

Issue 2005-09 — September, 2005

Notices

Korea Retirees' Schedule of Events

Sep 10 - The quarterly Osan AB Retiree Appreciation Day will be held at the Challenger Club starting at noon. I'm hoping that AAFES "Still Serving" flyers will arrive in time to be distributed, and an AAFES video will be shown. Note: Osan's Airpower celebration will be held on Sep 10-11.

Sep 13 - The bimonthly USFK Retiree Council meeting will be held at the Townhouse starting at 0730. Due to time constraints, the meeting is limited to council members and invited guests. Anyone wishing to present an issue to the council should contact Vice Chairman Al Chellis at 723-6193 to get on the schedule.

Web Site Stagnation

The Osan AB RAO web site has not been updated since Aug 7 due to my out-of-country vacation/TDY, and I've been catching up on accumulated work since returning. The web site is maintained from my home. Due to an extensive home renovation project starting Aug 29 that will include the computer room, the web site may not be updated for an additional 2-3 weeks, except for the early release of the September newsletter. I'm hoping that no unanticipated construction delays will occur that might also affect my ability to produce and disseminate the October issue of the newsletter, which is also done from home.

Osan AB Retiree Activities Office

Second Quarter Newsletter Cancelled

Printing and distribution of the second quarter print issue of *Still Serving in Korea* has been cancelled due to lack of funds at Installation Management Agency–Korea Region Office (IMA-KORO).

Osan AB Retiree Activities Office

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Medical Care Matters

Study Shows Women's Health Care Similar to Men's at VA

Men and women receive remarkably similar outpatient care at the Department of Veterans Affairs (VA), according to a study published in the *Journal of General Internal Medicine*.

The study looked at nine measures of quality care that are equally appropriate for women and men, including pneumonia and influenza vaccinations; colorectal cancer screenings; and eye examinations for diabetics, to determine what percentage of VA patients received appropriate care for their gender. Men were more likely to receive appropriate services in five of the nine categories; women in the other four.

"Many recent studies have shown that the quality of care VA's health care system provides is second to none," said Dr. Jonathan B. Perlin, VA Under Secretary for Health, and one of the study's co-authors. "We are proud to demonstrate that this statement is true for women veterans as well as for men."

Today, women veterans make up approximately 10 percent of VA's patient workload. This percentage is expected to grow in the years ahead as women make up more of the military.

Few previous studies have looked at disparities between men and women in ambulatory care settings other than VA's. Several studies, however, have shown that women often receive poorer care after being admitted to hospitals for congestive heart failure, coronary heart disease, and other common medical conditions.

The study's lead author, Dr. Ashish K. Jha of the Harvard School of Public Health, believes that the equal care the study has demonstrated may be related to the large strides in health care quality VA has achieved in the past decade.

According to a study recently completed by the RAND Corporation, VA patients now receive better care than the average American in 348 separate measures of health care quality.

The new study, titled "Quality of Ambulatory Care for Women and Men in the Veterans Affairs Health Care System," is the first to determine that men and women have shared equally in this advancement.

"VA is pleased by this study's results, and by all we have accomplished in the past decade to improve veterans' health," said Dr. Perlin. "We intend to continue our efforts to ensure that every veteran enrolled with us receives the finest care available anywhere." [VA Press Release]

NAUS Weekly Update, Aug 15

President Signs Bill With Emergency Funds for Veterans Health Care

On August 2 the President signed the Department of the Interior, Environment, and Related Agencies Appropriations Act for fiscal year 2006.

The Act included \$1.5 billion in emergency funds for the Department of Veterans Affairs (VA) as an additional amount for "Medical Services." These funds cover the fiscal year 2005 shortfall as acknowledged a little over month ago by Secretary of Veterans Affairs, Jim Nicholson.

The VA has also requested an additional \$1.9 billion for fiscal year 2006. House and Senate Appropriations and Veterans Affairs Committee leaders are continuing to work that issue, but have pledged to ensure VA health care is fully funded.

MOAA Legislative Update, Aug 12

Pay Matters

2006 COLA May Be Largest in 14 Years

Earlier this week, the Bureau of Labor Statistics reported that inflation broke out of its summer doldrums with a half-point jump in July. So far this fiscal year, the Consumer Price Index (CPI) has risen 3.2%.

The 2006 cost-of-living adjustment (COLA) will be determined by dividing the three-month average CPI for July, August and

September 2005 by the average CPI for the same three months of 2004.

Even if inflation is flat for the remaining two months, that would make the 2006 COLA the largest retirees have seen since the 3.5% 2001 COLA, and the second-largest since the 3.7% COLA in 1992.

While some may like the bigger retired pay increase, that only means that living expenses already have gone up more rapidly than usual, and retired pay, Social Security, SBP and other annuities are only chasing those expenses after the fact. Given a choice, we'd prefer lower inflation and the resultant lower COLAs.

Check out the month-by-month inflation track and historical CPI/COLA information on MOAA's Web site at http://www.moaa.org/controller.asp?pagename=lac_factsheets_retired_2a.
MOAA Legislative Update, Aug 19

Warner Moves to Derail SBP Amendment

MOAA has learned that Sen. John Warner, Chairman of the Senate Armed Services Committee, has filed an amendment to the FY2006 Senate Defense Authorization Bill that would negate Sen. Bill Nelson's planned amendment on the SBP-DIC offset and paid-up SBP.

Known as a second degree amendment, SA1598 would substitute language that directs the Veterans Disability Commission to study the SBP-DIC offset issue and include recommendations in their report to the President due next year. Warner's language would block Nelson's proposal to end the unfair deduction of VA survivor benefits from military SBP annuities when military service causes an active duty or retired member's death. And it would effectively delete language that would have moved up the effective date of paid-up SBP to October 1, 2005.

The government provides two entitlements to military survivors from different agencies – SBP from the Defense Department and DIC from the Veterans Administration – but will not allow these survivors to collect both benefits. DIC offsets the SBP benefit, dollar for dollar, up to \$993 a month. But survivors of federal civilian retirees who are also veterans and die from a service-connected cause do receive both benefits. This is a clear injustice, which needs to be fixed for 55,000 military survivors.

And so does the current 2008 effective date of paid-up SBP. That delayed effective date means that thousands of Greatest Generation retirees who have been paying into SBP since 1972 will have to pay up to 36 years of premiums, and will end up paying one-third more premiums than members who retired after 1978.

MOAA Legislative Update, Aug 12

Community Matters

MOAA/Coalition Voices Concerns to BRAC Commission

This week MOAA and The Military Coalition (TMC) sent an issue paper to Base Realignment and Closure (BRAC) Commission Chairman, Anthony Principi, spelling out the critical issues important to prominent military and veterans organizations plus concerns from military beneficiaries.

The issue paper was sent on the heels of a July 2005, GAO report, "Military Bases: Analysis of DoD's 2005 Selection Process and Recommendations for Base Closure and Realignment" (GAO-05-785). The BRAC Commission is in the final stages of reviewing documents, conducting hearings, and preparing its report that is due to the President, Sep 8.

MOAA/TMC urged the Commission to thoroughly evaluate the effects of DoD's recommendations on all active, Guard, Reserve, retired personnel, their families, and survivors. Although the TMC does not take a position on individual BRAC recommendations, MOAA/TMC believes that given the multiple and simultaneous transformation and rebasing initiatives that DoD and Services are currently juggling, the added stress of the BRAC process compounds the challenges and puts at risk vital quality of life programs and services that will ultimately impact the broader military community and long-term defense capability.

Key issues of concern include:

- Access and availability of quality of life benefits and support services, particularly in the areas of medical care, suitable housing, quality schools, commissaries, exchanges, children and youth programs, MWR facilities, family centers, and chaplains' programs during and after any personnel movements;

- Advanced planning at BRAC sites to ensure adequate funding and infrastructure to handle the shifts in military and family populations. Planning must incorporate preservation of programs, services, and facilities, including sufficient civilian community resources to mitigate the impact on remaining servicemembers and their families at closing installations;
- A plan for supporting transitioning school-age military children to include additional construction and operating funds that addresses the influx of children integrating in both military and civilian communities;
- Substantial deviation from Service recommendations and flawed assumptions and detailed analysis of manpower and current and future military capabilities;
- The overlooking or undervaluing of operational readiness, joint war-fighting capabilities and the strategic locations of Guard and Reserve facilities-Services relied on active duty constructs when evaluating Reserve Component facilities;
- Significant potential for negative impact on recruiting and retention for Guard and Reserves as some reservists will have to travel longer distances to drill;
- Higher upfront execution/investment costs and validity of longer-term savings estimates. DoD's past record of tracking, updating and documenting savings from BRAC has been less than adequate. Base operating budgets are already under funded. Quality of life programs tend to be easy targets for funding cuts;
- Coordination with other government departments. There are indications of not only limited coordination between DoD and active duty and Guard and Reserve components, but also other federal agencies like Departments of Veterans Affairs, and Homeland Security, to include the Coast Guard and Health and Human Services.

MOAA Legislative Update, Aug 12

Air Force Junior ROTC Jobs

Air Force Junior ROTC has instructor opportunities for retired officers and NCOs. Currently JROTC has over 60 instructor positions open in high schools around the country.

Teaching AF JROTC in a high school is an excellent opportunity to share your experience and leadership skills with America's future leaders as well as imparting the Air Force's Core Values.

All applicants must be retired from active duty less than 5 years from the effective date of employment (may be waived in exceptional cases). If still on active duty, applicants must have applied for retirement to be effective within 6 months.

Instructors must meet Air Force weight/body fat standards and have high standards of military bearing, appearance and moral character. Officers must have a baccalaureate degree or higher from an accredited institution. NCOs must have a high school diploma or equivalent (A minimum of an associate's degree will be required in the near future).

Instructors wear the Air Force uniform and are expected to maintain appearance standards. In addition, they receive, at a minimum, a salary equal to the difference between their retirement pay and their active-duty pay and allowances.

For more information, call JROTC 1-866-235-7682, ext. 35275 or 35300. The DSN number is 493-5275 or 5300. For a list of schools and locations, go to <http://www.afoats.af.mil/AFJROTC/Instructors.asp>.

MSgt. Ralph Bitter, Chief of Instructor Marketing AFOATS/JRI, Maxwell AFB, AL 36112

Pentagon 'Military Cult' Owns Retirees for Life

The Pentagon has reasserted its control over old retired military veterans, claiming that "retired soldiers are mobilization assets for life."

By law, retired soldiers are mobilization assets for life. Current Army policy removes them from mobilization and recall to active duty at age 60. However, volunteers may be recalled up to age 70. Retirees with critical skills may be recalled at any age.

(U.S. Army Human Resources Command, Attn: AHRC-PAP-A, 1 Reserve Way, Saint Louis, MO 63132-5200. Phone: 1-800-325-2660; Fax: 314-592-0532; E-mail: mobops@hrcstl.army.mil.)

News of the Force, Aug 8 (Page 1)

Laughing Matters

Travel Agent Tales

The following are actual stories provided by travel agents:

1. I had someone ask for an aisle seat so that their hair wouldn't get messed up by being near the window.
2. A nice lady just called. She needed to know how it was possible that her flight from Detroit left at 8:20am and got into Chicago at 8:33am. I tried to explain that Michigan was an hour ahead of Illinois, but she could not understand the concept of time zones. Finally I told her the plane went very fast, and she bought that!
3. A woman called and asked, "Do airlines put your physical description on your bag so they know whose luggage belongs to who?"
I said, "No, why do you ask?"
She replied, "Well, when I checked in with the airline, they put a tag on my luggage that said FAT, and I'm overweight. Is there any connection?"
After putting her on hold for a minute while "I looked into it," (I was actually laughing) I came back and explained that the city code for Fresno is FAT, and that the airline was just putting a destination tag on her luggage.
4. A businessman called and had a question about the documents he needed in order to fly to China. After a lengthy discussion about passports, I reminded him he needed a visa.
"Oh no I don't. I've been to China many times and never had to have one of those."
I double-checked and sure enough, his stay needs a visa.
When I told him this he said, "Look, I've been to China four times and every time they have accepted my American Express."

Christian Voices, Aug 1

Sheep Sense

Once upon a time there was a shepherd tending his sheep at the edge of a country road. A brand new Cadillac Escalade screeches to a halt next to him. The driver, a young man dressed in a Briani suit, Cerutti shoes, Ray-Ban sunglasses, Jovial Swiss wrist watch, and a Bhs tie gets out and asks the shepherd, "If I can guess how many sheep you have, will you give me one of them?"

The shepherd looks at the young man, then looks at the sprawling field of sheep and says, "Okay."

The young man parks the SUV, connects his notebook and wireless modem, enters a NASA site, scans the ground using his GPS, opens a database and 60 Excel tables filled with algorithms, then prints a 150 page report on his high tech mini printer. He then turns to the shepherd and says, "You have exactly 1,586 sheep here."

The shepherd answers, "That's correct! You can have your sheep."

The young man takes one of the animals and puts it in the back of his vehicle. The shepherd looks at him and asks, "Now, if I guess your profession, will you pay me back in kind?"

The young man answers, "Sure."

The shepherd says, "You are a consultant."

"Exactly! How did you know?" asks the young man.

"Very simple," answers the shepherd. "First, you came here without being called. Second, you charged me a fee to tell me something I already knew. Third, you don't understand anything about my business, and — I'd really like to have my dog back."

Christian Voices, Jul 10

Director's Corner

How I Spent My Summer Vacation

From Aug 15-19, I attended a U.S. Army Retirement Services workshop for Retirement Services Officers (RSO) and Transition

Coordinators (TC). For those who don't know: in addition to being the only Retiree Activities Officer for the Air Force in Korea, I am also the only voluntary post-retirement RSO for United States Forces Korea. As a result, I was invited to attend the workshop and an Invitational Travel Order was provided by the Installation Management Agency (IMA) to fund the travel. So I slipped my scheduled two-week summer vacation to spend the second week at the workshop and limit the summertime RAO closure to two weeks as planned.

This portion of the newsletter is devoted to giving you news of interest gathered from briefings by, and discussions with, "subject matter experts" on topics of interest to retirees (and their survivors). This information is taken from my notes, and the accuracy is dependent on how well I heard what was said and then wrote it down. I apologize in advance for any discrepancies that may have occurred with the official information when it is released.

Defense Finance and Accounting Service (DFAS)

Concurrent Retired Disability Pay (CRDP)

Expect to see CRDP payment information incorporated into the Retired Account Statement starting in October 2005. This is possible as a result of the inclusion of CRDP into the retired pay computer system.

Retirees who enrolled in the Survivor Benefit Program (SBP) but then gave up their military retired pay to receive disability pay from the Department of Veterans Affairs (VA) may not have been making the monthly premium payments for SBP. With the addition of CRDP to the pay system, those retirees who owe back SBP premiums will find that DFAS will start deducting the SBP premiums, to include any accumulated but unpaid premiums. Keep in mind that in a situation where SBP premiums are owed and the retiree dies, the SBP beneficiary is required to repay any owed premiums before the SBP payments can start, so this will be a positive benefit for survivors.

No unique process of notification will be made with CRDP since DFAS already notifies, on a monthly basis, the estimated 10,000-15,000 retirees in this category of their SBP premium indebtedness. Retirees should also be aware that DFAS can take up to 2/3 of their monthly pay, but will likely deduct 15% of gross pay (though this had not been finally decided at the time of the briefing).

Retiree Certificate of Existence (COE)

DFAS has two types of recipient for payments: military retirees and annuitants. DFAS annuitants (e.g., widows, former spouses) are required to annually certify their eligibility by completing and signing a Certificate of Existence, or COE. Annuitant COEs are sent out three months before the annuitant's birth month. Failure to complete and return the COE will result in suspension of payments.

Currently, COEs are only required of retirees living overseas who do not have their retired pay direct deposited to a U.S. bank. Starting in about mid-2006, all military retirees over age 74 will be required to complete and return a COE to verify their continued eligibility for military retired pay. The COE will be sent out during the retiree's birth month. Retirees (and annuitants) who have access to myPay will also be able to complete the COE on-line.

Allotment for Medicare Part B

With the delay in reaching full retirement age (100% of benefits), some retirees may find themselves in the position of having to start Medicare Part B premium payments upon reaching age 65, but not starting retirement benefits until months or years after the 65th birthday. To assist retirees in making the regular premium payments for Medicare Part B, the DFAS representative was asked about the possibility of paying with an allotment. This has not been implemented, but it is being considered. Until then, retirees will have to continue to select from options offered by Medicare.

DFAS Newsletter

DFAS is expecting to issue a monthly e-mail newsletter starting in November 2005. Details on how to sign up will be published in *Still Serving in Korea* when they become available.

DFAS Facts

DFAS pays out \$3 billion each month to retirees and annuitants. It provides services to 2.4 million retirees and annuitants, the youngest retiree is 17 years old, the oldest is 112. Only 300,000 retirees and annuitants use myPay and DFAS is working hard to get significantly more people signed up. Do you use **myPay**?

Direct Deposit to Foreign Banks

As reported in the August issue of *Still Serving in Korea*, DFAS will initiate a capability to **deposit retired pay and annuities to foreign banks in five countries**. The money will be deposited in the currency of that country converted on the first day of the month at the official exchange rate. This rate averages about 5% higher than the rate the individual would receive by converting their money at a foreign bank. Those who want to have part of their pay received in dollars will have to initiate an allotment to a U.S. bank or credit union.

A Korea retiree had previously advised me that DFAS is able to pay foreign contractors via foreign banks, so why not apply the same procedures to pay retirees and annuitants. The DFAS representative explained that the foreign contractor payment procedure is unique. DFAS opens an account in the foreign bank and makes a substantial deposit, which is converted to the local currency, to cover the cost of the contract. The contractor is then paid by DFAS with checks drawn on the foreign bank account. This procedure is unique to foreign contracts and would not work for retiree and annuitant pay.

Eliminating the SBP-SSA Offset

Survivor Benefit Plan (SBP) recipients who reach age 62 find their SBP annuity reduced from 55% of retired pay to 35%. Starting Oct 1, the offset will be restored in 5% increments. From the perspective of the annuity amount received, the increase from 35% to 40% is not 5% but 14.2%. When completed in Apr 2008, the elimination of the offset will result in a cumulative 57.1% increase in the monthly annuity.

Other Issues

TRICARE Retiree Dental Program (TRDP)

The TRICARE representative admitted that he is not optimistic about extending TRDP to overseas retirees. The assessment is that DoD lacks any interest in making it available overseas. However, the TRICARE contract will be renewed in 2007 and the best option for raising interest in implementing overseas TRDP would be through the 2006 meetings of the service retiree councils.

The effect of reducing overseas forces and the potential effect of Base Realignment and Closure (BRAC) on eliminating overseas installations would likely result in reduced retiree populations overseas. DoD may elect to adopt a wait-and-see position until BRAC is completed before giving any further consideration to the possibility of overseas TRDP.

Retiree Recall Information

There are three categories of retiree recall:

- Non-disabled retirees under age 60 who had retired within the previous five years
- Non-disabled retirees under age 60 who had been retired for more than five years
- All others

Retirees who are recalled are not subject to PT testing, or to performance evaluations because there are no promotions. Retirees can be brought back to active duty for up to 365 days at a time. Recalled retirees are in TDY status for the entire period of recall. Retired pay is not recomputed until the recalled retiree has served two years (two consecutive 365 day periods). Retirees who might be considering voluntary recall are advised that there are currently five times more retirees applying for recall than there are positions to be filled.

Jack Terwiel