

## Issue 2005-10 — October, 2005

### Notices

#### **Korea Retirees' Schedule of Events**

**Oct 8** – Osan AB Retiree Appreciation Day at the Challenger Club, starting at 1200.

**Oct 11** – Jack Terwiel and his wife will be at Army Community Services in Seoul (Bldg 4106, South Post) to provide assistance to retirees and widows.

#### **USMRAK Annual Membership Meeting Scheduled**

The U.S. Military Retirees Association Korea (USMRAK) holds its annual membership meeting on Saturday, Dec 3, starting at 0930 at Yongsan Army Garrison Multi-Purpose Training Facility, also known as the South Post Theater. We are hoping to have the EUSA G-1 there to meet with retirees. G-1 has assumed retiree support from USFK/J1. And there will be presentations with information of interest to retirees.

*Osan AB Retiree Activities Office*

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#### **Medical Care Matters**

### **Senate Votes to Halt PTSD Investigation**

Earlier this year, the VA announced plans to investigate Post Traumatic Stress Disorder (PTSD) disability claims of 72,000 veterans because an earlier study of a small number of cases by the VA's Inspector General found errors in about one-third of the claims examined. Although many of the problems uncovered were paperwork errors, Sen. Patty Murray, D-Wash., and several veterans organizations feared the VA would use the review to strip benefits from veterans with mental illness. The review also would strip time and resources from current disability claims processing. Consequently, Sen. Murray inserted language into the FY 2006 Military Construction and Veterans Affairs appropriations bill on Sept. 22 that would block the review. The legislation passed the Senate 98-0 and will go to a House-Senate conference committee.

*Armed Forces News, 30 Sep*

### **Exercise Regularly: A Healthy Habit for Healthy Aging**

Exercise is probably the single most important thing you can do to age successfully. The benefits are seemingly endless and can include weight control, improved circulation of blood and oxygen, increased muscle mass, better mood and improved balance.

"Doing some sort of exercise is very important for maintaining your functionality as you get older," says Paul Takahashi, M.D., a specialist in geriatrics at Mayo Clinic, Rochester, Minn. "And it's absolutely never too late to start."

Even in moderate amounts, exercise can help you enjoy life and avoid diseases that many people mistakenly believe come automatically with age. You can reduce your risk of dying prematurely by almost half if you exercise every day or nearly every day. Regular physical activity cuts your risk of:

- Heart attack
- Stroke
- High blood pressure
- Diabetes
- Osteoporosis
- Depression and anxiety
- Osteoarthritis
- Falls and broken bones
- Some kinds of cancer

Exercise can also enhance your mood and help you manage stress and sleep more soundly.

The following are essential points to remember about exercising during middle age and beyond:

- Consider a checkup first. See your doctor before starting a vigorous exercise program, particularly if you have a chronic health condition.
- Start slowly. Try not to overdo it – exercising too long or too intensely – when starting out. Be sure to make stretching a part of your routine. When you feel stronger, gradually increase the amount or intensity of your exercise.
- Enjoy your exercise. Pick something you enjoy doing and have fun. Vary your exercise program or include a friend to keep it exciting. Take your exercise outside if the weather is agreeable.
- Aim for 30 minutes or more of exercise most days of the week. This can be done all at once or accumulated throughout the day – for example, a 10-minute walk in the morning, 10 minutes of climbing stairs in the afternoon and another 10-minute walk after dinner.
- Be creative. Although certain conditions may prevent you from doing certain activities, almost everyone can participate in some form of physical activity. For example, if you have arthritis, you may do well with pool or water exercise. And exercise can include many common household chores and lifestyle activities, such as walking the dog, washing the car or raking the yard. Talk with your doctor about what will work best for you.
- Pace yourself. If you're unable to talk while exercising, you're probably working too hard. You should be breathing hard or be slightly out of breath but still be able to engage in conversation.
- Know when to stop. Stop exercising and seek immediate care if you feel tightness in your chest or have severe shortness of breath, chest pain or pain in your arms or jaw, or you experience heart palpitations, dizziness or faintness.

## **Mayo Clinic Web Site**

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### **Test Your Knowledge**

The Mayo Clinic offers some useful quizzes on their web site. Here are links to a couple that may give you some information you didn't know.

Aging quiz: Separate fact from fiction **Aging Quiz**

Anti-aging quiz: Secrets to a longer, healthier life **Anti-Aging Quiz**

Cholesterol quiz: Is your diet hurting your heart? **Cholesterol Quiz**

**Osan AB Retiree Activities Office**

## **Pay Matters**

### **No Diet COLA**

The Consumer Price Index shot up another .6 of a percentage point in August. With the post-hurricane jump in energy prices, that trend is likely to continue in September – making it likely that the 2006 COLA will be in the vicinity of 3.8%.

The last time military retirees had a COLA that large or larger was the 5.4% in 1991.

We won't know the final 2006 COLA percentage until mid-October.

**MOAA Legislative Update, Sep 16**

### **How to Calculate SBP Premium and Enrollment Fee for SBP Open**

**Season Oct 1, 2005 through Sep 30, 2006**

*(Note: MOAA has provided **sample calculations** to assist you in calculating your own buy-in.)*

Retirees who elected not to participate SBP when first eligible please use the following steps to calculate the open enrollment buy in premium.

- Step 1.** Determine amount of retired pay you wish to cover under SBP (from \$300 up to full retired pay).
- Step 2.** To determine future monthly SBP premium, multiply the dollar amount selected in step 1 above by .065.
- Step 3.** To determine the enrollment fee you will have to pay to participate in the SBP Open Enrollment Period:
  - a. Determine the number of completed years since you could have first enrolled in SBP (e.g., the date of military retirement if continuously married since that date – also called "event" in chart below). If it has been 6 months, the number of completed years is zero; if it has been 4 years and 4 months, the number of completed years is 4.
  - b. Consult the chart below and determine the "lump sum factor per \$1 of monthly premium" for the number of completed years calculated in step a. above.
  - c. Multiply this factor times the premium determined in step 2 above. The result is the amount of the enrollment fee you must pay if you wish to participate in the open enrollment period. This amount may be paid in 24 equal installments.
- Step 4.** If you elect to pay the enrollment fee in 24 payments, your 2-year monthly premium will be Step 2 (monthly SBP premium) plus Step 3 (enrollment premium). Once you have paid the combined premiums for 24 months the enrollment fees will cease. Monthly premiums will continue. SBP is paid up after 30 years. Your enrollment fee will be credited toward your paid-up years total.

Retirees currently enrolled in SBP may elect to increase the amount of retired pay that is covered under SBP. To calculate the open enrollment buy in premium for currently enrolled retirees, please use the following steps.

- Step 1.** Determine the new amount of retired pay you wish to cover under SBP. (You cannot decrease coverage

during the open season)

**Step 2.** To determine your new future monthly SBP premium, multiply the dollar amount selected in step 1 above by .065.

**Step 3.** To determine the difference in premium amounts between your current premium amount and your future premium amounts:

Subtract your current monthly premium amount (located on your Retiree Account Statement, labeled "SBP Costs") from the future monthly SBP premium amount established in step 2. The result represents the additional amount per month that you would have paid had you elected this higher coverage of retired pay when you first enrolled in SBP.

**Step 4.** To determine the enrollment fee you will have to pay to participate in the SBP Open Enrollment Period:

a. Determine the number of completed years since you first enrolled in SBP (e.g., the date of military retirement if continuously married since that date – also called "event" in chart below). If it has been 6 months, the number of completed years is zero; if it has been 4 years and 4 months, the number of completed years is 4.

b. Consult the chart below and determine the "lump sum factor per \$1 of monthly premium" for the number of completed years calculated in step a. above.

c. Multiply this factor times the additional premium amount determined in step 3 above. The result is the amount of the enrollment fee you must pay if you wish to participate in the open enrollment period. This amount may be paid in 24 equal installments. (see **sample calculation # 5**)

**Step 5.** If you elect to pay the enrollment fee in 24 payments, your 2-year monthly premium will be Step 2 (monthly SBP premium) plus Step 4c (enrollment premium). Once you have paid the combined premiums for 24 months the enrollment fees will be paid. Monthly premiums will continue. SBP is paid up after 30 years.

<b>2005 Open Season Lump Sum Factors for SBP Spouses and Spouse/Child Coverage</b>	
<b>Completed Years Since "Event"</b>	<b>Lump Sum Factor per \$1 of monthly premiums</b>
0	38
1	48
2	57
3	67
4	74
5	83
6	93
7	103
8	119
9	136
10	153
11	171
12	189
13	209
14	228
15	248
16	269

<b>2005 Open Season Lump Sum Factors for SBP Spouses and Spouse/Child Coverage</b>	
<b>Completed Years Since "Event"</b>	<b>Lump Sum Factor per \$1 of monthly premiums</b>
17	259
18	311
19	332
20	355
21	379
22	404
23	430
24	456
25	482
26	506
27	529
28	552
29	574
30	597
31	618
32	639
33	658

*MOAA Web Site*

#### **Department of Defense to Implement Image-Based Teller System at Community Banks Overseas**

The Community Bank operated by Bank of America is deploying a new image-based teller system to all of its banking centers. The new teller system employs the latest technology and incorporates features of the recent Check 21 Act.

Features of the new system include scanners at each teller stations that convert checks and other documents to digital images at the point of presentment. The new teller software balances the transaction, creates electronic transaction history journals, archives items in a central database, and ultimately creates an image cash letter for transit check processing. The added benefit of the improved efficiency and processing of checks enables checks to be presented to the customer's home bank in a more timely manner, resulting in quicker postings to their individual checking account.

To date, all Community Bank branches in Japan and Korea have been successfully converted to the new system. The conversion of the branches located in Europe began in July 2005 with completion scheduled for November 2005. The new system will also be installed in the Community Bank branches located in Kwajalein, Diego Garcia and Guantanamo Bay, Cuba with final installation dates still to be determined.

The Community Bank is operated by Bank of America under a contract with the Department of Defense on military installations in 10 countries. There are 94 branches and 299 ATMs located worldwide in Japan; Korea; Diego Garcia; Kwajalein; Guantanamo Bay, Cuba; Honduras; Germany; the Netherlands; the United Kingdom and Iceland.

The Defense Finance and Accounting Service, in coordination with the Military Service banking representatives, is responsible for the daily oversight, control and management of the Overseas Military Banking Program (OMBP) to provide stateside-like banking products and service to the below authorized customers:

- Active duty U.S. Military personnel, and their sponsored family members
- DoD - U.S. Civilian employees and their sponsored family members
- U.S. employees of all other U.S. Government departments and NAFIs, and their sponsored family members
- Active duty U.S. Military personnel and U.S. Government Civilian personnel on temporary duty
- U.S. Reserve Military personnel on temporary active duty and their sponsored family members
- Authorized private organizations
- DoD contractors, and employees when approved

*DFAS News Release 0905-0005, Sep 28*

## Survivor Matters

### **VA Activates Surviving Spouse Web Site**

The Department of Veterans Affairs has activated a new web site dedicated to the surviving spouses of service members who died on active duty and surviving spouses of veterans who died after serving their country. The site, at <http://www.vba.va.gov/survivors>, has links not only to VA pages describing survivor benefits but also to other government sites that may offer information and assistance.

It also contains a link to Frequently Asked Questions (FAQs). For questions more specific than those covered on the FAQ link, the site has instructions for contacting the VA directly.

*Armed Forces News, Sep 16*

### **"Widows Tax" Being Phased Out**

October 2005 begins the phase out of the unfair "widows tax," which once reduced Survivor Benefit Plan (SBP) annuities by up to one-third at age 62 for most annuitants. Any annuitant currently receiving SBP at less than 40 percent of the base amount will be increased to 40 percent of the base annuity. The increase will be seen in the November deposit. SBP annuity amounts will remain unchanged for those annuitants who already receive payments greater than 40 percent of the base annuity.

*MOAA News Exchange, Sep 28*

## Community Matters

### **Services Complete Indefinite ID Card Upgrades at Most Facilities**

A software upgrade has been completed at most military identification card issuing facilities, allowing eligible family members and surviving spouses to receive indefinite ID cards at age 75 upon expiration of current IDs. The upgrade is scheduled to be completed at all bases by Oct. 7.

Card issuing facilities are authorized to issue the new ID card within 90 days of expiration as there will be no mass issuance, according to ID card management officials. Eligibility rules for ID cards have not changed.

Tricare officials point out that the Military Health System requires all eligible beneficiaries to have a current ID card in order to receive health care. Also, beneficiaries are reminded that their personal information must be current in the Defense Enrollment Eligibility Reporting System (DEERS).

Changes to sponsor's status, home address and family status (marriage, divorce, birth and adoption) are examples of information that needs to be properly maintained in DEERS.

The DEERS Support Office can be reached by telephone at 1-800-538-9552, or information can be found online at [www.tricare.osd.mil/DEERS](http://www.tricare.osd.mil/DEERS).

For more information about the permanent retiree ID card or DEERS enrollment, beneficiaries may visit the TRICARE Web site at [www.tricare.osd.mil/deers](http://www.tricare.osd.mil/deers) or call the TRICARE Regional Office (TRO) North (1-877-874-2273), the TRO South (1-800-444-5445), or TRO West (1-888-874-9378). Overseas beneficiaries can call 1-888-777-8343.

Beneficiaries can also find the nearest ID card issuing facility at [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home).

*AF Retiree News, Sep 16*

### **VA Awards Grant for New Jersey State Veterans Cemetery**

The Department of Veterans Affairs (VA) has awarded a grant of \$98,564 to the state of New Jersey for improvements to the Brigadier General William C. Doyle Veterans Memorial Cemetery in Wrightstown, the most active state cemetery in the nation.

"By partnering with state veterans cemeteries, VA is able to honor our commitment to the men and women who have served in uniform," said the Honorable R. James Nicholson, Secretary of Veterans Affairs. "This partnership provides a final resting place for New Jersey's veterans that meets the high standards of a national shrine."

The grant will pay 100 percent of the allowable costs for installation of an underground drainage system in section "L" of the cemetery. This section typically floods in periods of heavy rainfall and snow melt.

The cemetery provided 2,669 burials last fiscal year. It is the only veterans cemetery in New Jersey with available space for casketed burials.

VA's State Cemetery Grants Program complements VA's national cemeteries. The grants have helped establish, expand or improve 61 state veterans cemeteries that provided more than 19,000 burials in fiscal year 2004. Five additional state cemeteries are under construction. Since the program began in 1980, VA has awarded more than 140 grants of more than \$215 million to 32 states and Guam.

Information on VA burial benefits can be obtained from national cemetery offices, from the VA Web site on the Internet at <http://www.cem.va.gov> or by calling VA regional offices toll-free at 1-800-827-1000.

*AF Retiree News, Sep 18*

### **D.C. Retirement Home Welcomes Evacuated Veterans**

Hurricane Katrina decimated the Armed Forces Retirement Home in Gulfport, Miss., leaving 416 veterans homeless. They were evacuated, and by Sept. 1 they were checking in to the Armed Forces Retirement Home in Washington, D.C. Some 250 traveled by bus while those who were severely disabled came by air. Two of them drove. The Washington home has about 1,000 permanent residents, with vacancies for another 700, so the 416 from Gulfport will not displace other veterans and military retirees with reservations, said officials.

The new residents from Gulfport are expected to stay for several months. The Armed Forces Retirement Home was formed by Congress as an independent federal agency by combining the U.S. Naval Home in Gulfport and the U.S. Soldiers and Airmen's Home in Washington.

The Home guarantees its retired enlisted men and women a caring and secure home in their old age.

*Armed Forces News, Sep 9*

### **AF Launches Common Access Card Login**

Users can now log on to the Air Force Portal using their common access card (CAC) and personal identification number.

Air Force spokesman Maj. David Gindhart said getting the Air Force Portal to recognize your CAC is easy. Users should go to the Portal Web site at <https://www.my.af.mil> and click the "New/existing users start here" link under the "Register Now with CAC" heading. When users log into the Portal with their CACs, they will continue to have access to the reduced sign-on access applications they have set up, such as the Virtual Military Personnel Flight, myPay, Air Force Personnel Center secure, Air Force Virtual Education Center, and the fitness management system. If users need to log into the portal from home or any machine without a CAC reader, they will still be able to log in with their password and ID combination, said Gindhart.

*Armed Forces News, 30 Sep*

## **Laughing Matters**

### **The Dietitian**

A dietitian was once addressing a large audience in Chicago. "The material we put into our stomachs is enough to have killed

most of us sitting here, years ago. Red meat is awful. Soft drinks erode your stomach lining. Chinese food is loaded with MSG. Vegetables can be disastrous, and none of us realizes the long term harm caused by the germs in our drinking water.

"However there is one thing that is the most dangerous of all and we all have, or will, eat it. Can anyone here tell me what food it is that causes the most grief and suffering for years after eating it?"

A 75-year-old man in the front row stood up and said,

"Wedding cake!"

*from the Internet*

### **The Amish and the Elevator**

An Amish boy and his father were visiting a mall. They were amazed by almost everything they saw, but especially by two shiny, silver walls that could move apart and back together again.

The boy asked his father, "What is this, Father?" The father [never having seen an elevator] responded "Son, I have never seen anything like this in my life, I don't know what it is."

While the boy and his father were watching wide-eyed, an old lady in a wheel chair rolled up to the moving walls and pressed a button. The walls opened and the lady rolled between them into a small room.

The walls closed and the boy and his father watched small circles of lights with numbers above the walls light up. They continued to watch the circles light up in the reverse direction.

The walls opened up again and a beautiful 24-year-old woman stepped out.

The father said to his son, "Go get your mother."

*from the Internet*

## **Director's Corner**

### **Pending, Pending ...**

We're waiting for a lot of news about benefits for military retirees and their survivors. The news would be the result of legislation that's been proposed in the current legislative session that would normally have been decided or nearly decided by now. However, two events have taken the primary attention of our legislators: the Gulf Coast aftermath of Hurricanes Katrina and Rita; and the nomination of Judge John G. Roberts Jr. to become Chief Justice of the Supreme Court. With those events settling down, Congress can return to legislating.

Expect to see major progress on legislation in the next few weeks as the legislators return their focus to pending legislation. One piece of news that should be of interest to us is the action they are taking to speed up the annual defense budget. Normally, the defense legislation is handled as two separate bills: the authorization bill, or how they would like to spend money; and the appropriations bill, or what legislation can afford to fund. The first is important because it tells us what they're considering. The second is important because it tells us what will actually be implemented.

Because of the delay in getting to the 2006 National Defense Authorization Act, **MOAA reports** that the bills will probably be combined, with the authorization bill being appended to the appropriations bill as an amendment. If they do it this way, is it good or bad? We'll have to wait and see what comes out of this unusual move.

As soon as we get the word on what they finally agreed upon and approved, it will be posted on the **RAO web site**. Hope you've got the web site bookmarked.

*Jack Terwiel*

### **AAFES Still Serving Weekend, 16-18 Sep**

I had expected to receive more than 600 of the AAFES special coupons for retirees in time to distribute them for Still Serving

weekend. When I picked up the still-sealed box, the packing list showed 75 of the coupon booklets had been shipped, but when I opened it there were 71 booklets inside.

My original intention was to send booklets to the main retiree areas throughout Korea. However, I received only enough to handle the Osan population. I set up at the entrance to the main store from 0900 to 1200 and handed them to any retiree who could show me a blue ID card. Leftovers were handed out the following week to retirees visiting Building 936 (RAO location) for an ID card, ration card, or vehicle registration.

I'll try to set up a reminder for next year to have individuals at each of the installations where an AAFES store is located to order the Still Serving coupons through their local store manager. That might be an easier way to handle it. Also, I and others should plan on getting retiree volunteers to hand out the coupons during Still Serving weekend.

***Jack Terwiel***