

Issue 2009-11 — November, 2009

Notices

Korea Retirees' Schedule of Events

Nov 3 – USAG-Daegu RSO Office will be open Tue 1000-1400 at the Garrison Hq Building.

Nov 7 – **USAG-Daegu Retiree Appreciation Day** will be held at Camp Walker's Kelly Fitness Center 0900-1500.

Nov 11 – The Military Retiree Assistance Office will be closed for the Veterans Day holiday.

Nov 14 – The **Korea Retiree Appreciation Day** will be held at Yongsan's Main Post Club 0900-1500.

Nov 17 – USAG-Daegu RSO Office will be open Tue 1000-1400 at the Garrison Hq Building.

Nov 17-18 – USAG-Yongsan RSO Office will be open Tue & Wed 0900-1500 in the Soldier Support Center, Bldg 4024, Room 140.

Nov 24-25 – USAG-Yongsan RSO Office will be open Tue & Wed 0900-1500 in the Soldier Support Center, Bldg 4024, Room 140.

Nov 26-27 – All Korea retiree offices will be closed for the Thanksgiving Day holiday and the day after.

The Pilgrims made seven times more graves than huts. No Americans have been more impoverished than these who, nevertheless, set aside a day of thanksgiving. — H. U. Westermayer

In This Issue

Medical Care Matters

Health Care Reform

VA to Short-cut Some Agent Orange Rulings

Pay Matters

Part B Relief Hung Up

SSA Makes Some Progress on Backlog

Bitter Budget Winds Ahead

Apply for Retro 'Stop-Loss' Payments ASAP

Legislation Matters

[New Defense Bill has Pluses and Minuses](#)

Survivor Matters

Cancel Your Survivor Benefit Program (SBP) if Totally Disabled?

VA Staffs Office for Survivors of Veterans

Widows Win SBP Lawsuit

Community Matters

Update DEERS When Milestones Occur

BX/PXs' Revamped Layaway Program makes it Easier to 'Shop Now, Pay Later'

AAFES Aims to be Military Shoppers' First Choice for the Holidays

Federal Service Matters

FEHB Premium Increases Average 8.8 Percent

Health Care Bill Raises FEHB Issues

Ending NSPS Could Be Slow Process

FLTCIP Dates Extended for Some

Laughing Matters

[Never Assume](#)

The Football-Playing Turkey

Director's Corner

Retiree Appreciation Day

Space Available Care and Tour Normalization

Medical Care Matters

Health Care Reform

As our readers know, NAUS has not endorsed any Health Care reforms other than those attempts to ensure TRICARE and [Department of Veterans Affairs] VA Health Care are protected. We noted with satisfaction the efforts, in the Senate Finance Committee, of Sens. Enzi (R-WY) and Bunning (R-KY) who offered amendments to delay implementation of key sections of the health care legislation, pending certifications from the administration that they would not cause adverse consequences for specific groups. These included VA health care and TRICARE.

However, in the early morning hours of Oct. 2, when neither Senator was present, the committee voted to amend their proposals to require only studies and not certifications of the provisions' effects. NAUS Note: We are watching these developments very closely and hope that any final bills will include verifiable safeguards for VA health care and TRICARE. Our veterans and active duty troops have more than earned these promised benefits.

NAUS Weekly Update, Oct 9

VA to Short-cut Some Agent Orange Rulings

A new Department of Veterans Affairs (VA) ruling will soon relieve Vietnam veterans suffering from three specific illnesses from the burden of proving their ailments are linked to Agent Orange exposure to receive VA health care and disability payments.

Veterans Affairs Secretary Eric K. Shinseki's decision, announced today, establishes a service connection for Vietnam vets stricken with hairy-cell leukemia and other B-cell leukemias, Parkinson's disease and ischemic heart disease, VA chief of staff John Gingrich told the American Forces Press Service.

Shinseki made the decision based on a recent report by the National Academy of Science's Institute of Medicine. The report cited new scientific studies pointing to a strong connection between the illnesses and Agent Orange exposure.

Shinseki determined that evidence was compelling enough to establish a presumption that affected veterans' illnesses are service-related, Gingrich said.

This determination will short-cut the process for them to receive services through what Shinseki called "a world-class health care system," as well as monthly disability payments.

But before the ruling takes effect, it must be published in the Federal Register and opened for final comment, Gingrich explained. He predicted that the process would be completed early next year. (Emphasis by MRAO)

It's unclear exactly how many of the 2.1 million Vietnam veterans the ruling will affect, Gingrich said. If 10 percent have the presumed illnesses, that could result in some 200,000 new VA claims.

Agent Orange, named for the orange-colored barrels in which it was stored, was sprayed widely during the Vietnam War to defoliate trees and remove concealment for the enemy. Veterans have long blamed the herbicide for causing a variety of illnesses, but until now, there's been no official recognition of a link [*for these three specific illnesses*]. That put the burden on veterans to prove an association — a process Shinseki conceded too often has created an adversarial relationship between the VA and veterans.

Shinseki, a retired Army general and a Vietnam veteran himself, lamented this situation this summer at a medical symposium in San Antonio, Texas. "I have asked why, 40 years after Agent Orange was last used in Vietnam, this secretary is still adjudicating claims for presumption of service-connected disabilities tied to its toxic effects," he told attendees at the Association of the U.S. Army's Institute of Land Warfare Army Medical Symposium.

Shinseki also questioned why the debilitating effects of Gulf War illnesses still are being debated 20 years after Operation Desert Storm. "Why weren't conclusive studies conducted by the Department of Defense and VA to render presumption of service-connected disability resulting from exposure to toxic environments associated with these operations?" Shinseki asked. "Such findings would have facilitated VA's settling of service-connected disability claims in far less time. The scientific method, and the failure to advocate for the veteran, got in the way of our processes."

Veterans deserve better, he said. "We must do better reviews of illnesses that may be connected to service, and we will," he said. "Veterans who endure health problems deserve timely decisions based on solid evidence."

Shinseki's decision brings to 15 the number of presumed illnesses VA recognizes. Others are:

- Acute and subacute transient peripheral neuropathy;
- AL amyloidosis;
- Chloracne;
- Chronic lymphocytic leukemia;
- Diabetes Mellitus (Type 2);
- Hodgkin's disease;
- Multiple myeloma;
- Non-Hodgkin's lymphoma;
- Porphyria cutanea tarda;
- Prostate cancer;
- Respiratory cancers; and,
- Soft-tissue sarcoma other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma.

News of the Force (page 2), Oct 13

Gratitude is a quality similar to electricity: it must be produced and discharged and used up in order to exist at all. — William Faulkner

Pay Matters

Part B Relief Hung Up

When the House passed the Medicare Premium Fairness Act (H.R. 3631) last week, we assumed it would also have a "fast track" in the Senate. But the Senate Finance Committee (which has jurisdiction over Medicare) is already bogged down with the national health care reform bill, so the Medicare premium bill legislation had to take a back seat.

H.R. 3631 would bar any Medicare-eligibles from seeing a Part B premium increase in January. Current law bars any increase for about 75% of beneficiaries in any year when there won't be a Social Security [cost-of-living adjustment] COLA. The purpose is to keep Social Security checks from dropping due to a Part B premium hike.

But current law also imposes even higher premium increases on the other 25% of beneficiaries when that happens to help make up the lost revenue for Medicare. Those affected would be people turning age 65 in 2010, certain individuals eligible for both Medicare and Medicaid, and those with incomes above \$85,000 (\$170,000 for a married couple).

The Finance Committee is expected to finish work on its national health reform bill next week and send it to the Senate floor

for action. After that, we expect the committee will take up the Part B premium relief bill.

MOAA Legislative Update, Oct 2

SSA Makes Some Progress on Backlog

[The Social Security Administration] SSA has said that for the first time since 1999, it ended a fiscal year with fewer disability hearings pending than in the prior year. Social Security ended fiscal year (FY) 2009 with 722,822 hearings pending compared to 760,813 hearings pending at the start of the year, a reduction of more than 37,000 cases. Over the same period, the average processing time for these cases improved from 514 days in 2008 to 491 in 2009.

SSA noted that the progress occurred even while its workload was increasing due to the recession.

In fiscal '09, the agency hired 147 new administrative law judges [ALJs] and 850 support staff; it plans to hire 226 additional ALJs plus support staff in 2010. The agency also opened three new national hearing centers in Albuquerque, Baltimore, and Chicago and plans to open 14 new hearing offices and 4 satellite offices by the end of next year.

The agency is targeting the oldest and most difficult cases for processing and has virtually eliminated its inventory of cases 850 days or older. The goal in 2010 is to eliminate cases over 825 days old.

Federal Manager's Daily Report, Oct 13

We can always find something to be thankful for, and there may be reasons why we ought to be thankful for even those dispensations which appear dark and frowning. — Albert Barnes

Bitter Budget Winds Ahead

Congress' failure to include any concurrent receipt relief for disabled retirees in the Defense Authorization Act, despite President Obama's personal support, came as a shock — and maybe a wake-up call for the military community.

MOAA Government Relations Director Steve Strobbridge's October "As I See It" column at http://www.moaa.org/lac/lac_asiseeit/lac_asiseeit_2009/lac_asiseeit_091016.htm views this bitter setback as an ominous sign of even tougher budget struggles in 2010 and future years.

MOAA Legislative Update, Oct 16

Apply for Retro 'Stop-Loss' Payments ASAP

Soldiers, retirees and veterans who think they may be eligible for retroactive "stop-loss" pay have 12 months to apply for the special \$500 per month entitlement authorized by Congress earlier this year.

As many as 140,000 current and former soldiers may qualify for payment. Effective today, the U.S. Army will compensate soldiers for each month, or portion of a month, they were retained on active duty beyond their contracted separation or voluntary retirement date. Claims may be submitted starting today and must be filed by Oct. 21, 2010.

Payments are retroactive to Sept. 11, 2001, and cover involuntary service performed through Sept. 30, 2009. However, soldiers

who have received regular "stop-loss" pay for service performed after Oct. 1, 2008, will be compensated only if they were in "stop-loss" status before that date.

The retroactive compensation will be paid lump sum for the months served in "stop-loss" status. Soldiers will not receive regular "stop-loss" pay and retroactive "stop-loss" pay for the same period.

The Defense Finance and Accounting Service will determine the applicable tax exclusion for retroactive pay that was earned in a combat zone, according to Army officials.

While all the armed forces have imposed some form of "stop-loss" since 9/11, the Army has liberally applied the policy to its active and reserve components over the past nine years, with restrictions initially imposed on soldiers in priority specialties, and since 2003, on entire units. Because of "stop-loss" widespread use, Army personnel officials estimate that nearly 140,000 current and former soldiers may be eligible.

To qualify, soldiers, retirees, veterans or their survivors must file a claim with the Army no later than Oct. 21, 2010. Claims can be submitted electronically beginning today at a dedicated Web site, <https://www.stoplosspay.army.mil>.

Soldiers and former soldiers qualify for retroactive stop-loss pay if they were retained on active duty beyond:

- A contractual expiration term of service, or ETS, date, or in the case of reservists, their contractual ETS in the Selected Reserve.
- An approved separation date based on an unqualified resignation or release from active duty or, in the case of reservists, an approved request for transfer to the Individual Ready Reserve.
- An approved retirement based on length of service.

News of the Force (Evening Edition), Oct 21

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. — John Fitzgerald Kennedy

Legislation Matters

New Defense Bill has Pluses and Minuses

There will be plenty of cheers and plenty of jeers, depending on which issues are most important to you, for the final version of the FY2010 Defense Authorization Act announced this week by House and Senate Armed Services Committee leaders.

First the good news. Among other provisions, the legislation will:

- Authorize a 3.4% pay raise for active duty, Guard and Reserve members (vs. the budgeted 2.9%)
- Bar the Pentagon from implementing any TRICARE inpatient care copay increases for FY2010

- Authorize an extra 30,000 troops for the Army (15,000 above the budget request), and an additional 30,000 in FY2011 and FY2012, provided the Pentagon budgets for the increase
- Authorize premium-based TRICARE coverage for "gray area" reserve retirees who haven't yet attained age 60
- Authorize special compensation on behalf of caregivers of severely wounded warriors while on active duty (tracks with VA "aid and attendance" payments for vets who need caregivers)
- Require retention of wounded Guard/Reserve members on active duty through completion of disability determination process, unless they request earlier release
- Require a medical examination before administrative separation of members affected by traumatic brain injury or PTSD
- Mandate a long list of initiatives to protect absentee voting rights for military members and families
- Extend family medical leave rights to employees who are family members of deploying active duty members
- Expand the window of active-duty TRICARE eligibility for activating Guard/Reserve members/families
- Require a variety of measures to expand beneficiary access to mental health providers
- Authorize \$49 million to assist school districts with significant populations of military children
- Authorize active-duty-level dental coverage for children of members who die on active duty
- Establish formal requirements for needs assessment and delivery of assistance to military families with children with special needs
- Authorize a pilot program to create federal internships for military spouses
- Express the sense of Congress that DoD should authorize Flexible Spending Accounts to let currently serving military members set aside pre-tax dollars to cover out-of-pocket medical and dependent care expenses
- Require a DoD plan to improve access of beneficiaries to health care providers
- Establish a new DoD Task Force to assess progress on care, management and transition of recovering wounded, ill and injured servicemembers

Unfortunately, the new legislation also produced some significant disappointments in that it:

- Dropped the House plan to phase out the disability offset to retired pay for medically retired (chapter 61) members. This is a particularly devastating setback because, for the first time, the President's budget had included this measure, and House leaders had found funding for the first year. Some in the Senate objected to the specific funding sources identified by the House, and leaders could not find other offsets to comply with Senate budget-scoring rules
- Dropped the Senate initiative to repeal the deduction of VA survivor benefits from military SBP annuities, again for lack of funding offsets
- Reduced the Senate-approved Army manpower level by 15,000 for FY2010 (though it did provide extra increases in 2011-12). MOAA had urgently supported the extra increase for FY2010 to provide much needed relief for Army families affected by grievous over-deployment of a too-small force
- Dropped a Senate-approved provision to authorize retroactive Reserve retirement age credit for active duty service since Sept. 11, 2001 (current law credits only service since Jan. 28, 2008), again for lack of funding offsets
- Dropped a House-passed provision to authorize shipment of a second personal vehicle for members on PCS orders to Hawaii, Alaska, or US territories

- Authorizes daily proration of combat and hazard pays (under current law, any part of a month in a combat zone triggers pay for the month). MOAA believes this is an over-reaction to reports of abuse (e.g., scheduling two-day in-theater trips starting the last day of the month) that would have been better addressed by a requirement to spend more than 30 days in theater to receive more than one month's pay credit
- Dropped a Senate-passed provision that would have allowed military spouses to choose to establish the same domicile as their servicemember for voting and tax purposes
- Dropped a Senate-passed provision expressing the sense of Congress that military retirement and health benefits are the primary offset to the extraordinary demands and sacrifices inherent in a military career, that career members deserve a health benefit commensurate with their sacrifices, and that DoD needs to look at other ways to reduce health care spending than shifting more costs to beneficiaries

[The Military Officers Association of America] MOAA continues to be extremely frustrated by Congress' selective application of budget rules. In recent years, those rules have been routinely waived to pass trillions of dollars in tax reductions, stimulus packages, and bailouts of all sorts (which, to be fair, have included such things as the new GI Bill and military homeowner tax relief), while denying relief to tens of thousands of even more deserving groups whose military service cost them their health, their livelihood and the very lives of their loved ones.

We pledge to continue beating against this arbitrary budget wall until it comes down.

Many in Congress are, in fact, doing their level best to get these things done, and share our frustration at being turned back again and again by budget rules that seem to get tougher each year for our disabled and survivors simply because Congress has kept waiving the rules for so many others that deficits continue to mount ever higher.

That rationale simply doesn't fly when, year after year, so many big-ticket, politically expedient issues continue to be exempted from the so-called rules while disabled retirees, military widows and Guard/Reserve members with multiple combat tours since 9/11 repeatedly get left with the short end of the budget stick.

MOAA Legislative Update, Oct 8

Survivor Matters

Cancel Your Survivor Benefit Program (SBP) if Totally Disabled?

You mean there's a way to cancel my [Survivor Benefit Plan] SBP due to my [Department of Veterans Affairs] VA [disability] rating? Yes, there is. But whether you should exercise this option is a whole 'nother matter.

You have an irrevocable option to cancel your SBP due to your survivor's eligibility for the VA's Dependency and Indemnity Compensation (DIC) survivor annuity. A service-connected VA disability rating of totally disabling (100%) for 10 continuous years, or at least 5 years at 100% if from the date of Service separation, makes a survivor eligible for DIC. Spousal concurrence is required to cancel SBP.

This option was established because a survivor's SBP annuity is reduced dollar-for-dollar if the survivor also receives DIC — the SBP-DIC offset. Cancelling SBP because of DIC allows a survivor to receive a refund of all SBP premiums linked to the

denied SBP survivor payments.

Here's the catch before you cancel. MOAA is working diligently to have the SBP-DIC offset eliminated. We've made headway the last few years as survivors now receive a portion of their SBP payments that were previously denied due to DIC. Should the SBP-DIC offset be totally eliminated, canceling your SBP now due to potential DIC payments denies your beneficiary the opportunity for full SBP and DIC payments in the future. Consider all the possibilities.

MOAA News Exchange, Oct 7

VA Staffs Office for Survivors of Veterans

To strengthen the Department of Veterans Affairs [VA] programs for survivors of the nation's veterans and servicemembers, the VA has staffed an office to serve as their advocate, with a charter that includes creating or modifying programs, benefits and services.

"Taking care of survivors is as essential as taking care of our veterans and military personnel," Secretary of Veterans Affairs Eric K. Shinseki said. "By taking care of survivors, we are honoring a commitment made to our veterans and military members."

The office serves as the primary adviser to the secretary on all issues affecting the survivors and dependents of deceased veterans and servicemembers. It will monitor VA's delivery of benefits to survivors, make appropriate referrals to VA offices for survivors seeking benefits, and explore innovative ways of reaching survivors who are not receiving the VA benefits for which they are eligible.

VA benefits for eligible survivors include educational assistance, home-loan guaranties, health-care insurance, and dependency and indemnity compensation. Known as DIC, this is a monthly payment to the survivors of some people who die on active duty and some seriously disabled veterans.

More than 554,000 spouses, dependents and other survivors of veterans are receiving VA benefits. That figure includes nearly 5,000 spouses of World War I veterans, 90 spouses and 94 children of Spanish-American War veterans, and two children of Civil War veterans.

The establishment of this office was authorized in the Veterans Benefits Improvement Act of 2008. For more information, call 800-827-1000 or visit the VA Web site at www.va.gov/. (Courtesy of VA News Service)

AFPC News Release No. 10-02-09, Oct 15

Widows Win SBP Lawsuit

(Note: The following item has been edited by the MRAO for clarity.)

In Jul 2007, three widows filed a lawsuit claiming that the unique wording of a 2004 law entitled widows who remarry after age 57 to receive both Survivor Benefit Plan (SBP) annuities from [the Department of Defense] DoD and Dependency and Indemnity Compensation (DIC) from the [Department of Veterans Affairs] VA without any offset between the two. Before that law, survivors lost DIC upon remarriage at any age.

DoD lawyers argued that was a flawed interpretation, arguing that the 2004 law's language barring offset for any other "veteran's benefit" didn't apply to SBP, because SBP is a DoD benefit, not a VA benefit. After the U.S. Court of Federal Claims ruled in favor of the widows, the government filed an appeal, but the U.S. Court of Appeals issued a strong rejection of the government's appeal.

On Oct 22, DoD announced it will not appeal the Aug 2009 ruling of the U.S. Court of Appeals in the case.

DoD has issued guidance to the services and Defense Finance and Accounting Service to identify all SBP annuitants who are eligible for DIC and who remarried after their 57th birthday. Qualifying survivors will be eligible to receive both payments in full, retroactive to Jan 1, 2004 or the date of their remarriage, whichever is later.

Payments will be reduced by the amount of any previous SBP premium refund and by the amount of any Special Survivor Indemnity Allowance payments the survivor may have received.

Although the number of survivors affected is relatively small, this decision gives us yet another equity argument to change the law for all remaining SBP-DIC widows. It simply doesn't make sense to have two separate standards in the law, one that allows payment of full SBP and DIC for survivors who remarry after age 57 and another that forces a dollar-for-dollar offset between the two benefits for all others.

MOAA Legislative Update, Oct 30

Community Matters

Update DEERS When Milestones Occur

Life events such as moving, death, divorce, or simply having a child go off to college are milestones in families' lives. It is important for families to keep their [Defense Enrollment Eligibility Reporting System] DEERS records up to date whenever they hit these and many other milestones.

For Tricare beneficiaries, keeping DEERS records current means uninterrupted access to Tricare's health care. DEERS is the worldwide computer database of uniformed servicemember sponsors, their family members and others eligible for military benefits, including Tricare.

Mistakes or outdated information in DEERS can cause problems with a Tricare beneficiary's claims. For example, retail network pharmacies check Tricare eligibility through DEERS, and prescriptions are filled only for beneficiaries listed in DEERS as eligible. Outdated addresses can also mean important mail is misdirected.

Along with changes of address, other life events that can affect DEERS records include additions to the family, either through births or adoptions; changes in a sponsor's status such as marriage or divorce; becoming entitled to Medicare; or the death of a sponsor or family member.

Sponsors are automatically registered in DEERS, but it is critical they register their eligible family members as well, state DEERS officials. To register family members in DEERS and receive an identification card, the family member and sponsor must

bring documentation, such as a marriage or birth certificate, to a military ID card issuing facility. People can locate the nearest ID card offices by ZIP code, city or state using the online locator at www.dmdc.osd.mil/rsl. Sponsors should call the ID card office first to confirm what documentation is needed and the hours of operation.

Contact information on DEERS can be updated in several different ways including in person at a military ID card issuing facility, online, and by phone, fax or mail. There are two secure online options via either the new myDODbenefits Web site at <https://www.dmdc.osd.mil/mydodbenefits>, or the Beneficiary Web Enrollment Web site at <https://www.dmdc.osd.mil/appj/bwe/indexAction.do>. Both are available to people who have an active DFAS-issued myPay personal identification number.

Beneficiaries can call the Defense Manpower Data Center's support office at 800-538-9552 (866-363-2883 TTY/TDD) to update addresses, e-mail addresses and phone numbers. Changes can also be faxed to 831-655-8317, or mailed to: DMDC Support Office, 400 Gigling Road, Seaside, CA 93955-6771. (Courtesy of TRICARE)

AFPC News Release No. 09-08-09, Sep 30

Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow. — Melody Beattie

BX/PXs' Revamped Layaway Program Makes it Easier to 'Shop Now, Pay Later'

Visit your local exchange and it soon becomes apparent that reports of layaway's demise have been greatly exaggerated.

In fact, Army & Air Force Exchange Service BXs and PXs are reintroducing and, in some cases, expanding layaway options.

"Clothing, handbags and shoes are still eligible for 30-day layaway, but full payment on many other categories can be put off for up to 60 days when shopping the exchange," said AAFES' Chief Operating Officer Mike Howard.

Military shoppers whose families' holiday wish list included something that sparkles or shines were able to begin making arrangements as far out as Sept. as fine jewelry can be put on layaway for up to 120 days at AAFES.

Delaying full payment might even be mom and dad's secret weapon in keeping presents under wraps this year as toys can be put on layaway up until Christmas Eve.

"Let the kids look in the attic, under the tree or even your car trunk," said Howard. "Keeping the toys on layaway, and in the exchange's back room, can really take a lot of stress out of the holidays."

Any purchase of \$25 or more is eligible for layaway at AAFES. A 15 percent deposit on the total purchase price is required to hold a product

Merchandise excluded from AAFES' layaway program includes clearance merchandise, computers, peripherals, major

appliances, furniture, mattresses, exercise equipment, electronics \$299 and up as well as seasonal and outdoor living products.

AAFES Media Advisory 09-068, Oct 21

AAFES Aims to be Military Shoppers' First Choice for the Holidays

Promotions, prizes and popular name brands will anchor the Army & Air Force Exchange Service's [AAFES] efforts to invite military Families to 'rediscover the value' their exchange is offering this holiday season.

Exclusive savings on tax-free holiday decorations, care package items and electronics will be cycling in and out of BXs and PXs every week throughout Nov. All of it building towards Thanksgiving weekend and what has practically become a national holiday, "Black Friday."

At the forefront of the post-Thanksgiving blitz will be thousands of scratch-off cards given out to early birds and customers who shop the exchange after 4pm from Nov 27-29. With prizes ranging from free soft drinks to \$100 gift cards, every scratch-off will be a winner.

"BX and PXs will open at 0400 Fri, 0600 Sat and 0900 Sun after Thanksgiving" said AAFES' Commander Maj. Gen. Keith Thurgood. "Depending on the size of the store, we will pass out anywhere from 60 to 200 scratch off cards in the morning with the remainder being distributed between 4pm and close."

Beyond giveaways and prizes, the exchanges will have all of the latest 'must have' gifts including the newly introduced line of Ed Hardy jewelry, XBOX military appreciation bundles and specially-priced notebooks and mini 'netbooks.'

The opportunities to shop and save won't end in Nov as AAFES has a variety of special events planned for Dec including Early Bird specials on the 5th, 19th and 24th.

Authorized exchange shoppers can view specific details regarding special promotions, updated weekly, throughout the holiday season by visiting AAFES' 'Sale Flyers' page at <http://h3.aafes.com//tabloid/default.asp>.

AAFES Media Advisory 09-071, Oct 28

Federal Service Matters

FEHB Premium Increases Average 8.8 Percent

The average [Federal Employees Health Benefits] FEHB plan premium will increase by 8.8 percent for the 2010 plan year, the second straight year of substantial increases following several years in which the increases were in the 2 percent range, and a reversion to the range that had applied in the years immediately before that.

As in the past, there will be substantial variation within the average, and enrollees will have an opportunity to change plans or change types or levels of coverage in the open season that will run November 9-December 14.

The average increase for vision coverage under the FEDVIP program will be 4.2 percent and for dental coverage, 2.4 percent. The open season also applies to those programs, as well as to the flexible spending account program; those who wish to have FSA

plans in 2010 must make a new election, while coverage under FEHB and FEDVIP continue unchanged unless the enrollee makes a new choice.

FEDweek Weekly Issue, Sep 30

Who does not thank for little will not thank for much. — Estonian Proverb

Health Care Bill Raises FEHB Issues

The Senate Finance Committee's version of a national health insurance reform bill contains language allowing [Federal Employees Health Benefits (Plan)] FEHB-eligible persons to purchase coverage through the health insurance exchange arrangement envisioned in the bill instead of through FEHB.

That was inserted by Democratic leaders in response to a Republican proposal to abolish the FEHB program after 2012 and move eligible persons into the exchanges, which would be created in several of the proposals circulating in Congress. That proposal could arise again, however, in the form of a later amendment. How premium and coverage terms would compare is unknown.

Another proposal under consideration would open the FEHB to uninsured persons; it does not address whether they would be put in a separate premium and coverage pool or numerous administrative issues that would arise.

The proposals are an outgrowth of arguments that Americans in general should get coverage similar to that enjoyed by members of Congress, whom FEHB covers. Yet another proposal would reduce the health care flexible spending account annual maximum from \$5,000 to \$2,500 for all workers, including federal employees, in order to raise tax revenues to help pay for the bill's cost.

FEDweek Weekly Issue, Sep 30

Ending NSPS Could Be Slow Process

The Pentagon has said that assuming a measure to abolish the [National Security Personnel System] NSPS is signed into law – the final needed congressional action, a Senate floor vote, could come at any time – employees won't be moved out until [the Department of Defense] DoD has developed a comprehensive transition plan. DoD said it would work with stakeholders, presumably including employee organizations, to develop the plan and schedule the steps to be followed.

The measure (HR-2647) requires that DoD start moving employees out of NSPS and into whatever system otherwise would cover them – in the large majority of cases, the GS – within six months of enactment and finish no later than the end of calendar year 2011.

Employees will not be reduced in pay on conversion, and their new grades, when coming out of the pay banding-based NSPS, will be determined using the same procedures for GS positions generally.

Meantime, employees under NSPS will continue to be rated under its performance evaluation system and will continue to fall under other NSPS rules, DoD said.

FEDweek Weekly Issue, Oct 21

FLTCIP Dates Extended for Some

Enrollees in the FLTCIP [federal] long-term care insurance program who are facing premium increases will have two months longer to decide whether to make changes in a special decision period that has now started, and the effective date of those premium increases has been pushed back by the same length of time.

Enrollees with the automatic inflation protection feature, who are facing premium increases of up to 25 percent if they took coverage before age 70, will now have through Feb 15, rather than Dec 14, to decide whether to accept the premium increase or to change coverage, and the increases will be effective Mar 1 rather than Jan 1.

The OPM action came after a Senate hearing at which witnesses criticized the hikes and said that enrollees facing the increases needed more time to study their options. Other enrollees making coverage changes during the election period still face a Dec 14 deadline, with their decisions generally effective Jan 1.

FEDweek Weekly Newsletter, Oct 28

Laughing Matters

Never Assume

A young engineer was leaving the office at 3:45 p.m. when he found the Acting CEO standing in front of a shredder with a piece of paper in his hand.

"Listen," said the Acting CEO, "this is a very sensitive and important document, and my secretary is not here. Can you make this thing work?"

"Certainly," said the young engineer. He turned the machine on, inserted the paper, and pressed the start button.

"Excellent, excellent!" said the Acting CEO as his paper disappeared inside the machine, "I just need one copy."

Lesson: Never, ever assume that your boss knows what he's doing.

from the Internet

God gave us our relatives; thank God we can choose our friends. — Ethel Watts Mumford

The Football-Playing Turkey

The pro football team had just finished their daily practice session when a large turkey came strutting onto the field. While the players gazed in amazement, the turkey walked up to the head coach and demanded a tryout.

Everyone stared in silence as the turkey caught pass after pass and ran right through the defensive line. When the turkey returned

to the sidelines, the coach shouted, "You're terrific!!! Sign up for the season, and I'll see to it that you get a huge bonus."

"Forget the bonus," the turkey said, "All I want to know is, does the season go past Thanksgiving Day?"

from the Internet

Director's Corner

Retiree Appreciation Day

The return of the Army Retiree Appreciation Day (RAD) to Korea is a relatively recent event. This year, USAG-Daegu retirees will be celebrating their fifth consecutive RAD and USAG-Yongsan retirees will be celebrating their fourth consecutive RAD.

The purpose of the RAD is to allow the active duty forces to extend their appreciation for service by those who have gone before them. This appreciation is extended in the form of the RAD, and that form can take many different shapes. No matter which shape your RAD takes, remember that it is a voluntary gesture by most of those who make it happen.

Many people have donated their time and their efforts in soliciting the support of the Command to provide the services that are made available such as medical, dental and other services provided by support agencies. Many organizations have donated money to pay for the free meal and gifts, while others have donated prizes for the drawings.

It is provided at no cost to you; a lot of work by a lot of people has gone into planning and preparing for the RAD, and many folks give up their Saturday to conduct the RAD.

All these efforts have been extended as a way to express their appreciation to you and your family for the service and sacrifice you have given for your country. In return, please don't forget to say thanks back to those who made the RAD possible. Especially don't forget to thank your Retirement Services Officers – and in Daegu please thank Marlene Rosalie – who have been responsible for the planning that made this event happen for you.

Jack Terwiel

Space Available Care and Tour Normalization

Many retirees are angry that the lifetime medical care promised to them when they joined the military is now a broken promise. Unrestricted access to medical care is no longer available, and we are fortunate if we can be squeezed into an available appointment to see a doctor. We try to get into the Dental Clinic and are told that we might get lucky and be put into a cancelled appointment. That's most likely to happen if we have the time to hang around the Dental Clinic and hope our name comes up when an appointment becomes available.

Something to keep in mind is that the people who schedule the services and the people who provide them are not the ones

responsible for this policy. They are only able to follow the rules that say the active duty members and their command-sponsored dependents are first and second in line for care. If a space becomes available, we can be slipped in, but there's no guarantee when that space will become available and there's no guarantee that there's not a retiree already in line and waiting for it ahead of you.

As tour normalization becomes a reality and more command-sponsored dependents arrive in Korea, the situation is not going to improve. You can complain, but the people you're complaining to are the ones you are also hoping will find a space to squeeze you in to get 'your share' of the care. Keep in mind that complaining to the people who have no control over the situation will only make them more frustrated and angry, and less enthusiastic about seeing and helping the complaining retiree. Patience, perseverance and soft words work better.

If you're turned away, say thank you and try again later. Complaining to the service providers will not improve the service, it will only make retirees less welcome. As more families come to Korea, *we* will have to adjust to the situation. That's the reality of retiree life and space available care. If you want to complain, direct your complaints to the only people who can change the system, your Congresspersons.

Jack Terwiel

None is more impoverished than the one who has no gratitude. Gratitude is a currency that we can mint for ourselves, and spend without fear of bankruptcy. — Fred De Witt Van Amburgh