



35th Fighter Wing
Misawa Air Base, Japan

Retiree Activities Office

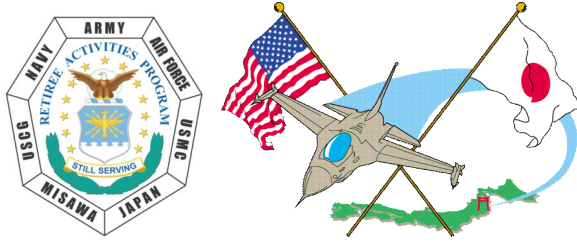
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Retiree Activities Office Newsletter

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Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAD, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Our appreciation is extended to those agencies and newsletter sources.

Traveling Overseas with TRICARE

FALLS CHURCH, Va. – Traveling overseas can be an amazing experience. Whether on vacation or a business trip, eating different foods, meeting exciting people and enjoying a different climate can make for a worthwhile trip – unless you get sick or have a medical emergency.

Having a medical emergency on an overseas trip can be very scary and stressful. Understanding your TRICARE coverage before leaving home is key.

Before traveling, TRICARE beneficiaries should make sure their Defense Enrollment Eligibility Reporting System (DEERS) information is accurate. For more information about DEERS and how to update DEERS records go to : www.tricare.mil/DEERS.

TRICARE encourages all beneficiaries who have a medical emergency overseas to seek treatment immediately. Beneficiaries should seek help finding a treatment facility through a local U.S. Embassy or Consulate. However, active duty service members (ADSMs) and Prime-enrolled active duty family members (ADFMs) should first attempt to contact the TRICARE Global

Remote Overseas Alarm Center (TGRO) for the area in which they are traveling. For more information on TGRO Alarm Centers, go to:

www.internationalsos.com/private/TRICARE/.

After arriving at the emergency facility, ADSMs and Prime enrolled ADFMs should have the facility contact the TGRO Alarm Center to arrange for payment. Beneficiaries should not leave the emergency facility before contacting the TGRO Alarm Center or the individual could be liable for the claim.

TRICARE Standard beneficiaries who get emergency or urgent care overseas should be prepared to pay for it up-front and submit a claim with their TRICARE regional health care contractor after returning home.

Beneficiaries living outside the continental U.S. traveling to the U.S. or another country, should contact their TRICARE Area Office (TAO) before the trip to inquire about emergency guidelines. If a beneficiary has an emergency while traveling, he or she can call the toll-free TRICARE Overseas Service Line, 1-888-777-8343.

The Centers for Disease Control and Prevention recommend overseas travelers pack a travel health kit to manage pre-existing medical conditions, prevent illness related to traveling and take care of minor health problems as they occur. The health kit should include: pain or fever medication, stomach upset or diarrhea medication, throat lozenges, decongestant, disposable gloves, adhesive bandages, gauze, adhesive tape, cotton swabs, antiseptic and saline eye drops. Other important items to include are insect repellent and sunscreen.

Beneficiaries who take prescription medicine should order refills before their trip and not forget to pack them.

Save all medical receipts! This is one of the most important things beneficiaries can do while traveling abroad.

For more information about traveling overseas with TRICARE, beneficiaries can go to:

www.tricare.mil or contact their regional health care contractor. They can also contact their TAO, a TRICARE Service Center or visit:

www.tricare.mil/overseas.

Source: TRICARE.MIL

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VOLUNTEER STAFF!**

More TRICARE Information.....

Military retirees who work for a civilian employer were not eligible to enter an employer's TRICARE supplemental plan as an option in the employer's health insurance plan. In 2007, employers were forbidden to offer incentives to retiree employees to opt for TRICARE Standard in lieu of the employer's health plan but the law also forbade employees from electing TRICARE supplemental insurance plans offered by the employer.

In a recent ruling, under

Retirees in their second career can now access employer TRICARE supplemental plans

section 707 of the John Warner National Defense Authorization Act (Public Law 109-364) employers are still prohibited from offering incentives to military retirees to opt out of employer-funded programs and for TRICARE coverage, but retiree employees can now elect to join employers' TRICARE supplemental plans. However, employers cannot subsidize the TRICARE supplement, meaning that retiree employees must pay for the full cost of the TRICARE supplemental coverage. The ruling works to correct a situation that prevented retiree employees from taking full advantage of less-costly employer-offered TRICARE supplemental insurance plans and access to certain tax deductions.

Source: TRICARE.MIL

Beneficiaries and providers can use the new TRICARE formulary search tool

Is your medication in the formulary? Is it available by mail-order? What's the Co-Pay?

to find the most up-to-date information about prescription medications. Located at: http://pec.ha.osd.mil/formulary_search.php, the new formulary search tool allows beneficiaries to easily find which medicines are in the uniform formulary. These are available at all full-service military treatment facilities and covered by TRICARE.

Once a user has identified if a drug is available, they can use the search tool to get information on a drug, such as any restrictions on use. The tool also shows if the medication is Tier One (with a \$3 co-pay,) Tier Two (with a \$9 co-pay) or non-formulary (requiring a \$22 co-pay.) It also shows when a generic equivalent is required

. As an added benefit, the new TRICARE Formulary Search Tool has integrated the Prior Authorization and

Note that NON-Sofa Retirees in Japan who do not have a military post-box cannot receive mail order prescriptions.

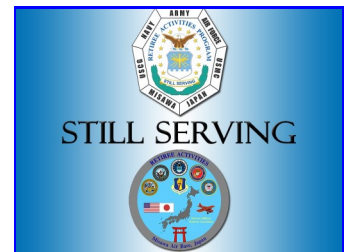
Medical Necessity forms and criteria into a search engine while still maintaining a page with a complete list of all criteria and forms. Any restrictions such as quantity or age limits are displayed in one location.

"This should make it easier to find all relevant information about a specific drug instead of trying to click on

different links to other web pages and sort through vast amounts of information," said Jeremy Briggs, Pharmacy Operations Center official and search tool designer. "The idea is to have all that information available with one search, but still link back to pages for in-depth information."

The search tool's functionalities will increase and become more refined, based on feedback provided by patients and providers. According to Briggs, "The new TRICARE Formulary Search Tool is adaptable to meet the ever changing needs of our beneficiaries and we are planning to meet those needs."

Source: TRICARE.MIL



Hours of Operation

The RAO is open five days a week, Monday through Friday from 0900 to 1500. There may be times when nobody is available due to leave, meetings, appointments, working with a member outside the office, etc. If no one is in, please leave a message on the door, or at 226-4428, or e-mail us at:

rao@misawa.af.mil
We will get back to you ASAP.



All About MEDICARE And You

We have covered Medicare Part B in some detail in past issues but now we have people who are saying “enough already with Part B, what is Part A, and do we have a Part C and D?” This article will briefly explain all four parts A,B,C and D of MEDICARE.

PART A

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. This is called "premium-free Part A."

Part A coverage includes blood, home health care, hospice, inpatient care, and skilled nursing facilities.

home health aide service, speech language pathology, and medical social services. It also includes certain home-use medical equipment (wheelchairs, hospital beds, walkers, oxygen), and other medical supplies.

Hospice Care is for the terminally ill who have six months or less to live. Coverage includes pain relief and symptom control drugs, medical and support services, grief counseling, and other services. Care is provided by a nearby, Medicare-approved Hospice caregiver who will visit you at your home.

You should know that Medicare does not cover everything, nor does it cover the

The premium for Part B begins at age 65 and will automatically be deducted from your Social Security, Railroad Retirement, or Civil Service Retirement benefit payments. If you have not started receiving benefits from these plans, you will have to set up a payment plan. The premium can be paid every quarter or by electronic payment, or Medicare Easy Pay. You may elect to have the premiums taken from your plan, such as SSA, when you start collecting later. If you choose to decline Part B, you must do so at age 65. Medicare Part B covers many services, tests, preventive treatments, etc.

These programs are co-pay, and if you are enrolled in Part B, you can claim the co-pay expenses in these programs through TRICARE and recover 75% of these expenses.

Whatever health care insurance coverage you choose, make sure you have a clear understanding of options, coverage, and premiums. Consult your local MTF Medicare/TRICARE representative for specific instructions.

PART C

Medicare Part C plans are also called Medicare Advantage Plans or MAs. These plans combine your Part A and Part B options and cover all medically needed services, especially urgent and emergency care. Private insurance companies approved by Medicare provide this type of coverage. They are usually referred to as HMOs, PPOs and MSAs (Health Management Organizations, Preferred Provider Organizations, and Medical Savings Accounts.) In most cases, these are lower-cost alternatives to Medicare Part A, and providers usually offer extra coverage such as vision, hearing, dental, wellness prescription drug coverage.

Retirees living stateside should see their TRICARE representative for specific info on Part C options. Overseas retirees generally will not be eligible for Part C plans.

PART D

Usually called Medicare Prescription Drug Plans (MPDPs), Part D was designed to help people with Medicare to lower their prescription drug costs and to protect against future costs. Part D is prescription drug coverage

MEDICARE B is Required at Age 65 for TRICARE

Part A does not include long-term or custodial care.

Private insurance companies act as agents for the federal government by processing and paying Medicare claims.

Part A covers hospital stays, which includes a semi-private room, meals, general nursing, and miscellaneous hospital services and supplies. Amenities such as TV and reefer are generally not covered. Inpatient care in critical access hospitals and mental health care (up to 190 lifetime maximum) are also covered. The coverage is limited to a maximum of 100 days in a benefit period. The first 20 days are paid in full, and the remaining 80 days will require a co-payment. Medicare

Home health Services include limited reasonable and only medically necessary (ordered by a physician) part-time care and services such as skilled nursing care, physical or occupational therapy,

total cost for many of the covered services or medical supplies. Part A helps cover only the medically necessary services described in the previous paragraphs.

PART B

Part B helps cover medically-necessary services like doctors' services, outpatient care, home health services, and other medical services. Part B also covers some preventive services.



that are common among health care patients, but are not covered in the Part A plan. Part B is still not 100% coverage, so, you should understand the plan and coverage completely and plan accordingly.

At AGE 65, we military retirees need to be enrolled in Part B to be eligible for coverage under TRICARE. Without being in Part B, you will not be able to use TRICARE, leaving you with only direct access to the Military Treatment Facilities (MTFs) and you will not be eligible to claim TRICARE benefits for treatment expenses in non-MTFs overseas. If you opt not to be in Part B when you reach that age, you should be enrolled in a comprehensive health-care insurance program. In Japan, the National Health Care Insurance Program is one such program, and there is also a Long-Term Care program available.

**Continued on Page 4,
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TRICARE Beneficiaries to Get Overseas Transition Letters

MEDICARE continued from page 3

insurance through private companies approved by Medicare.

There are two ways to acquire Medicare D prescription drug coverage. The first is by adding it to Medicare Part A. You may have to pay a monthly or an annual premium or you may have a deductible.

The second way is to join an HMO or PPO plan that includes Part D coverage. You will have to pay a monthly premium that depends on the plan you choose.

Retirees stateside should consult their local TRICARE representative for assistance with prescription drug plans. Retirees overseas will receive their prescription drugs through their MTF or local insurance coverage. Consult your TRICARE representative for information about TRICARE coverage of prescription drugs that are not available in the MTF pharmacy. Note that On-Line Pharmacy benefits are only available to Japan retirees who have an APO/FPO postbox, SOFA status.

Source: Medicare.gov

You may download the .pdf document **10050 Medicare and You 2010** from the above website.

NOTE: Recent government health care legislation may have effected changes that may or may not affect the validity of some of the contents of this article.

FALLS CHURCH, Va. – TRICARE beneficiaries living outside of the United States will soon begin receiving letters updating them on the TRICARE Overseas Program Contract that begins Sept. 1, 2010. Beneficiaries will receive the letter only if their Defense Enrollment Eligibility Reporting System (DEERS) address is up-to-date.

Current overseas enrollments in TRICARE Prime, TRICARE Global Remote Overseas and TRICARE Puerto Rico Prime will be maintained under the new contract. There is no need for anyone to re-enroll. In addition to new contract information, the letter will include an updated enrollment card and a TRICARE Overseas Program flyer.

Letters will also be sent to TRICARE Overseas Program Standard users, based on their DEERS address. The letter will inform them on how to access services available to them under the new contract. It will also contain a wallet card with customer service and support contacts.

All TRICARE beneficiaries residing overseas should ensure that their DEERS address is current so they continue to receive important TRICARE information. DEERS addresses can be updated using several methods; DEERS update information is available at

www.tricare.mil/DEERS.

For more information about the TRICARE Overseas Program contract, beneficiaries can go to www.tricare.mil/topcontract. Sign up for TRICARE e-mail updates at

www.tricare.mil/subscriptions.

Connect with TRICARE on Facebook and Twitter at www.facebook.com/tricare

and

www.twitter.com/tricare.

The TRICARE Management Activity administers the worldwide health care plan for 9.6 million eligible beneficiaries of the uniformed services, retirees and their families.

Source: TRICARE.com

2011 COLA Update...

Amid a shaky economy and high jobless rates, military retirees are growing worried about the possibility of a second straight year with no cost-of-living adjustment in retired pay. Calculating the annual retiree COLA is complicated, even under —normal conditions — and the fact that retirees saw no adjustment this year for the first time in a generation complicates the situation further. The COLA is a cumulative calculation based on a year-to-year comparison of the average inflation rate over the final quarter of each fiscal year, July through September. This comparison is done by the Bureau of Labor Statistics using what's called the Consumer Price Index for Urban Wage Earners and Clerical Workers, or CPI-W. The reason there was no COLA increase this year is because the CPI-W did not increase from the final quarter of fiscal 2008 to the final quarter of fiscal 2009. In such situations, the law says the starting point for calculating a possible 2011 COLA remains the last quarter of fiscal 2008. The Military Officers Association of America notes that after the deflation

of 2009, the July 2010 value of the CPI-W is still down 0.7% from the fiscal 2008 final-quarter index. In other words, we're still in a 9COLA —hole. For retirees to see even a small adjustment in 2011, inflation would have to rise about 1 percentage point in both August and September, MOAA says — an unlikely prospect.

Regardless of what the overall inflation trends indicate, retirees are noticing that living costs continue to increase, particularly health care costs. Perhaps it's time for a discussion about using a different index for calculating the retiree COLA, such as the Experimental Price Index for the Elderly. The CPI-E is geared to people ages 62 and older, and studies have shown that because it measures a different mix of goods and services, it tends to slightly outpace both the CPI-W and the Consumer Price Index for All Urban Consumers. Obviously, many military retirees are younger than 62. But maybe there's an argument to be made that it's worth basing the annual COLA on the CPI-E to help retirees who need it most — those no longer working and living on fixed incomes. If inflation continues to run flat and the possibility of a second year of no COLA edges closer to reality, it will be interesting to see what happens over the next few months as lawmakers campaigning for reelection face hard questions from angry Social Security recipients and military retirees. [Source: [NavyTimes Alex Keenan article 13 Sep 2010] Courtesy of RAO, Baguio, RP.



Our Medical Care-Input From a Beneficiary

I had a conversation with someone the other day about Medicare Part B and why overseas retirees age 65 and over must pay the Medicare premium while we are not eligible for Medicare in the overseas areas. I agree that that seems unfair, but that is the way congress set up the program for Tricare For Life. At the same time, I pointed out that in actuality we are very fortunate to have what is (overall) a great benefit.

I know, since I came in when it was implied (actually promised) that we would have free medical benefits for life, many of you feel we should not have to pay anything. However, when comparing costs to the civilian market, Part B payment is a pittance. Furthermore, I just read an article on the new

program that gives Tricare benefits to the "Gray Area" (Guard and Reserve) retirees under age 60. It will cost them only \$388.31 a month for single coverage and \$976.41 per month for family coverage for 2010. These are projected to increase to \$408.01 and \$1020.05 per month respectively in 2011, but not much thereafter. One other thing to consider is that if you are referred to Hawaii or another stateside facility for treatment, Tricare For Life retirees will have little to no cost sharing as Medicare Part B and TFL will cover 100% of nearly all types of treatment. Being here at Misawa, we have some additional benefits not available to those retirees in the 'states, many of whom would feel privileged to even

get into a military treatment facility, let alone, the dental clinic. We have some very dedicated folks in the 35th Medical Group who provide us with what I rate as excellent medical and dental care. Also, if you are a non-SOFA retiree on a long term or permanent visa, you also have access to the Japanese National Health Insurance Program as well as Long Term Care Insurance at very reasonable low rates and low catastrophic cost limits.

Finally, THE NEXT TIME YOU VISIT THE MEDICAL FACILITY, take a few minutes to thank those folks for their concern, professionalism, and courtesy.

CMSgt 'T' Tinnirella, USAF (Ret)

IRS Stops Mailing Tax Forms

Individual and business taxpayers will no longer receive paper income tax packages in the mail from the IRS. These tax packages contained the forms, schedules and instructions for filing a paper income tax return. The IRS is taking this step because of the continued growth in electronic filing and the availability of free options to taxpayers, as well as to help reduce costs. In early October, the IRS will send a postcard to individuals who filed paper returns last year and did not use a tax preparer or tax software. The information will explain how to get the tax forms and instructions they need for filing their tax year 2010 return. The forms and instructions will be available in early JAN 2011. [Source: IRS e-News 2010-40 Sep 2010] Courtesy of RAO, Baguio, RP.

Consular Fees Increase

On June 28, 2010, the U.S. Department of State published its Schedule of Fees for Consular Services in the Federal Register. The schedule includes fees for passports, immigrant visas and other consular services. The changes will take effect on July 13, 2010, 15 days after publication in the Federal Register. The revised fees will cover actual operating expenses for the 301 overseas consular posts, 23 domestic passport agencies and other centers that provide these consular services to U.S. and foreign citizens.

The 27 adjusted fees are based on a Cost of Service Study completed by the Bureau of Consular Affairs in June 2009. The study, which was the most detailed and exhaustive ever conducted by the U.S. Department of State, established the true cost of providing these consular services, which the Department recovers through the collection of fees.

The new adult passport fee increased to \$135 from \$100, the renewal fee increased to \$110 from \$75, adding pages is now \$82 (was free), and the new children's passport fee increased to \$105 from \$85. For a full schedule of fees, go to:

www.travel.state.gov



US Embassy, Tokyo, Japan

Retirees Can Render Military Salute

United States Code—SEC. 595: Military salute for the flag during the national anthem by members of the armed forces not in uniform and by veterans:

Section 301(b)(1) of Title 36, United States Code, was amended by the following new subparagraphs:

(A) individuals in uniform should give the military salute at the first note of the anthem and maintain that position until the last note;

(B) members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform; and

(C) all other persons present should face the flag and stand at attention with their right hand over the heart, and men not in uniform, if

applicable, should remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart;

Note: Part (C) applies to those not in the military and non-veterans.

This is an extract of an article that appeared in one of our earlier newsletters.



Prudential Financial Inc. Withholds Lump-Sum Payments

The U.S. Department of Veterans Affairs failed to inform 6 million soldiers and their families of an agreement enabling Prudential Financial Inc. to withhold lump-sum payments of life insurance benefits for survivors of fallen service members, according to records made public through a Freedom of Information request. The amendment to Prudential's contract is the first document to show how VA officials sanctioned a payment practice that has spurred investigations by lawmakers and regulators. Since 1999, Prudential has used so-called **retained-asset accounts**, which allow the company to withhold lump sum payments due to survivors and earn investment income on the money for itself. The 1 SEP 09, amendment to Prudential's contract with the VA ratified another that had been struck between the insurer and the government 10 years earlier -- one that was never put into writing, Bloomberg Markets magazine reports in its November issue. This verbal agreement in 1999 provoked concern among top insurance officials of the agency, the documents released in the FOIA request show.

For a decade, until the contract was formally changed, Prudential wasn't fulfilling its obligations to survivors of fallen service members, says Brendan Bridgeland, an insurance lawyer who runs the non-profit Center for Insurance Research in Cambridge, Massachusetts. **—It's very clear they violated the original terms of**

the contract, says Bridgeland, who is retained by the National Association of Insurance Commissioners to represent consumers.

—Every veteran I've spoken with is appalled at the brazen war profiteering by Prudential, says Paul Sullivan, who served in the 1991 Gulf War as an Army cavalry scout and is now executive director of Veterans for Common Sense, a nonprofit advocacy group based in Washington. **—Now vets are upset at the VA's inability to stop Prudential's bad behavior**. That the VA allowed Prudential to issue retained-asset accounts for 10 years while the contract required lump-sum payouts is **—more evidence that the VA was asleep at the wheel for a decade**, says Sullivan, who was a project manager and analyst at the VA from 2000 to 2006. **—When grieving families check the box that they want a lump sum, they should get it. We remain disappointed and irate at the VA's failure to provide advocacy for veterans**, he says.

The language of both the 1965 contract and the 2009 amendment make clear that Newark, New Jersey-based Prudential was required to adhere to the original terms until 2009, regardless of any handshake agreements in 1999, insurance lawyer Bridgeland says. The 1965 contract says any alterations must be made in writing. **—No change in the Group Policy shall be valid unless evidenced by an amendment thereto**, it says. **—No Agent is authorized to alter or amend the Group Policy**. The VA and Prudential

signed a revised contract in 2007, saying it was **—amended in its entirety**. That contract, with the exact same words as the 1965 agreement, **required that Prudential pay survivors with lump sums**. The 2007 revision included the same procedures in the 1965 agreement requiring any changes be made in writing. It contained no mention of the retained-asset system, or of the verbal agreement struck in 1999.

It wasn't until 24 SEP 09, that the changes agreed to by VA official Lastowka and Prudential in 1999 were put into writing. The 2009 amendment allowing Prudential to hold onto death benefit payouts was made retroactive to 1 SEP 09, not back to 1999. By putting in writing a change that was verbally adopted 10 years earlier, the VA is effectively trying to backdate the amendment, says Jeffrey Stempel, an insurance law professor at the William S. Boyd School of Law at the University of Nevada, Las Vegas, who wrote "**Stempel on Insurance Contracts**" (Aspen Publishers, 2009). **—They're trying to reinvent history**, Stempel says. **—You really can't do that. This is a blatant giveaway by the VA with nothing for the agency or the people in uniform. Nine of every 10 survivors ask Prudential for lump-sum payments, the VA says. Prudential sends those families —checkbooks instead of checks**. Documents released in the FOIA request show some signs of concern within the VA after Prudential proposed the retained-asset accounts in 1998. Lastowka, the official who allowed Prudential to introduce the Alliance Accounts, said that the insurer's

—checkbook system wasn't protected by the FDIC. [Source: Bloomberg David Evans article 14 Sep 2010 ++]

EDITOR'S NOTE

This article was passed to us by the RAO in Baguio, RP. I am reprinting it because, while it may not affect most of us, we do have survivors of deceased active and retired service persons who are trying to live on the "monthly stipends" of not only the Prudential Company, but some other insurance companies. I am personally trying to help two Japanese widows to claim their rightful benefit. If you know of persons who may be in similar situations, please contact this RAO or the RAO that serves your area. If you know of resources or processes that can be used to help such persons, please contact me and I will share this information. As RAOs, we are committed to looking out for and educating our military and retired families, and we should be especially aware to help the bereaved survivor from being taken by these scamsters.

If you are politically active, please contact your representative and voice your concern over this unforgivable exploitation of the families of our deceased servicemen and servicewomen. —JJR





DBIDS Update

The Defense Biometric Identification System (DBIDS) is a physical access control system that is used by the Department of Defense (DOD) to manage personnel, property and installation access. The Coast Guard does not use DBIDS to manage access to Coast Guard facilities; however, you may be required to register in DBIDS if you access one of the DOD installations that do use it. The DBIDS program registers and maintains a database of ALL Department of Defense identification card or common access card holders requiring access to an installation. ALL personnel means active duty, reservists, civilians, contractors, dependents, retirees, and visitors. During registration, DBIDS captures and stores your digital photograph and biometrics. Once you are registered, a handheld device that scans the bar code on the Department of Defense identification card or common access card will allow the gate guard to view personal identifying information and whether or not you are authorized to enter the base. If you are required to register in the DBIDS program at an installation, you will be told where to go to register. Additional information:

▲ The Civilian Retiree ID card cannot currently be used for registration and access because the card does not have the bar code required. A DBIDS card will be issued for eligible Civilian retirees.

▲ Some installations using DBIDS have experienced difficulties registering some of the older Teslin cards

(blue retiree, red reserve, etc) because of the way the data in the barcode was stored. If you are required to register in DBIDS and have one of these older cards, you may need to have a new Teslin ID card issued. The RAPIDS Site Locator can be used to find the RAPIDS ID card issuing facility closest to your location:

<http://www.dmdc.osd.mil/rslova/home>

▲ Questions about DBIDS requirements should be directed to the local installation (Visitor Center, Pass & ID Office, etc).

[Source: The Coast Guard/NOAA Retirees' Newsletter Issue 3/2010 Jul 2010]

Postage Rates May Increase January 2011

The USPS filed to increase the cost of postage effective 2 JAN 2011. The request is for 4% for most products and services and to increase first class postage from 44 cents to 46 cents (~4.55%). You can do a little something by stocking up on those "Forever" stamps at current prices. The USPS request is still subject to Congressional approval. [Source: **Tip of the Day Herbert Hayes article 24 Aug 2010**] Courtesy RAO Baguio

Note: The Postal Regulatory Commission denied the USPS request on Sep 29th. However this issue is not dead as USPS may appeal the ruling. -JJR

Social Security Reset Option

A relatively unknown Social Security loophole may soon be eliminated by the Social Security Administration (SSA). This loophole, known as the Social Security "do-over" or "reset" option, allows Social Security recipients to withdraw their original application for benefits and to refile for benefits at later age. The logic behind the "do-over" or "reset" option is that it allows a Social Security recipient who at an earlier age (as early as age 62) started receiving monthly benefits to pay back to the SSA all previously received benefits (with no interest and penalties) in order to refile for benefits at a later age. By re-filing at a later age, the recipient will receive a larger monthly check for life. Current Social Security recipients who are considering the pay-back option should decide as soon as possible as to whether or not they want to take advantage of this opportunity. This is because the SSA is considering terminating the "do-over" option. If the SSA is successful, the "do-over" option could be eliminated within a few months. Under SSA's proposed rules to modify the "do-over" option, Social Security recipients would be permitted to withdraw their application for benefits only once during their lifetime and only within 12 months of when they first began receiving benefits. If they change their mind within the first year, they could stop their benefits, pay back what they had received, and then restart their benefits at a later

date and at a higher level based on their age at that time. But once the 12 month deadline has passed, they would no longer be eligible to repay benefits in order to receive a higher benefit at a later age. In order to perform a "do-over" and to repay past benefits, Form SSA-521, downloadable from the SSA website <http://www.ssa.gov>, must be filled out and submitted to the SSA. Note that included on Form SSA-521 is a question in which the SSA asks the recipient of benefits for a reason why he or she is withdrawing his or her application. A response such as that "I need higher monthly income" is usually acceptable to the SSA as a valid reason. Once the form is completed and submitted to the SSA, the SSA will notify the recipient when monthly benefits will cease and the amount of benefits to be repaid. [Source: **My Federal Retirement Edward A. Zurndorfer article 10 Sep 2010 ++**] Passed to us by the RAO at Baguio, RP, this is an extract from the original item. Please go to the source for the entire article. -JJR



In The Local Community.....



USA Federal Credit Union Merges with Navy Federal Credit Union

On October 1st, United Services of America Federal Credit Union merged with Navy Federal Credit Union.

The National Credit Union Administration (NCUA) determined that USA Federal could no longer operate and must be merged with a larger credit union. The credit union had taken serious losses on loan defaults in the California real estate market. Navy Federal won the bid to absorb USA Federal's assets, clients and accounts.

USA Federal was originally established as San Diego Navy Federal Credit Union in 1953. It had branches in California, Nevada, Japan and Korea.

Navy Federal, the most logical institution to take the merger, has branches in Japan, Korea and all over the world and is now the largest credit union in the world. The headquarters of USA Federal will become Navy Federal's western headquarters.

Navy Federal's leadership promised a smooth and beneficial transition to USA Federal's membership. -JJR

Grissom Dining Facility Hosts 3rd Annual Air Force Birthday Meal For Military Retirees and Airmen

On Friday, September 17th, the 35th Force Support Squadron's Grissom Dining Facility hosted their third annual Air Force Birthday Meal for Military Retirees and selected Airmen.



Air Force 63rd Birthday

Starting at 11am with opening announcements by TSgt Melody Goitom, the facility manager, the dining hall staff demonstrated a meaningful and unique flag-folding ceremony in which each fold and tuck represented a significant aspect of Christian and Judaic doctrine. This ceremony was perhaps the most unique way of saying 'grace' before a meal that any of the attendees had ever encountered. The facility staff also presented

the RAO with a plaque thanking the retirees for their community support.

In a facility beautifully decorated and tastefully set tables, TSgt Goitom and her staff prepared and served a meal that far exceeded in quality the meals we retirees remember when we were on active duty.



The Flag-folding "Prayer"

Dining facility staff members took our orders of beef, chicken or fish, the choices of vegetables, and the deserts and served them with style and pride. Retirees were seated so that there were first-term airmen or dining hall staff at each table., which resulted in conversations about military careers, lots of 'war stories' and answers to questions from peo-



Great atmosphere, great people!

ple who were still undecided about what they wanted to do with their lives.

Seating was limited, so preference went to retirees who had not attended before, so some of us will have to wait until next year for another chance to participate in this enjoyable event.



Appreciation Plaque for RAO

KUDOs to TSgt Goitom and the staff of Grissom Dining Facility, Misawa Air Base, Japan!



The Oldest Retiree and Youngest Airman Cut the Air Force Birthday Cake at the Grissom Dining Facility Event



AAFES Kicks-off 'Still Serving' Week

At 11am on Friday, September 24th, the Exchange at Misawa Air Base kicked-off their three-day celebration of Retiree appreciation- "Still Serving" with a cake cutting ceremony officiated by Col David P. Wiegand, the commander of the 35th Mission Support Group, Exchange General Manager, Douglas Vasalech, and RAO Director, Joseph Roginski.



Col Wiegand in Center Cuts the 'Still Serving' Celebration Cake -9/24

The Exchange offered retirees a three-day discount splurge with 10% off just about everything, free car wash, drawings for a DVD player and other items and a drawing for a \$250 grand prize gift certificate on October 4th.



Exchange's Retiree Appreciation Day Cake-9/24

This began a week-long celebration of retiree service which culminated on October 2nd with the RAO Retiree Appreciation Day Event. The winner of the Exchange's grand prize drawing was announced on October 5th.



Retirees Line Up for Exchange Prize Drawings -9/24

The Misawa Air Base Retiree Activities Office (35th FW/CVR) and the Misawa Military Retiree Association (MMRA) hosted the 10th Annual Misawa Air Base Military Retiree Appreciation Day.

This year the celebration was held in conjunction with the Exchange's "Still Serving" retiree appreciation activity which they hold annually in September, the Air Force Birthday month. Traditionally, the Misawa Air Base Retiree Appreciation Day and the Exchange's Still Serving celebrations have been on the same day or the same week, but this year because the club weekends had been booked, the RAO event was held on the 2nd.

The October 2nd event began with a breakfast with the guest speaker, Col Al Wimmer, the vice commander of the 35th Fighter Wing at Misawa. Col Wimmer thanked the Misawa retirees for their community support and emphatically asked them to mentor our young airmen as they begin their Air Force careers.



Col Al Wimmer, 35FW/CV

As always, our special guests were the Group Commanders and representative of units that have supported the RAO throughout the year. Addition-

10th Annual Misawa Air Base Retiree Appreciation Day Saturday, October 2nd, 2010

ally, five Japanese widows of American servicemen (two Air Force, one Navy and two Army) who came from as far away as Sendai and Sapporo, attended, for what has become a tradition. We gave them the flower arrangements that the Exchange Flower Shop donated for this purpose.



Japanese Widows at the Breakfast -10/2

Rev Shawn Smith (Ret/MSgt USAF) of the Greater Love Baptist Church gave the invocation. During the meal, we also held drawings for door prizes. After breakfast, following a brief social period, everyone adjourned to the Exchange foyer for the rest of the festivities.

At 10am, in the Exchange foyer, Col Wimmer again officiated with an opening greeting and he, Joseph Roginski of the RAO and Jerome Melillo, Exchange Food Court Manager cut the Retiree Appreciation Day cake, which was donated by the Exchange.



A Great Meal From the Club

Then for two hours until 12 noon, we had drawings for prizes and gift cards donated by vendors and the Exchange.

Also for the two hours in the Exchange foyer, the Medical Group staff volunteered their services representing the HAWC (Health and Wellness Center), the Optometry Clinic, the Dental Clinic, and Tricare Office. The medical staff did free blood pressure checks, glaucoma checks, gave out health information and TRICARE information.



Medical Group Staff

Our special thanks go to the following vendors: USA Federal Credit Union (now Navy Federal), the Frito Lay Company, Chiko's Lomilomi Massage, Misawa Base Exchange, and Exchange Flower Shop. The gifts and prizes donated by the vendors and Exchange totaled over \$1000, which included \$720 in gift cards and checks.

Our special thanks go to the following units and organizations: 35th Fighter Wing, 35th Medical Group, 35th Mission Support Squadron to include the club facility and catering, and providing the breakfast, and the Misawa Air Base Honor Guard for posting the colors.

(Continued Page 10 with photo gallery)



**Retiree Appreciation Day
(Continued From Page 9)**

We also send our warmest appreciation to each individual who worked behind the scenes to make this a successful and memorable event.

-Staff of the RAO, Officers of the MMRA

At the O'Club....



From the Exchange...



Ladies First...



**Retiree Appreciation Day
October 2, 2010**



From Frito-Lay...



From USA Federal...

At the Exchange...



From the Exchange...



From the Exchange...

MMRA

The Misawa Military Retirees' Association is a non-profit IRS recognized, tax exempt organization. Funds raised are mainly used to support retirees and their survivors in times of need, and also to support the base community. To name a few examples: in the past year the MMRA assisted one survivor with a \$400 grant for winter fuel oil, granted emergency funds to the survivor of a retiree who was killed in a traffic accident, donated funds for Haiti relief, supported Special Olympics, supported VFW Patriot's Pen essay contest at Sollars Elementary School, and even provided refreshments to the Japanese vehicle tax collectors who come to the base for a week from Towada City, and more.



**Memorial Day
Retreat
Retiree Flight
May 28, 2010**

Still Serving!

If you are interested, please join us on the first Tuesday of even-numbered months at the Tohoku Club Gray Room at 1700 hours. Dues are just \$20 a year. Dues and donations are also accepted at the Retiree Activities Office, in room 210 in building 653 if you cannot make a meeting or would like to make a donation to our survivor's assistance fund.

Current Officers:

President - Joe Stevens
Vice President - Herman "T" Tinnirella
Secretary - Paul Sayles
Treasurer - Everett Watkins

MMRA Meeting Schedule

All meetings are held at the Tohoku Enlisted club Gray Room at 1700 hours.

**6 April 2010
1 June 2010
3 August 2010
5 October 2010
7 December 2010**



Misawa Military Retirees Association meets bi-monthly on the first Tuesday, of even months, at 1700 hours, in the Tohoku Enlisted Club's Gray Room. All military retirees regardless of service affiliation are welcome as members. We are your voice to the active duty community and help to support the many retiree programs on the base. We also provide assistance in emergencies to retirees and surviving spouses in times of need. Come out and help support our efforts.



The flagpoles in front of the Wing Headquarters Building where retreat ceremonies are held.

This photo, taken in April, shows the cherry blossoms of "Flagpole Circle"

The guidon is MSgt (Ret) 'Tony' Watkins of the RAO.



