

Issue 2006-12 — December, 2006

Notices

Korea Retirees' Schedule of Events

Dec 9 – Area IV Military Retiree Council meeting at 1100 in the Area IV Support Activity conference room

Dec 12 – The December USFK Retiree Council meeting will be held at the Main Street (formerly Townhouse) Cafeteria starting at 0730. This meeting will be devoted to discussing the final consideration of issues to be submitted to the Chief of Staff Army Retiree Council. Non-members wishing to attend must arrange in advance with Al Chellis at DSN 723-6193.

RSO Moving to Camp Humphreys

The lack of space at Yongsan for a private office for the Retirement Services Office has resulted in the decision to relocate the office to Camp Humphreys. It will be located in a large office on the second floor of Building 544, the Soldier Support Center, which is the same building where ID cards, ration cards and vehicle registrations are handled. For retirees and widows unable to climb to the second floor, an alternate meeting location can be arranged, either at Camp Humphreys or another location such as the Songtan location of Jack's Office outside Osan AB. In addition, a regular schedule of visits is being arranged to provide the RSO services in other locations. This schedule should be ready for the next issue of *Still Serving in Korea*.

The new office is expected to open before Christmas, but the first several days will be devoted to moving in and setting up the new location, so services may be briefly interrupted or limited. The new phone number for the RSO and directions to the office will be posted at <http://www.rso-korea.com> and the e-mail address will remain the same, rso@korea.army.mil. The cell phone number remains the same, 017-477-1441. There's more discussion on the relocation in the **RSO's Corner**.

Korea Retirement Services Office

Rule Change for Obtaining Korean Driver's License

Starting on June 1, 2006, foreigners who are normally resident in Korea must exchange their domestic (*U.S., in our case*) driver's license when applying for a Korean driver's license if they wish to take only the written and vision test. In this case, the U.S. license is returned to the state agency that issued the license. Americans wishing to retain their U.S. driver's license must take the full battery of tests just as if they don't have a driver's license and are applying for a Korean driver's license for the first time. Tests include the following:

1. Pass a written test (in English)
2. Pass a driving test
3. Attend a safety class

This is a significant change in that up to now we have been allowed to retain our U.S. driver's license and take only the written test and vision test to qualify for the Korean driver's license. For more detailed information, go to <http://korea.usembassy.gov/drive.html>.

(Thanks to Gene Zeilfelder for bringing this to our attention.)

condensed and clarified from U.S. Embassy-Seoul, U.S. Citizen Services

Retiree Achievement

Mr. Jim Genesy, an AF retiree who works in the Osan AB Hospital's TRICARE office, has been selected as TRICARE Provider of the Year. Anyone who has applied for TRICARE benefits at Osan knows Jim and the superb service and extra effort he always provides. Having personally dealt with him in filing claims for myself and assisting retirees and widows in their claims, I feel justified to state, as I told him: "I don't think there's a person better qualified for the award and more deserving of it."

Korea Retirement Services Office

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Medical Care Matters

FDA Approves Once-Daily JANUVIA

Merck & Co., Inc. announced today that the U.S. Food and Drug Administration (FDA) approved JANUVIA (sitagliptin phosphate), the first and only DPP-4 inhibitor available in the United States for the treatment of type 2 diabetes. JANUVIA has been approved as monotherapy and as add-on therapy to either of two other types of oral diabetes medications, metformin or thiazolidinediones (TZDs), to improve blood sugar (glucose) control in patients with type 2 diabetes when diet and exercise is not enough. The recommended dose of JANUVIA is 100 mg once daily. JANUVIA should not be used in patients with type 1 diabetes or for the treatment of diabetic ketoacidosis, as it would not be effective in these settings.

JANUVIA enhances a natural body system to significantly lower elevated blood sugar. JANUVIA belongs to a new breakthrough class of prescription medications called dipeptidyl peptidase-4 (DPP-4) inhibitors that improves blood sugar control in patients with type 2 diabetes. JANUVIA enhances a natural body system called the incretin system, which helps to regulate glucose by affecting the beta cells and alpha cells in the pancreas. Through DPP-4 inhibition, JANUVIA works only when blood sugar is elevated to address diminished insulin due to beta-cell dysfunction and uncontrolled production of glucose by the liver due to alpha-cell and beta-cell dysfunction.

"Those patients who are unable to adequately manage their type 2 diabetes with lifestyle changes, like healthy eating and increased physical exercise, and who require medications now have a new product to help regulate their blood sugar levels," said Edward S. Horton, M.D., director of clinical research, Joslin Diabetes Center and professor of medicine, Harvard Medical School, Boston.

"JANUVIA underscores Merck's commitment to the field of diabetes, and the benefits we strive to bring to patients and physicians who struggle in the treatment of type 2 diabetes," said Richard T. Clark, president and chief executive officer, Merck. "The approval of JANUVIA is a clear example of Merck's focus on developing innovative therapies to improve human health around the world."

More information is available at: http://www.merck.com/newsroom/press_releases/product/2006_1017.html
TREA Washington Update, Nov 10

Revised and Updated TRICARE Website

TRICARE beneficiaries will get a pleasant surprise the next time they visit TRICARE Online. The Web site has a new name, a new look and a new home. It's now part of **TRICARE.mil**, the official Web site for all TRICARE information.

"We reorganized the Web site with our beneficiaries in mind," said Army Maj General Elder Granger, deputy director, TRICARE Management Activity. "Now they can go to one site to look up benefit information, schedule an appointment or track claims. Everything's in one place making the site easier to use."

TRICARE.mil comprises five main content areas:

- **My Health** (TRICARE Online) - personal health information and online appointment scheduling for TRICARE Prime enrollees
- **My Benefit** - TRICARE benefit information
- **MHS Staff** - resources for Military Health System staff members
- **TRICARE Providers** - information for TRICARE network providers
- **Pressroom** - the latest news about TRICARE and the military health system

In the next phase of Web site improvements, beneficiaries will be able to enter their profile and receive benefit information tailored to them. TRICARE expects this feature to be available winter 2007. [TMA Press Release]

NAUS Weekly Update, Nov 2

Vets Disability Panel Rejects Lump Sum Option

The Veterans' Disability Benefits Commission rejected the concept of the Department of Veterans Affairs (VA) offering veterans with lower-rated disabilities a lump-sum payment in lieu of monthly payments for life. The 13-member commission made the decision after a public meeting the week of Oct. 16 in Washington, D.C., during which veterans organizations spoke against the idea. The plan, which would have applied to veterans rated 10 or 20 percent disabled by the VA, would have encompassed some 75 percent of all disabled veterans.

Joseph V. Violante, legislative director for Disabled American Veterans, said that veterans should be relieved by the commission's decision. Veterans who took the lump sums would be giving up a lot of their benefit and would face the possibility of not being able to re-open their claim should conditions worsen, he said.

Armed Forces News, Nov 3

Updated List of TRICARE Reimbursements Available

An updated list of the TRICARE reimbursement rates is now available to beneficiaries. The changes for fiscal year 2007 include updated rates for inpatient mental health, residential treatment centers, partial hospitalization, hospice, and inpatient cost-shares for civilian hospitals.

"We take very seriously the President's initiative toward transparency in health care costs," said Army Major General Elder Granger, deputy director, TRICARE Management Activity. "This is just one way we make the cost of medical services available to our beneficiaries."

TRICARE reimbursement rates are aligned with Medicare rates as set by Congress. However, TRICARE does have some dispensations that may not be available to Medicare to ensure that beneficiaries continue to have health care available.

Medicare premiums also change annually and now the Medicare Part B premium is linked to income. In 2007, individual

incomes will trigger premium increases at \$80,000, \$100,000, \$150,000 and \$200,000. For married couples the premium rises when the income is double those amounts. However, this change will have no effect on TRICARE costs or benefits for those who are also Medicare beneficiaries.

Beneficiaries may view the updated reimbursement rates on the TRICARE web site at www.tricare.osd.mil/tricarecost.cfm.
[TMA Press Release]
NAUS Weekly Update, Nov 17

VDBC Update

The surveys of veterans for the Veterans Disability Benefits Commission (VDBC) began in mid-November and will continue through April 2007. These surveys will measure the health, employment and satisfaction of veterans and survivors.

If you are contacted to participate please do. A survey base of around 22,000 is needed for meaningful data. The survey company is mailing out around 10,000 invitations at a time and when they have reached the number of responses they need, they will stop. Initial contact will be by mail but then the actual survey will be a phone call. Your opinions and experiences will represent many other veterans.

NAUS has heard that one website, which supposedly "watches" the VA is telling veterans NOT to participate. This is totally irresponsible. The reason for the surveys is to obtain much more information than is currently available to give the VDBC a more complete picture of veterans and their families. Again, we encourage you to participate if you are contacted.
NAUS Weekly Update, Dec 1

Learn How to Say No

Be honest with yourself. Is your plate piled too high with deadlines and obligations that you're trying to squeeze in between meetings? Are you trying to cram too many activities into too little time? If so, stress relief can be as straightforward as just saying no – or no more.

Why say no?

There are countless worthy requests out there just waiting to decrease the amount of free time you have, and increase your level of stress. So, it's easy to create stressful situations in your life, if you don't turn down requests for your time and talents.

Who will make costumes for the school play or coach your children's Little League team if you don't? The answer may not be simple, but you should still consider these reasons for making sure it's not you.

Saying no can be good for you. Saying no is not a selfish act. In fact, it may be the most beneficial thing that you can do for your family and your other commitments. When you say no, you'll be able to spend quality time on the things you've already said yes to. Saying no can allow you to try new things. Just because you've always helped plan the company softball tournament doesn't mean that you have to keep doing it forever. Saying no will free up time to pursue other hobbies or interests.

Yes isn't always the best answer. If you're overcommitted and under a lot of stress, you've got a much better chance of becoming sick, tired or just plain old crabby, which doesn't benefit you or anyone else. It's important to recognize the power of other people. Let those around you come through. Although others may not do things exactly the same way you would, you can learn a valuable lesson by allowing others to help, while gaining treasured free time.

When to say no

Sometimes it's tough to determine which activities deserve your time and attention. Use these strategies to evaluate obligations – and opportunities – that come your way.

Find yourself. Saying no helps you prioritize the things that are important to you. You'll gain time that you can commit to the things that you really want to do, such as leaving work at a reasonable hour to make time for a mind-clearing run at the end of the day. Examine your current obligations and overall priorities before making any new commitments. Ask yourself if the new commitment is important to you. If it's something that you feel strongly about, by all means do it. Weigh the yes-to-stress ratio. Is the new activity that you're considering a short- or long-term commitment? Taking an afternoon to bake a batch of cookies for the school bake sale will take far less of your precious time than heading up the school fundraising committee for an entire year. If an activity is going to end up being another source of stress in your life – especially for the long term – take a pass.

Let go of guilt. If friends want to get together for an impromptu evening out on the town when you've already scheduled a quiet evening at home with your partner, it's okay to decline their offer. Do what you've set out to do and don't veer off that path because of feelings of guilt or obligation. It will only lead to additional stress in your life.

Keep your current commitments in check. If you have relatives coming over for dinner, don't go overboard. Order pizza or ask everyone to bring a dish to share.

Sleep on it. Are you tempted by a friend's invitation to volunteer at your old alma mater or join a weekly golf league? Take a day to think over the request and respond after you've been able to assess your current commitments as well as the new opportunity.

How to say no

No. Nope. Nah. See how simple it is to say one little word that will allow you to take a pass on the things that aren't a priority? Of course, there are always instances when it's just not that easy. Here are some things to keep in mind when you need to say no:

- Practice full disclosure. Don't fabricate reasons to get out of an obligation. The truth is always the best way to turn down a friend, family member or co-worker.
- Let them down gently. Many good causes land at your door, and it can be tough to turn them down. Complimenting the person or group's effort while saying that you're unable to commit at this time helps to soften the blow and keep you in good graces.

Saying no won't be easy if you're used to saying yes all the time. But learning to say no is an important part of simplifying your way to a better, less stressful life.

Mayo Clinic Web Site

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Pay Matters

2007 VA Disability Rates

The following table shows the 2007 VA disability rates for retirees and retirees with families.

Disability Rating	10%	20%	30%	40%	50%
Veteran Only	\$115	\$225	\$348	\$501	\$712
Veteran+ Spouse			\$389	\$556	\$781
Vet+ Sp+ 1 Child			\$420	\$597	\$832
Vet+ Sp+ 2 Children			\$441	\$625	\$867
Vet+ Sp+ 3 Children			\$462	\$653	\$902
Vet+ Sp+ 4 Children			\$483	\$681	\$937
Disability Rating	60%	70%	80%	90%	100%
Veteran Only	\$901	\$1,135	\$1,319	\$1,483	\$2,471
Veteran+ Spouse	\$984	\$1,232	\$1,430	\$1,608	\$2,610
Vet+ Sp+ 1 Child	\$1,045	\$1,303	\$1,511	\$1,699	\$2,711
Vet+ Sp+ 2 Children	\$1,087	\$1,352	\$1,567	\$1,762	\$2,781
Vet+ Sp+ 3 Children	\$1,129	\$1,401	\$1,623	\$1,825	\$2,851
Vet+ Sp+ 4 Children	\$1,171	\$1,450	\$1,679	\$1,888	\$2,921

VA Web Site

Veterans Appellate Case Backlog Going Down

Since this summer, two retired Judges have joined the 7 Judges at the U.S. Court of Veterans Claims to deal with the federal appellate case backlog. At the urging of Senator Larry Craig (R-ID), the present Chairman of the Senate's VA Committee, the

temporary Judges came on board in July. It is expected that full bench will decide approximately 4,400 cases this year (800 more than is normally filed in any given year). Senator Craig said that he thinks this is great news for the veterans.

TREA Washington Update, Nov 10

Mileage Rate Could Rise

Federal employees using their personal vehicles on official business could be reimbursed at a rate of 48.5 cents per mile in 2007, up by four cents from the current rate, if past practice is followed. The reimbursement rate is set by GSA, but in most cases the rate follows the lead of the IRS, which sets a mileage reimbursement rate for tax purposes. The IRS has announced a 48.5 cent per mile rate for 2007, which would match the highest rate ever, which applied for the last four months of last year.

FEDWeek Weekly News, Nov 8

Community Matters

DoD Employees Don't Need to Replace [Common Access] Cards Yet

Department of Defense (DoD) officials have said there is no need for employees to request replacements for the "common access card" (CAC) used by DoD civilian employees. DoD like other agencies has started a transition to a card that is designed to ultimately be usable government-wide for access to buildings, secured areas, computer networks and in other secure settings. Unlike most other agencies, however, DoD already has a standardized card that meets many of those same goals, although only internally to the department. Officials said at a press conference that employees do not need to trade in their current DoD cards for new cards but instead should hold onto them until they are up for renewal, at which time they will get the new cards.

The transition to a common government-wide ID card is likely to span several more years at least. Under a presidential directive, agencies were required to begin issuing cards complying with the new government-wide standards by October 27, but most of them met that goal mainly in a technical way, issuing only a handful of cards. Officials said that DoD, for example, issued about 10 or 20 – out of a civilian workforce of some 700,000. The new cards have additional security features, including pictures and fingerprints embedded on a computer chip within the card. Beyond the practical considerations of issuing so many cards, the government will have to install a vast number of card-reading devices and either make them compatible with current security systems or replace those systems.

FEDWeek Weekly News, Nov 29

Air Force Clubs to Test 'U Choose' Program in AETC

Air Force Services Agency officials have announced a new program they plan to test starting Jan 1 that will allow new and current club members to choose between the Private Label or the MasterCard club membership card. The "U Choose" program will be tested in the Air Education and Training Command and run through Jun 20, 2007.

"We're very excited about the U Choose program", said Frank Black, chief of Air Force Clubs. "In analyzing ... data and surveys conducted, we've learned that one reason for not becoming a club member was the issue of having a credit card as their membership card. We listened to those individuals, and now are offering all potential members as well as our current members the opportunity to "choose" the Private Label club membership card," Mr. Black said.

While both cards have the same membership benefits, card member benefits are different. The Private Label card has a maximum credit limit of \$500 and members can only use the card on base at their clubs and at other Services activities. Also, there is no rewards program associated with the Private Label card.

The MasterCard club membership card carries a credit line starting at \$1,000 and has a rewards program. The Military Free Cash Rewards program offers Air Force club members points for every dollar in purchases made using this card at all Services activities, the base exchange and the commissary, and off base establishments.

AF Retiree News, Nov 8

Hearing Set in NSPS Case

The federal appeals court for the District of Columbia Circuit has set December 11 to hear oral arguments in a union lawsuit against DoD's national security personnel system (NSPS), a case that resulted in a lower court issuing an injunction against the labor relations, adverse action and appeals parts of the NSPS rules. DoD in the meantime is continuing to phase in the unaffected parts of NSPS – including changes in job classification and pay for performance – with certain non-union employees. Both sides recently filed briefs in the case, and the court could issue a decision within a matter of months after the oral arguments. The same court – although not the same panel of judges that has been assigned to the DoD case – earlier this year ruled against many of the

same types of planned changes at DHS, a ruling that the administration chose not to appeal to the U.S. Supreme Court. Although the two cases involve two different laws, the DHS case could set precedent for the DoD case on appeal, as it did at the lower court level.

FEDWeek Weekly News, Nov 1

Laughing Matters

You Better be Good

Sarah and her thirteen-year-old sister had been fighting a lot this year. This happens when you combine a headstrong two-year-old, who is sure she is always right, with a young adolescent.

Sarah's parents, trying to take advantage of her newfound interest in Santa Claus, reminded the two-year-old that Santa was watching and doesn't like it when children fight. This had little impact.

"I'll just have to tell Santa about your misbehavior," the mother said as she picked up the phone and dialed. Sarah's eyes grew big as her mother asked "Mrs. Claus" (really Sarah's aunt; Santa's real line was busy) if she could put Santa on the line. Sarah's mouth dropped open as Mom described to Santa (Sarah's uncle) how the two-year-old was acting. But, when Mom said that Santa wanted to talk to her, she reluctantly took the phone.

Santa, in a deepened voice, explained to her how there would be no presents Christmas morning to children who fought with their sisters. He would be watching, and he expected things to be better from now on.

Sarah, now even more wide eyed, solemnly nodded to each of Santa's remarks and silently hung the phone up when he was done. After a long moment, Mom (holding in her chuckles at being so clever) asked, "What did Santa say to you, dear?"

In almost a whisper, Sarah sadly but matter-of-factly stated, "Santa said he won't be bringing toys to my sister this year."
from the Internet

Christmas Fireman

In a small Southern town there was a "Nativity Scene" that showed great skill and talent had gone into creating it. One small feature bothered me. The three wise men were wearing firemen's helmets. Totally unable to come up with a reason or explanation, I left.

At a "Quick Stop" on the edge of town, I asked the lady behind the counter about the helmets. She exploded into a rage, yelling at me, "You damn Yankees never do read the Bible!" I assured her that I did, but simply couldn't recall anything about firemen in the Bible. She jerked her Bible from behind the counter and ruffled through some pages, and finally jabbed her finger at a passage.

Sticking it in my face she said "See, it says right here, "The three wise man came from afar."
from the Internet

A Christmas Gift

A guy bought his wife a beautiful diamond ring for Christmas.

After hearing about this extravagant gift, a friend of his said, "I thought she wanted one of those sporty four-wheel-drive vehicles."

"She did," he replied. "But where was I going to find a fake Jeep?"
from the Internet

Director's Corner

Why Move?

Okay, okay, I know! Why move? I just got set up at Yongsan, and now I'm moving to Camp Humphreys. What gives? Well, the

truth is that I've been at Yongsan for two months and I haven't really gotten set up very much. Let me explain.

One of the requirements for the Retirement Services Office is a private office. Much of what I deal with is sensitive and/or personal information that requires a degree of privacy. It's not only to protect the information, but also to maintain the dignity of the individual. For the first several weeks, I borrowed seating until somebody needed their seat back. Then space was finally found for me in an area vacated by the 516th Personnel Services Battalion, space in which several Soldiers still worked. I thought I'd found a permanent location, but then I learned that the 1st Replacement Company (replacing the 516th PSB) had dibs on the space. Instead of the several Army personnel moving out, others started moving in and further disrupting my work because of my location near the office entrance.

When it got to that point, we pressed for private office space, but no suitable space could be found where I needed to be located at Yongsan. At Camp Humphreys, on the other hand, a large private office will soon be vacated and it is located where the personnel in/out processing function is located, as well as the ID card and ration card issue and vehicle registration. If you're familiar with the space I had in the Retiree Activities Office at Osan AB, then you know that it was conveniently collocated with both the ID Card Section and the Vehicle Registration and Ration Card Sections, making assistance in applying for these services easier for the customer and for me.

Keep in mind also that Yongsan will eventually be vacated and Camp Humphreys will become the U.S. military hub for the northern half of the ROK. I would have moved eventually, so my schedule just got speeded up. The one downside of the new location is that it's on the second floor of the Soldier Support Center. That makes it difficult to access for some of the retirees and widows who have mobility problems, and, as I mentioned in the **Notices** item above, we'll have to work out a solution for an alternate meeting location for those situations. Finally, the fact that my home is just outside Osan AB makes Camp Humphreys a more convenient location for me personally, cutting the commute time in half. That was not, however, a deciding factor, just an unplanned benefit that resulted from the decision.

Jack Terwiel

Mayo Clinic Articles

The last article in the **Medical Care Matters** section above comes from the Mayo Clinic. I subscribe to the newsletter put out by the Mayo Clinic and check each issue for items of interest to retirees. If you're a regular reader of *Still Serving in Korea*, then you're familiar with the Mayo Clinic articles. I hope you've been finding them to be an interesting and worthwhile supplement to the military health care topics normally covered.

Up to now, the Mayo Clinic has allowed up to four articles to be published annually with their permission and at no cost. That's changing in 2007. Starting in January, Mayo Clinic will charge a fee for reprinting an article. The fee schedule, not yet available, will be based on the number of copies of the newsletter that are distributed. So I don't expect that you'll be seeing any future reprints of the Mayo Clinic articles. Instead, I'll try to keep looking for the ones containing health information you need and I'll include links to those articles. Once you get to their web site, you might take some time to explore it. You could find even more information and you might even decide to sign up for their newsletter.

Jack Terwiel

RSO Christmas Wishes

For those of you who attended the Yongsan Retiree Appreciation Day and who were unfortunate enough to have to sit through my speech, I apologize. For the rest of you, I'd like to pass on the gist of the speech. I started supporting retirees and widows in Korea in January 1998, working with David Downing, a retiree who'd been doing it for 20 years. Six months after I started, Mr. Downing died. Had I not joined him when I did, there's no telling what might have happened to retirees, and especially the widows, who need help. My speech at the Retiree Appreciation Day was a plea for retirees to get involved in helping other retirees and widows so that a continuity can be developed to continue support when I'm no longer able to provide it. That's not to say I plan on checking out any time soon, but I'd like the mechanism in place just in case.

For now, both Pune and I want to send to you our wishes that you have a safe and happy Christmas, enjoying the peace of the season with family and friends. And we'd like to wish you a Happy New Year.

But while you're enjoying this holiday season, I'd also like you to give some thought to whether and how you'd like to contribute your time and efforts in the coming year and future coming years to make the Korea retiree community a more cohesive community, helping each other, helping the widows of those who have passed on, and helping the community where you live and work and play. Working towards that goal is my New Year's Resolution for 2007.

Jack Terwiel