



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



what do you want to do?

where do you want to be?

it is up to you!

no matter what.. have fun.



# Guam Retiree Activities Office Newsletter

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

<b>Mailing Address:</b> 36MSG ATTN: Guam RAO Unit 14041 APO AP 96543-4041	<b>Phone:</b> DSN: 315-366-2574 Commercial: (671) 366-2574 <i>Please leave a message and we will return your call as soon as possible.</i>	<b>Social Media:</b> Email: <a href="mailto:Guam.RAO@us.af.mil">Guam.RAO@us.af.mil</a> or <a href="mailto:Guam.RAO@gmail.com">Guam.RAO@gmail.com</a> Webpage: <a href="http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp">http://www.andersen.af.mil/units/retireeactivitiesoffice/index.asp</a> Facebook: <a href="https://www.facebook.com/GuamRAO">https://www.facebook.com/GuamRAO</a> Twitter: <a href="http://twitter.com/Guam_RAO">http://twitter.com/Guam_RAO</a>
---	---	--

<b>Commonwealth of the Northern Mariana Islands</b> <b>Saipan RAO</b> PO Box 506680 Saipan MP 96950-0000	Hours: 0900 - 1200, Mon, Wed, Fri Phone: 607-288-3021 email: <a href="mailto:PeterC11@yahoo.com">PeterC11@yahoo.com</a>
---	---

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. [\[http://ice.disa.mil/\]](http://ice.disa.mil/)



## **Request your assistance –**

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

---

Guam Retiree Activities Office  
36 MSG  
Unit 14041  
APO, AP 96543-4041

OFFICAL BUSINESS  
Return Service Requested