

35th Fighter Wing  
Misawa Air Base, Japan

Retiree Activities Office

Col Michael D. Rothstein  
35th FW/CC

Col Al Wimmer  
35th FW/CV

MSgt (Ret) Joseph Roginski  
RAD Director  
Newsletter Editor

TSgt (Ret) Tony Watkins  
RAD Deputy Director

MSgt (Ret) Shawn Smith

# Retiree Activities Office Newsletter

**ACKNOWLEDGEMENT**

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.

## TRICARE Benefit Enhancements Continued in 2010

TRICARE expanded coverage to new beneficiary populations, achieved milestones in health information technology and extended innovative programs in 2010.

The passage of the Patient Protection and Affordable Care Act in March brought new or expanded health care options and consumer protections for those with private health insurance coverage.

However, most of those new options and protections were already part of TRICARE's coverage. Under TRICARE, there are no annual limits, lifetime maximums, "high user" cancellations or denial of coverage for pre-existing conditions. TRICARE's coverage also has no lifetime cap. **Active duty families and military retirees pay low or no annual or monthly fees, unlike coverage under most commercial health insurance plans.**

Current legislation approved by Congress and awaiting President Barack Obama's signature would extend TRICARE's dependent medical coverage up to age 26.

**TRICARE coverage goes to "gray area" retirees**

TRICARE Retired Reserve (TRR) launched Sept. 1, 2010. Members of the Retired Reserve who are not yet age 60,

the so-called "gray area" retirees, can now purchase TRICARE health coverage for themselves and their eligible family members.

The comprehensive health care coverage provided by the premium-based TRR is similar to TRICARE Standard.

**TRICARE Online debuted personal health record**

TRICARE online users can now save their personal health data such as medication and allergy profiles to a portable document format (PDF) file on their personal computer. The Personal Health Record is available at [www.tricareonline.com](http://www.tricareonline.com). After adding their information on the secure website, users can select the blue button titled "Save Personal Health Data" to save their personal health data to a PDF file on their computer.

**Expanded access to health care overseas**

TRICARE's new overseas contractor, International SOS, is partnering with military treatment facilities (MTFs) to give TRICARE beneficiaries comprehensive health care services. International SOS operates provider networks around overseas MTFs, and in remote locations to better serve TRICARE beneficiar-

ies. Learn more about the TRICARE Overseas Program at [www.tricare.mil/overseas](http://www.tricare.mil/overseas).

**Web-based counseling program extended**

The TRICARE Assistance Program (TRIAP) was extended through March 2011. This demonstration program lets beneficiaries use the Internet and a webcam to get support counseling or advice 24 hours a day, seven days a week. Eligible beneficiaries can use it an unlimited number of times without referral or prior authorization. For more information about accessing TRIAP, go to [www.tricare.mil/TRIAP](http://www.tricare.mil/TRIAP).

**Redesigned TRICARE.mil website**

TRICARE launched a new website design this year ([www.tricare.mil](http://www.tricare.mil)) to give beneficiaries a faster, more personalized way to get the TRICARE information they need. The redesigned site includes improvements to the profile entry field, as well as new sections such as "New to TRICARE," "Crisis Center" and "Quick Links."

As the old year ends and the New Year begins, TRICARE will continue to provide quality medical care through a network of providers, MTFs, medical clinics and dental clinics worldwide. Benefici-

Inside this issue:

TRICARE Fees Update	2
Prudential Insurance Scam Medicare Part B Premiums Chart	3
Tricare Rx Mail Order IRS Audit Rate Picks Up	4
Medicare Rates Update Supplemental Security Income (SSI)	5
Retirement Planning 101	6
SSA & VA Benefit Updates	7
USAFCU & NFCU Merger	8
Health Tidbits	9
Your RAD in Action	10
MMRA Information	11
Useful Phone Numbers	12

aries can stay up-to-date with TRICARE news in 2011 by visiting [www.tricare.mil/mediacenter](http://www.tricare.mil/mediacenter) throughout the year. Receive e-mail updates direct from TRICARE by signing up at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). Connect with TRICARE on Facebook and Twitter at [www.facebook.com/tricare](http://www.facebook.com/tricare) and [www.twitter.com/tricare](http://www.twitter.com/tricare). Extracted from Tricare Media Release #10-95 dated 30 Dec 2010.

# TRICARE User Fees Update



**MSgt (Ret) Joseph Roginski  
DIRECTOR**

Veterans groups and military retirees are among those mobilizing to fight back, in anticipation that the Pentagon will recommend higher Tricare premiums in the president's 2012 budget plan. As part of the social contract between the nation and the all-volunteer military, Tricare is one of the most emotionally charged targets for spending cuts, particularly in a time of war. "The heavy lifting [for this nation] is being done by the military," said Norbert Ryan, a retired Navy admiral who is president of the Military Officers Association of America. "They should be the last ones to give. Don't ignore the service and sacrifice that

for a military retiree to enroll his family in Tricare Prime, which is similar to a health maintenance organization, is \$460 a year, a rate that hasn't changed since 1995. According to the Kaiser Family Foundation, the average annual premium currently paid by private-sector workers is around \$4,000 a year. In the past decade, the military's health-care budget has more than doubled, ballooning from \$24 billion a year to more than \$50 billion. Mr. Gates has complained health-care costs are "eating the department alive." In 2008, medical care ate 6% of the Department of Defense's funding, according to the

to rein in spending has some veterans' advocates nervous, especially after key pro-military members of Congress lost their seats in November. "A lot of people who understood our issues, who are our biggest champions... are gone," the MOAA. [Source: WSJ Nasaid Steve Strobbridge, the director of government relations for than Hodge article 3 Dec 2010/ Courtesy RAO Baguio]



## draft recommendations for raising TRICARE fees for retirees

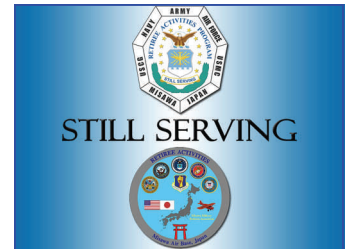


**TSgt (Ret) Everett (Tony) Watkins  
DEPUTY DIRECTOR**

has earned them that benefit. Don't confuse it with Social Security. Don't confuse it with Medicare and Medicaid." Tricare includes plans that cover uniformed service members, retirees and their dependents, in the U.S. and overseas. Coverage for active-duty troops is largely at no charge. The Department of Veterans Affairs, which provides care for wounded veterans no longer on active duty, or who have service-related disabilities, has a separate budget.

Congressional Budget Office. By 2026, these costs are expected to more than double to 13% of spending.

Tricare took a shot across the bow in August, when retired Marine Corps Maj. Gen. Arnold Punaro decried "GM-style fringe benefits" in a speech at the Center for Strategic and International Studies in Washington. Mr. Punaro singled out health-care costs for retired personnel as the primary culprit. The speech rippled through the retired military world. In an interview, Mr. Punaro joked that he was "probably burned in effigy five or six times." The Defense Department has previously attempted moderate increases in premiums and co-pays, but has been met with a furious response from Congress and veterans groups. That coalition of Congress veterans groups may be on less solid ground now. The arrival in Congress of lawmakers with a mandate



## 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](mailto:rao@misawa.af.mil)  
We will get back to you ASAP.



**MSgt (Ret) Reverend Shawn Smith  
VOLUNTEER STAFF!**

The deficit panel report issued 3 December was short on specifics, but a **series of draft recommendations called for raising Tricare fees for retirees, a move that would save the Pentagon about \$6 billion in 2015.** They noted that around 57% of the people who use Tricare are retirees and their dependents, not active-duty service members. The cost



## Prudential Insurance Co. Scam Update

Our previous issue (Misawa Retiree Activities Office Newsletter July-September 2010, page 8 had an article **"Prudential Insurance Inc. Withholds Lump-Sum Payments"** Here is more information about this case.

The American Legion, the largest U.S. veterans' service organization with 2.5 million members in almost 14,000 posts worldwide, asked permission to **file a legal brief supporting a pending case in Springfield, Massachusetts, against Prudential Insurance Co. of America, a unit of Newark, New Jersey-based Prudential Financial.** The pending lawsuit by the families of deceased veterans accuses the insurer of failing to pay beneficiaries in a lump sum as required by U.S. law and the language of the policies. Instead, the lawsuit says that Prudential strongly encourages beneficiaries to keep the money in accounts with the company, which pays them a

small amount of interest. "The practice is unlawful and dishonest" the American Legion said in its court filing. "It is especially objectionable because sophisticated money managers are making an unwarranted and unlawful profit from the deaths of those who have given the most to preserve our nation's way of life." Bob DeFillippo, a spokesman for Prudential Financial, declined to comment on the filing. He has previously said that the company informs beneficiaries of their payment options and that they may immediately withdraw the money from their Prudential Alliance Accounts and invest it wherever they choose.

Prudential held **\$662 million of survivors' money in its corporate general account** as of 30 JUN, according to information provided by the Department of Veterans Affairs. **Prudential's general account earned 4.2% in 2009**, mostly

from bond investments, according to regulatory filings. **The company has paid survivors holding Alliance Accounts 0.5% in 2010.** More than 100 insurance carriers earn investment income on \$28 billion owed to life insurance beneficiaries, Bloomberg Markets magazine reported in July. **Insurers keep the money in their general account, paying only when the beneficiaries write drafts, or —checks on the account.** The American Legion, which Congress chartered in 1919 to represent the interests of veterans, seeks permission in its submission yesterday to join the lawsuit and to file a brief opposing the so-called retained asset accounts used by Prudential. The brief was included as part of the filing. Prudential's —disingenuous practices take advantage of the grieving families of America's fallen heroes, the

American Legion says. —This procedure is morally objectionable and unlawful. It should be stopped.

Prudential has asked the judge to dismiss the case, saying the insurer's delivery of a —checkbook to beneficiaries complies with its legal obligation. Lawyers for beneficiaries who brought the case 1 NOV filed a separate brief opposing Prudential's request. The suit seeks class-action, or group, status on behalf of other beneficiaries. Prudential is also seeking to transfer this and a similar case in California to the federal court in New Jersey, where the insurer previously won a favorable ruling in another lawsuit over retained asset accounts. The case is Lucey v. Prudential Insurance Co. of America, 10-30163, U.S. District Court, District of Massachusetts (Springfield). [Source: Bloomberg David Glovin and David Evans article 2 Nov 2010/Courtesy RAO Baguio]

**Prudential earned 4.2% on their 'retained asset' accounts but only paid the beneficiaries 0.5%**

Medicare Part B  
Premiums did not  
rise in 2011...  
unless you are a  
new beneficiary.

*For full details and more on Medicare rates, see the article on Page 5 of this newsletter.*

2011 Medicare Part B Premiums				
Individual Income	Eligible Before 2010	New 2010 Beneficiaries	New 2011 Beneficiaries	Government Subsidy
Under \$85K	\$96	\$111	\$115	75%
\$85+K - \$107K	\$154	\$154	\$162	65%
\$107+K - \$160K	\$221	\$221	\$231	50%
\$160+K - \$213K	\$287	\$287	\$300	35%
Above \$213K	\$353	\$353	\$369	20%



## TRICARE Mail Order Prescriptions

For retirees who can access the Tricare Mail Order Prescription program (retirees living stateside or those who reside overseas who have an APO/FPO address), here is another way to you and the government to save on prescription costs.

Whenever possible it is to your and the government's benefit to use Tricare's contractor **Express Scripts, Inc. (ESI)** when ordering medications. If you do, you will be able to obtain a 90-day supply of medicine for the same copay that you would have to pay a retail network for a 30 day supply of medicine. The government will benefit because they can order in larger quantities from the drug suppliers obtaining a lower per pill price than they would have to reimburse a retail network pharmacy for filling your prescription. The tradeoff is that to fill an initial prescription it will take a little longer. This is offset by not having to travel to a pharmacy and wait in line for refills if you sign up for ESI's automatic home delivery program. As with everything a little pre-knowledge on what to expect will reduce frustrations and enhance speedier delivery of your medications. Following is some guidance if you contact ESI by telephone:

✓ Call Express Scripts at 1-877-363-1303. Typically, Monday is the busiest day of the week for the Express Scripts call centers. If your issue isn't urgent, try calling Thursdays, the lightest day of the week. If you are concerned about being placed on hold before speaking to an advocate, try calling in the afternoon.

✓ Be sure to have your sponsor identification (ID) number or the sponsor ID number of the person you are

calling for available when you call. This will make it easier to access your information in their computer system. If you don't have this information, the advocate can look you up by name and date of birth.

✓ Whether you are calling for yourself or someone else, you will need to provide three points of verification for the patient. This includes the name, date of birth and the sponsor's ID number. Any information about specific medications they are taking is considered to be protected health information (PHI), so you will need to provide the prescription number and/or drug name for each of the medications.

✓ Due to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), advocates can only discuss the prescriptions you specifically ask about by name, and only after verification has been completed.

✓ When calling for a minor, HIPAA rules state you must be the parent or legal guardian. Be prepared with a list of the minor's medications, the strengths and dosage form (e.g., tablet, syrup) you are calling about. Again, Express Scripts can only discuss the medications you ask about by name.

✓ Pharmacists are available 24 hours a day, seven days a week to answer questions about possible drug interactions and side effects associated with the medication you ordered through home delivery. Questions about the status of your order and about billing are handled by patient care advocates. Clinical questions about your prescrip-

tion should be answered by your physician. These types of questions are typically about the dosage and directions for taking the medication.

Some beneficiaries prefer to take care of their prescription benefit needs online. From the Express Scripts website [www.express-scripts.com/tricare](http://www.express-scripts.com/tricare)

you can:

View your prescriptions, sign up for home delivery and request refills.

Check on the status of an order or a claim.

Find a network pharmacy, including those that offer specialty medications or vaccines.

Find out a medication's cost.

Request an explanation of benefits (EOB) for your prescription history.

Find out which medications are preferred under the Tricare pharmacy benefit.

Click the —Contact Us link to access numbers to reach Express Scripts in the United States and overseas, the Express Scripts mailing address and the Fraud Tip Hot Line. Please note that many of the features on this site require a login. The first time you use the site, have your sponsor ID number handy to complete the registration process, which should only take a few minutes.

The Tricare website <http://www.tricare.mil> contains information about all Tricare benefits. The pharmacy section of the website provides information about the Tricare Pharmacy Program, if your medication is covered or not and the different options for getting your prescriptions filled. The website also has

information about how your prescription drug coverage works when combined with other health insurance. You can find information about how and when to file a prescription claim, how to appeal a pharmacy decision or how to file a grievance. Information about the Medicare prescription drug program is available as well. [Source: Tricare Health Matters Issue 7, 2010 /Courtesy RAO Baguio]

### IRS Audit Update

For the budget year ending 30 SEP 2010, the IRS audited 1.58 million individual returns, up 11% from the 1.43 million audits in 2008. The statistics for 2008 were:

If you made over \$200,000, your odds of an audit were about 1 percent.

Incomes over \$200,000 but less than \$1 million had audit odds of nearly 3 percent.

With an income over \$1 million, your odds of an audit increased to nearly 6.5 percent.

For tax year 2009, about 389,000 individual returns had income of \$1 million or above, and IRS audited more than 8% of them. If you're rich or non-profit, your odds of being audited go up. —We saw individual audits increase, reaching the highest rate in the past decade, said Steve Miller, IRS deputy commissioner for services and enforcement. —The bottom line shows enforcement revenue topped \$57 billion, up almost 18% from last year. Among the returns most likely to be audited? Wealthy individuals, big businesses, and non-profit organizations.

Best advice: Make it a goal to report less than a million in income for 2010. If you can't help it because you're just that good, keep accurate records. [Source: MoneyTalksNews Stacy Johnson article 17 Dec 2010 /Courtesy RAO Baguio]



## Medicare Rates Update

In early NOV 2010, the **Centers for Medicare & Medicaid Services (CMS)** announced the 2011 premiums and deductibles for **Medicare Part A** and **Part B**, as well as the additional premium amounts owed by individuals with higher income for Part B and Part D.

□ **Medicare Part A.** Covers inpatient hospital, skilled nursing facility and home health care. Though approximately 99% of Medicare consumers do not have to pay a Part A premium, people are still responsible for the deductible, which will be \$1132 in 2011, an increase of \$32.

□ **Medicare Part B.** Covers outpatient services, such as physician visits and durable medical equipment (DME). In 2011, people with Medicare may pay one of three premium amounts. The standard premium for 2011 is \$115.40. **However, because there is no Social Security cost-of-living adjustment (COLA) for 2011, most Medicare consumers will pay the same premium in 2011 as they paid in 2010.** This is due to the *Hold Harmless Provision*, a law that does not allow people's Part B premium to increase more than the COLA in a given year. If someone is eligible for hold harmless protection in 2011 and he or she paid \$96.40 in 2010, he or she will continue to pay \$96.40 in 2011. The same is true for those who paid \$110.50 in 2010; if they are protected by the hold harmless provision, they will continue to pay \$110.50 in 2011.

□ **Part B and Part D Higher Income.** Individuals who earn above \$85,000 per year will not only be responsible for an income-related adjustment to

their Part B premium as in past years, but, beginning in 2011, will be subject to an adjustment to their Part D premiums as well. Under Part B, higher income individuals will owe between \$46.10 and \$253.70 in additional premium costs per month. Under Part D, those individuals with higher income will owe between \$12 and \$69.10 in additional premium costs. The extra amount owed is pegged to income levels.

Also, without Congressional action before the end of the 111th session, the QI program will expire in 2011. QI is a Medicare Savings Program (MSP) which helps Medicare consumers whose income is between 120 and 135% of the Federal Poverty Level (FPL) pay their Part B premiums, and can potentially save eligible individuals thousands of dollars per year. Also set to expire at the end of this year is the Medicare therapy caps exceptions process. Medicare coverage is limited to \$1860 for combined speech and physical therapy services and \$1860 for occupational therapy services, but currently, the exceptions process allows those who require medically necessary services to overcome those caps. For additional info refer to the 2011 Medicare Rights Center's fact sheet on Part B premiums at [www.medicarerights.org/pdf/Part-B-Premiums-2011.pdf](http://www.medicarerights.org/pdf/Part-B-Premiums-2011.pdf) and CMS's fact sheet on premiums and deductibles at [www.cms.gov/apps/media/press/factsheet.asp](http://www.cms.gov/apps/media/press/factsheet.asp) [Source: Medicare Consumer Advocacy Update 11 Nov 2010/Courtesy RAO Baguio]

## Supplemental Security Income (SSI)

**Supplemental Security Income (SSI)** is a Federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help aged, blind, and disabled people, who have little or no income and It provides cash to meet basic needs for food, clothing, and shelter. Generally, the more income you have, the less your SSI benefit will be. If your countable income is over the allowable limit, you cannot receive SSI benefits. Some of your income may not count as income for the SSI program.

Examples of payments or services not counted include but are not limited to:

- The first \$20 of most income received in a month;
- The first \$65 of earnings and one-half of earnings over \$65 received in a month;
- The value of food stamps;
- Income tax refunds;
- Home Energy assistance;
- Assistance based on need funded by a state or local government;
- Small amounts of income received irregularly or infrequently;
- Interest or dividends earned on countable resources or resources excluded under other federal laws;
- Grants, scholarships, fellowships or gifts used for tuition and educational expenses;
- Food or shelter based on need provided by nonprofit agencies;
- Loans to you (cash or in-kind) that you have to repay;
- Money someone else spends to pay your expenses for items other than food or shelter (for example, someone pays your telephone or medical bills);

□ Income set aside under a plan to achieve self-support (pass).

□ Earnings up to \$1,640 per month to a maximum of \$6,600 per year (effective JAN 2010) for a student under age 22.

□ The value of impairment-related work expenses for items or services that a disabled person needs in order to work.

□ The value of work expenses that a blind person incurs in order to work.

□ Disaster assistance;

□ (see SSA Web site for more)

Social Security also makes it easy to get information about benefits for wounded warriors. The first place to go is to their website designed specifically for wounded veterans:

<http://www.socialsecurity.gov/woundedwarriors>. There can be found answers to a number of commonly asked questions, as well as other useful information about disability benefits and SSI. Pay special attention to the fact sheets available on that website, **Disability Benefits for Wounded Warriors and Expediting Disability Applications for Wounded Warriors**. You will also find a "webinar" that explains the Social Security disability application process and expedited processing available to wounded warriors. This outreach program provides general information about Social Security disability benefits as well as topics unique to wounded warriors, and is a great way to orient yourself to disability benefits for veterans and active duty military. It's important to note that benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application. Military service members are covered for the

## Retirement Planning 101 (or Hindsight is 20/20!)

If you're 40 or younger (or you get that universally coveted chance to do it over again) this is great information to plan your life or help the people you care for to make some concrete steps for their retirement planning.

It's tough to predict how much money you might need when retirement is decades away. A few key calculations, however, can help you make sure your savings plan is on track. How much you should save depends on your life stage. Rebecca Pace, a Cincinnati-based financial planner and CPA, recommends putting aside at least 10% of your income when you're in your 20s and 30s -- and even more if you're single. "I wouldn't expect they could continue to add a lot to it while they're raising a family, but if they've put something aside early, it should continue to work for them until they can save again," she says. Another good reason to save aggressively now is the younger you are when you start, the longer your money will have time to grow. This means you'll need to set aside a lot less to reach the same goal than if you waited just a few more years to get started. For example, if you're 25, you need to invest only about \$3,600 per year to end up with \$1 million by the time you're 65 if your investments return 8% per year. But if you wait until you're 30 to start, you'll need to set aside about \$5,400 per year to end up with the same \$1 million at age 65. And starting at 40 requires \$12,700 a year to reach the same magic \$1 million. Finally, you'll need a whopping \$34,000 per year to reach the same goal if you procrastinate until you're 50.

A recent study by T. Rowe Price reveals most people need to set aside at least 15% of their pretax salary for their investments to replace 50% or more of their current salary in retirement. This may be enough if you're getting an extra 20% or more of your preretirement income in Social Security and pension payouts. But you'll need to fill more of the gap yourself if you don't expect to receive a pension, you live in an expensive area, or you'll still have a mortgage or other housing payment after retirement. The reality is that it isn't always easy to set aside money for retirement when you're nowhere near your peak income and just trying to pay your regular bills. The good news: You have plenty of help. The IRS and most employers kick in some money, so you can set aside a substantial amount of money without taking much of a hit in your paycheck. For example, if your employer matches 50 cents on the dollar for up to 6% of your salary and you earn \$40,000, you'd get the maximum match if you contribute \$2,400 in a 401(k). In that case, you'd get \$1,200 from your employer, bringing your total contribution up to \$3,600. And that \$2,400 doesn't lower your paycheck dollar for dollar either, since you're investing the money pretax. If you're in the 25% bracket, investing \$2,400 would reduce your take-home pay by only \$1,800 for the year. So it actually would cost you just \$150 per month to end up with a \$3,600 contribution every year. Start at age 30, and you'd have about \$650,000 by age 65.

Even with all these benefits, you may not initially be able

to afford to save 15% of your salary. And you shouldn't be setting aside that much until you cover your other bases first -- keeping three to six months' worth of living expenses in an emergency fund so you don't have to raid your retirement account (and pay steep penalties) if unexpected expenses crop up. It's also essential to pay off high-interest credit card debt first so you don't waste money on monthly interest charges. But once you've met these obligations, the best way to maximize your money is to get it into savings before you can spend it. With a 401(k), the money is subtracted from your paycheck before you see it. You can also make automatic investments into a Roth IRA. Even just \$100 per month can add up to \$1,200 a year. And if you're 30 now, keep saving at that pace for the next 35 years and your investments earn 8% annually, you'll have about \$216,000 tax-free by the time you're 65. While you'll still need to increase your savings rate when you can afford to, these examples demonstrate it's never too early to start. And it's easy to increase your savings rate whenever you get a raise, bonus, tax refund, gift or any other form of extra money. When you're used to living on less, it's easy to invest the extra cash before you can spend it. [Source: Monster.com Kim Lankford article Nov 2010 / Courtesy RAO Baguio]



### Supplemental Security Income (SSI) (from Page 5)

same Social Security survivors, disability, and retirement benefits as everyone else. Military personnel have been covered under Social Security since 1957, and people who were in the service prior to that may be able to get special credit for some of their service. To learn more about Social Security for current and former military service members, read Military Service and Social Security. You can find the publication online at

<http://www.socialsecurity.gov/pubs/10017.html>

[Source: Daily Courier Kari Sanderfer article 8 Nov 2010/ Courtesy RAO Baguio]



The snow usually arrives for Misawa residents about mid-November. However, this year, all the way until Christmas Eve, there was barely enough snow to measure, let alone shovel or play in. To date Misawa has had three strong storms that started out with heavy rain and wind and changing to snow at the last minute resulting in icy roads but very little snow. This photo, taken Christmas Eve, shows the wind coating the trees with icy snow that soon melted the next day. Photo taken with cell phone by the editor.





## Aid and Attendance Benefit

The veterans of our country are entitled to health benefit programs from our federal government; however few take advantage of the **Non-Service Connected Improved Pension Benefit**, commonly referred to as the **Aid and Attendance Benefit**. The program's purpose is to assist veterans, as well as spouses, widows or widowers of veterans, with paying up to \$1,949 per month in assistance for their out-of-pocket medical costs. Benefits continue for as long as the Veteran or their spouse is living. This little known veterans' benefit program could potentially become **a significant source of financial aid for long-term care services** provided either at home or in a facility. Unfortunately, most veterans do not know about it, or how to apply. Though nearly 1/3 of veteran seniors qualify for the Aid and Attendance Benefit, **government statistics show that only 5% are actually receiving it.** To qualify, the veteran must be at least 65 years of age or have a medical qualification of disability, meaning he or she requires the regular assistance of another person to perform daily tasks. The veteran must have served 90 days or more of active duty for any branch of the armed services with just one day served during an official war time period, as designated by Congress. Veterans who were dishonorably discharged do not qualify. Widows or widowers of veterans are eligible to participate in these benefits, if they qualify medically and/or financially. Applicants may only receive the Aid and Attendance benefit if they are no longer actively serving.

### The Aid and Attendance

**benefit can provide up to \$1,632 per month to a veteran, \$1,055 per month to a surviving spouse, or \$1,949 per month to a couple, in addition to monthly pension rates. It takes 4 to 6 months on average (depending on volume) to process an application.** Applicants who are 70 years of age or older may request that their application process be expedited. Applicants must complete the VA Form 21-526 (veterans) or VA Form 21-534 (spouses). This form is available at [www4.va.gov/vaforms/](http://www4.va.gov/vaforms/). The applicant must also include a letter, all required documentation and evidence of their age or disability. For additional information visit:

[www.vba.va.gov/VBA/](http://www.vba.va.gov/VBA/) or call 1-800-827-1000. If you require assistance with the application process, a qualified veterans' benefits consultant can help you apply for benefits. Start by contacting your regional VA office. This is the office that has jurisdiction over the claim. [Source: Veterans Today Michael Leon article 10 Dec 2010 /Courtesy RAO Baguio]

## SSA COLA UPDATE

On Dec 8th the Democrats in both the House and Senate failed to pass bills that would grant a onetime \$250 payment to Social Security recipients and other federal beneficiaries (including veterans.)

For the second straight year the automatic method of calculating inflation was too low

to provide a Cost-of-Living increase for Social Security and other federal beneficiaries.

The Democratic Congressional leadership then proposed a onetime \$250 payment to be paid directly from the U.S. Treasury. The Democrats said we have a faulty calculator and that many of the costs for seniors are rising. The bill's sponsor, Senator Bernard Sanders (I-VT) said: —We have a very flawed methodology in terms of how we determine COLAs for Social Security. While [the price of] laptop computers and iPads and other communications technology may, in fact, have gone down, lowering the cost of inflation, the needs of seniors, and what they spend money on, have not gone down. Opponents said that it would increase the National deficit and is not necessary. Rep. Sam Johnson (R-TX) was opposed to the bill and said: While many seniors are hurting, so too are American working families. Doing an end run around the current bipartisan COLA formula without even one hearing to examine whether it's working or the many options for change our colleagues have offered is wrong. The House leadership brought it up, under suspension of the rules which requires a 2/3 vote. It failed 254-153. Then later in the evening the Senate vote to end debate on S.3985, the Senior Citizens Relief Act, was 53-45; failing to reach the required 60 votes. To see how your Senators voted, refer to <http://capwiz.com/dav/issues/votes/?votenum=267&chamber=S&congress=1112>. [Source: TREA Washington Update 10 Dec 2010/Courtesy RAO Baguio]

## U.S. Switching to Paperless Benefit Checks

WASHINGTON DC—In the near future, you will no longer be getting your government checks in the mail.

Government officials have set the dates when people will no longer receive their Social Security and other benefit checks by mail.

Those starting to receive SSA benefits will be required to accept paperless payment starting May 1st, 2011. Those already receiving SSA payments must switch direct deposit by March 1, 2013.

Already 8 out of 10 of the 58 million retirees, disabled persons, and surviving family members receive their benefits electronically.

Government officials say that requiring the electronic payment method will eliminate problems of lost or stolen checks and the cost of printing and issuing the checks. (Extracted from an AP Article in Pacific Stars and Stripes)

**IMPORTANT NOTE**—We have retirees and survivors living in foreign countries who may not have stateside accounts. We ask that RAOs, friends and relatives of these persons contact and assist them in arranging an alternative method of receiving their benefits, starting by contacting the government agency that maintains and issues the benefits discussed. (Editor)



## In The Local Community.....

### USA Federal Credit Union Merges with Navy Federal Credit Union

Due to the on-going process of the Merger of the USA Federal Credit Union and the Navy Federal Credit Union, this article is repeated from the previous newsletter with pertinent updates.

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.

While the merger began on October 1st, as announced on the USA Federal and Navy Federal Web-pages, members of USA

## USA Federal/Navy Federal Merger Process Continues

Federal did not actually see the merger begin until they received welcome letters from Navy Federal in early November. The letter announced the merger and explained the process, and invited USA Federal members to begin converting accounts, such as credit cards and investments on their own. Navy Federal staff also advised of the need to switch direct deposit accounts as soon as possible.

The RAO, anticipating that this might present some difficulty for our Japanese widow families, especially those who do not reside in Misawa sent out a letter of instruction in Japanese in mid-November. This resulted in a flood of Japanese account holders as they came to Misawa to update their accounts and change their direct deposits. The RAO staff has been assisting all the persons who cannot do the direct deposit forms them-

selves because of the language (DD1199a forms are only in English, and most of the credit union staff do not speak Japanese. The credit union would provide a direct deposit form with the member's account and the Navy Federal account, but could not help the members fill out the top left of the form with name, address, nor the address of the federal agency, nor show the member where to sign the form. At least at the Misawa branch, assistance was minimal in this regard.

Here, the staff of the RAO assisted the members in filling in the necessary name, address and beneficiary's SSN, and help the member mail or post the form.

The original NFCU deadline for the forceful conversion of accounts was December 8th, but finding that this was not enough time for most members, they extended the deadline to the 1st of January, and

then to the 31st of January.

This extra time is for members who have not yet converted their direct deposits to new Navy Federal accounts.

**YOU ARE STRONGLY URGED** to do your direct deposit changes ASAP. DFAS accounts can be most easily done using MyPay. If you do not have MyPay because you forgot your password or lost your original PI, the RAO can still assist you in setting up your MyPay access.

SSA changes for Japan residents can be quickest done by completing the form and sending it to the **American Embassy, Tokyo** to the attention of the **Federal Benefits Unit**. You can even fax the form to the American Embassy at the following number: 03-3224-5144.

For assistance or information you can contact your local RAO, or visit your local former USA Federal Branch or call their number. Contact information for either credit union is on their respective Web-pages as well as more information about the merger process.



**“Flagpole Circle” - The Annual Holiday Decorations and Base Units’ Greetings Display in front of 35th FW HQ at Misawa. The Commander recognized units with the best display.**



## Diabetes Update

People who lose even a little weight and exercise consistently reduce their risk of developing type 2 diabetes. Knowing the facts regarding the following five myths will assist in keeping those at risk on the right track for dealing with the disease:

**FICTION: If you're at high risk for diabetes, you're going to get the disease.**

**FACT:** The Diabetes Prevention Program — which followed more than 3,000 overweight, prediabetic men and women at 27 research centers — found that people who lost even a little weight and exercised consistently (a goal of 30 minutes five days a week) reduced their risk of developing type 2 diabetes by 58%. (People 60 and up cut their risk by a whopping 71 percent.) "If you're overweight, try to reduce your daily intake by 500 calories," says Christine Tobin of the American Diabetes Association (ADA).

**FICTION: Diabetics need a special diet.**

**FACT:** Not long ago diabetics were urged to forgo sweets and drastically limit their intake of carbohydrates. But a slew of new research suggests that diabetics are best served by following the same healthy guidelines everyone else does: plenty of fruits, vegetables, whole grains, lean meat and dairy products, and sparing amounts of heart-healthy fats.

**FICTION: There's a cure for diabetes.**

**FACT:** Halle Berry's claims to the contrary — in 2007 she announced she had been cured of her type 1 diabetes — there is no cure for either type 1 or type 2 diabetes, says Sue Kirkman, M.D., senior vice presi-

## Health Tidbits

dent at the ADA. According to a study published last year in the *Annals of Internal Medicine*, however, 56% of type 2 diabetics who followed a Mediterranean-style diet could control their blood sugar without medication.

**FICTION: Being overweight causes diabetes.**

**FACT:** Just because you're heavy doesn't mean you'll automatically get diabetes. In fact, 34 percent of adults 20 and older are obese, but just 10.7% have diabetes. Still, experts agree that being obese, especially combined with a genetic predisposition for diabetes, can trigger the disease. Research in *The Journal of the American Medical Association* showed that those who were obese at age 50 and gained 20 pounds were five times likelier to develop diabetes than those who weren't obese at 50.

**FICTION: An insulin pill is right around the corner.**

**FACT:** An insulin pill is not imminent, says the ADA's Tobin. There are alternatives to injections, though. One of the latest is the Finesse insulin patch-pen, expected to be available in late 2011. The patch-pen is disposable — and cheaper than an insulin pump. [Source: AARP Magazine Holly St. Lifer article 1 Nov 2010 /Courtesy: Director, RAO Baguio, RP]



## Dietary Supplements Update

The Institute of Medicine (IOM) has published new calcium and vitamin D recommendations for healthy Americans. Vitamin D is essential for promoting calcium absorption in the gut and maintaining the blood calcium and phosphate levels needed for bone growth and maintenance. Together with calcium, it helps protect older adults from osteoporosis. Much recent attention has focused on vitamin D because studies suggest that it may play a major role in the prevention of cancer and several other diseases. There has also been widespread concern that Americans are not getting enough. However, the new IOM report concludes:

- Aside from bone health, current evidence does not support other benefits for vitamin D or calcium intake.
- The amount of calcium needed after infancy ranges from 700 to 1,300 milligrams per day, depending on age.
- Most Americans up to age 70 need no more than 600 international units (IU) per day of vitamin D.
- People 71 and older may require as much as 800 IU per day because of potential physical and behavioral changes related to aging. Higher levels have not been shown to confer greater benefits and have been linked to other health problems.
- Except for institutionalized elderly and dark-skinned people, most Americans are getting enough vitamin D.
- The number of people with vitamin D deficiency in North America may be overestimated because many laboratories that measure blood levels appear to

be using standards that are much higher than the IOM report considers appropriate.

The new report, *Dietary Reference Intakes for Calcium and Vitamin D*, can be read online or purchased at a discount from the National Academy Press Web site. <http://www.iom.edu/reports/2010/> [Source: Consumer Health Digest #10-48, 2 Dec 2010/Courtesy RAO Baguio]

## Another good Reason to be Taking Baby Aspirin?

Seniors who currently take a "baby aspirin" every day to help prevent stroke or heart disease may also have a lower risk of cancer, according to a new Oxford University study published 7 DEC, which found a 20% drop in cancer deaths among people taking a low-dose aspirin daily. The results of the study, published in the *Lancet*, show that aspirin reduced death due to any cancer by around 20% during the trials. But the benefits of aspirin only became apparent after people took the drug for five years or more, suggesting that low-dose aspirin works by slowing or preventing the early stages of the disease so that the effect is only seen much later. Before beginning an aspirin regimen, consult your doctor for assessment of risks and benefits.

[Source: About.com Extracted from Senior Living Sharon O'Brien article 7 Dec 2010 /Courtesy RAO Baguio]

## YOUR RAO IN ACTION

Your RAO has been very busy the last several weeks. With the merger of USA Federal Credit Union with Navy Federal, members had to change accounts and direct deposits thereto. While not much of a problem for most of our retired military folks, it required a lot of time on the part of the RAO working with survivors, widows (many of whom have some difficulty with English) and a few of our older retirees. About one to two hours per individual was required at the credit union to change accounts and at office to prepare forms to change direct deposits for DFAS, VA, OPM, Social Security, etc. Fortunately we had two dedicated people in the RAO, Tony Watkins and Joe Roginski, to help them. Joe perhaps the busiest as he is fluent in Japanese but Tony close behind. It was lucky that we have an RAO here in Misawa and dedicated folks working there, making the transition for the widows, survivors and a few of our older retirees a smooth and painless task. Thanks guys. (CMSgt "T" Tinnirella, USAF Ret)

### You, DFAS, and your MY PAY Account

MyPay is the site that DFAS set up so active-duty and retirees can access and update their DFAS accounts. You can view account activity such as direct deposit, allotments, deductions, tax status and exemptions, and make changes to all the above. You can print this information, as well as forms needed to file your taxes. It is free, easy and convenient. You do not even have to have a computer. (Editor)

The transition from USA Federal Credit Union to Navy Federal brought to light what we have been preaching for the past several years at association meetings, the newsletter, and person to person. If you haven't done so, sign up for **MyPay NOW!** The changes in direct de-

posit would have been easier and quicker if some of our folks had established a MyPay account as we have recommended many times. If you have not set up a MyPay account, stop by the RAO and they can get you set up. There are many things you can do online. You do not need to have an email account or own a computer to set up the account. Also, you can continue to receive your paper statements and any changes you make will be acknowledged by snail mail. Plus you can come by the RAO in late December and receive your form 1099 in just minutes. So do the RAO and especially yourself a favor and sign up for MyPay today if you have not already done so. The RAO is waiting for you.

(CMSgt "T" Tinnirella USAF Ret)

### Planning for the Inevitable is an 'Act of Love'

Two things we can count on in life, taxes and death. We are all going to die sometime - that is guaranteed. The only unknowns are when and how. So be a good scout and be prepared.

Have you looked at your will lately, or do you even have one? It might be a good time to look things over and perhaps get an updated will. It is relatively painless and can be accomplished at the base legal office. Along these same lines, if you have a joint banking or credit union account you might think of marking the block on your joint application to indicate that your joint account holder has rights of survivorship. This should make any funds in the account available without delay should anything happen to you, making things a little easier when that time comes.

(CMSgt "T" Tinnirella USAF Ret)

### IRS No Longer Mails Out Tax Preparation Packages

The IRS will no longer mail paper tax packages that usually arrived in January of each year. There are now several options available to you:

1. Access the forms and instructions on line at IRS.gov.
2. Go to the taxpayer assistance office when it opens.
3. File your taxes through IRS e-file.

-or-

If you do not have a computer, the RAO can assist you in this.

While the RAO is not a tax preparing agency, they can assist you and lead you in the right direction. (CMSgt "T" Tinnirella USAF Ret)



First and Second Place winners of the 2010 Annual Unit Holiday Greeting Display at 'Flagpole Circle'



## 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.



Tanesashi Coast and Beach—Another key to understanding why so many of us retirees just stick around Misawa

## 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.

- 1 February 2011
- 5 April 2011
- 7 June 2011
- 2 August 2011
- 4 October 2011
- 6 December 2011



**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 join our group, share your experiences and skills, contribute to the community. The time you give to your fellow retirees and their families may someday come back as assistance to you or your survivors.**



**Kadomatsu—The Traditional Japanese New Year Decoration**

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"





