

2009 AF Retiree Council Issue 1

SUBJECT: DOD and CBO continue to propose increases in retiree cost-share in TRICARE and TRICARE for Life (TFL)

BACKGROUND: Last year, Task Force on the Future of Military Health Care recommended precipitous raises in health care cost-sharing for retired families by:

- Raising the \$460 family TRICARE Prime enrollment fee as high as \$2,090
- Raising annual \$300 family TRICARE Standard fees as high as \$1,270
- Establishing an annual \$120 enrollment fee per person for TFL
- Raising retail pharmacy copays for all from \$3 generic/\$9 brand/\$22 non-formulary to \$15/\$25/\$45 respectively.

More recently, those recommendations have been under review by a special committee appointed by the Secretary of Defense. That committee proposes less severe fee hikes and didn't support the proposal for a TFL enrollment fee. Some selected recommendations include:

- Fees for Under-65 Retirees: The DoD committee agreed with the Task Force that TRICARE fees should be raised and periodically adjusted to reflect some percentage of military health costs, but declined to propose specific fee levels. They recommended tying TRICARE Prime enrollment fees to some percentage of the Medicare Part B premium (\$96.40 per month this year for the base rate), with a family rate at double the single rate. TRICARE Standard deductibles would be raised by an amount sufficient to provide the same relative level of beneficiary cost-sharing.
- Tiering/Mean-Testing: The committee recommended setting different tiers of fees based on retirees' family adjusted gross income.
- Pharmacy Copays: The committee proposed eliminating copays for generic and brand-name formulary medications purchased through the mail-order pharmacy system. For retail pharmacy purchases, copays would be \$4 for generics (vs. the current \$3), \$20 for brand names (vs. \$9), and \$30 for non-formulary medications (vs. \$22).

The Congressional Budget Office (CBO) published its "Budget Options: Volume 1, Health Care" in December 2008 for the 111th Congress which convened in January 2009. It offers 115 options for reducing (or, in some cases, increasing) federal spending on health care, altering federal health care programs, and making substantive changes to the nation's health insurance system." There are several that address military community, including options that would:

- Change TRICARE for Life so it would not cover the first \$525 of Medicare-eligible military beneficiary's annual cost-share and cover only half of the next \$4,725. This option also would impose charges for those who use military hospitals and clinics.
- Raise TRICARE fees for military retirees under age 65 to more than double the current rates. Annual enrollment fees for TRICARE Prime would be \$550 (single) and \$1,100 (family). TRICARE Standard deductibles would be raised to \$350 (single) and \$700 (family) plus an annual enrollment fee of \$50 (single) and \$100 (family), plus additional charges for those who use military facilities.

CBO puts out similar lists of options at the start of every Congress, and previous option books have included these or similar proposals. The TFL option would result in the beneficiaries paying a total of \$2,888 for the year. Any authorized medical care above that amount would be fully covered by Medicare and TRICARE. According to CBO if the option was adopted, "federal spending devoted to TFL beneficiaries would be reduced by about \$14 billion through 2014 and by about \$40 billion through 2019. Approximately 22 percent of those savings would come from a

reduced demand for medical services....”

Observations: Basing beneficiary cost-shares on compensation paid would be inconsistent with what Members of Congress and all other civilian government employees' pay in the Federal Employees Health Benefit Plan. Premiums and copays are uniform for all enrollees in civilian health plan regardless of what employees are paid.

Precipitous fees for those who served 20-30 years in uniform are inappropriate. Such proposed fee increases would far outstrip annual retired pay increases and greatly erode retired compensation value. Congress knew enacting TRICARE for Life wouldn't be cheap and provided for its funding through the establishment of a TRICARE for Life Fund which would accrue by annual appropriations for currently serving members and from payments from General Tax Revenues from the Treasury Department for retirees who retired prior to 2001.

Exceptional military medical and retirement benefits are the primary offsets for enduring decades of extraordinarily arduous service conditions. Military retirees pay huge "up front" health premiums through 20-30 years of service and sacrifice. The government has a moral and practical reciprocal obligation to provide benefits commensurate with the extraordinary commitments it requires from career servicemembers. Mid-career military losses can't be replaced like civilians can.

Reducing military retirement benefits would be especially ill advised when recruiting is already a problem and an overstressed force is at increasing retention risk. Today's defense budget (in wartime) represents only about 4% of GDP -- far lower than the 5.7% peacetime-year average since World War II. The world's richest country doesn't need to make military retirees pay more for their health care to realign funds to buy needed weapons.

The government's actual proposed changes for TRICARE will likely be included in President Obama's Budget submission to Congress in April.

COUNCIL RECOMMENDATION: The Air Force Retiree Council requests the CSAF ensure servicemembers' families, retirees and their families and survivors are protected against disproportionate increases in TRICARE fees and copayments. The Council recommends that TRICARE fees be increased by no more than the annual rate of Cost-of-Living Adjustments (COLA) increase and retain the fees that are uniform across the TRICARE Program.

2009 AF Retiree Council Issue 2

SUBJECT: **2009 AF Retiree Council Issue 2**

SUBJECT: TRICARE Oversea for Medicare-Eligible Retired Beneficiaries

BACKGROUND: Military Medicare-eligible retired beneficiaries residing overseas are denied their Medicare benefits because Medicare does not pay for health care outside the United States and its US territories. Despite the fact that they paid into Medicare through payroll deductions during their service careers and would otherwise be eligible for Medicare Part A and Part B (if enrolled) if they return to the US, these beneficiaries are denied any coverage from Medicare while overseas. For many beneficiaries, they believe they are being denied their health benefit unfairly.

DISCUSSION: Retired beneficiaries have only a few alternatives: 1) use a MTF if available, 2) use host country health plans (if eligible), 3) pay for their care out-of-pocket or 4) use TRICARE Standard, provided they enroll in Medicare Part B (outpatient) as required by legislation that authorizes TRICARE for Life. Using this option, they must pay Medicare premiums (\$94 per month - double that if they have a Medicare-eligible spouse) plus all copayments and deductibles as required by TRICARE Standard. These out-of-pocket costs can be quite burdensome for retired beneficiaries whose resources are limited. Conversely, one advantage for being enrolled in Medicare Part B, is that **IF** a beneficiary returns to the US, they can use their Medicare benefit under TRICARE for Life and TRICARE Standard as a wraparound to Medicare. One solution that bears consideration is for DOD to seek legislation that waives the requirement to enroll in Medicare Part B while a Medicare-eligible retired beneficiary is residing overseas in order to use TRICARE Standard. Monetarily, this would seem fairer and equitable. But, any such legislative action must include a provision for enrolling in Medicare Part B without late enrollment penalties should the beneficiary(s) decide to return to the US to reside here permanently.

COUNCIL RECOMMENDATION: The AF Retiree Council believes this issue warrants the attention of the A1, in coordination with AF/SG, and requests further study to resolve a significant inequity borne by Medicare-eligible retired beneficiaries residing overseas when compared to other retirees who only pay Medicare Part B premiums.

2009 AF Retiree Council Issue 3

SUBJECT: Allow Military Members/Annuitants to Pay Health Insurance Premiums on a Pre-tax Basis

DISCUSSION: Many federal and military retirees pay premiums for a variety of health insurance programs, such as TRICARE premiums, Federal Employees Health Benefit Plan premiums and TRICRE Retiree Dental Plan premiums. For the vast majority, these health insurance premiums are not tax-deductible because their health care expenses do not exceed 7.5 percent of their adjusted gross taxable income.

Since 2000, federal civilian employees have been able to use pre-tax dollars to pay health insurance premiums to the Federal Employee Health Benefits Program under "Premium Conversion" program. Premium Conversion uses federal tax rules to let employees deduct their share of health insurance premiums from their taxable income, thereby reducing their taxes. This plan is similar to the private sector, where employers have been allowed to deduct health insurance premiums from their taxable incomes for many years. Under current law, retired federal civilian employees and military retirees are not eligible to participate in this program.

H.R.1203 (Rep. Christopher Van Hollen) and S. 491 (Senator Jim Webb), introduced in 2009, propose amending the IRS Code of 1986 to allow retired military members and federal civilian annuitants to pay their health insurance premiums on a pre-tax basis. If enacted, this proposal would provide some compensation for any future TRICARE fee or copayment increases.

COUNCIL RECOMMENDATION: The Air Force Retiree Council requests the A1 continue to seek support for these legislative proposals. The Air Force Retiree Council joins the U.S. Navy Retiree Council's recommendation to allow retired military members and federal civilian annuitants to pay their health insurance premiums on a pre-tax basis.

2009 AF Retiree Council Issue 4

SUBJECT: Equitable Medicare Payment Schedule

BACKGROUND: Declining participation of Medicare providers because of low reimbursement rates is a serious health-care problem. Tricare is a second payer to Medicare for Tricare For Life (TFL) patients. Threatened cuts in Medicare reimbursements have caused many providers to stop accepting new Medicare and TFL patients. For six years Congress has implemented a series of one- or two-year fixes rather than reforming the statutory formula. A scheduled 10 percent rate cut was avoided by extending the previous rates through the end of 2008 and adding a 1.1 percent increase, effective January 1, 2009. In January 2010, rates will be cut 21 percent unless corrective action is taken.

DISCUSSION: The current statutory payment formula could result in a reduced number of Medicare providers participating in Medicare which would directly impact military retired beneficiaries who are Medicare-eligible. Their benefits under TFL would be non-functional if such beneficiaries cannot find and use a Medicare authorized provider.

COUNCIL RECOMMENDATION: The Air Force Retiree Council requests the A1, in coordination with OASD/Health Affairs, support legislation that will overturn the Center for Medicare Services' (CMS) proposal to reduce Medicare payments to providers by 21 percent in January 2010.

2009 AF Retiree Council Issue 5

SUBJECT: Requirement for “Hard Copy” of the *Afterburner*

BACKGROUND: A major interest item of retirees and annuitants is the continued absence of a mailed, printed copy of the *Afterburner*. Many retirees and annuitants do not own a personal computer and do not have the skills to access websites at “public” computers such as those located in libraries. The U.S. Census Bureau’s data from 2005 confirms that less than 30% of the population over 65 has access to the internet at home. Hence, about 70% of Air Force retirees over age 65 are unlikely to view the web-hosted “electronic” copy of the *Afterburner*. For many retirees, the printed *Afterburner* was the sole source of pertinent information affecting retirees, before hard-copy (printed) publication and distribution were discontinued.

DISCUSSION: The mission of the Retiree Activities Program (RAP) depends on the dissemination of timely, accurate information to retirees and annuitants. AFI 36-3106 states that the *Afterburner* is produced three times each year. Historically, the printed *Afterburner* fulfilled this communication mission of the RAP as a trusted source, reaching recipients in even the remotest of areas, far removed from military installations. Other sources of information from “unofficial” sources of the media frequently mislead the retiree or annuitant. Likewise, the printed *Afterburner* fulfilled OSD guidance that designates service newsletters as the media to distribute and promote OSD policies and procedures effecting retirees and annuitants.

COUNCIL RECOMMENDATION: The Air Force Retiree Council gratefully acknowledges A1’s funding for a printed *Afterburner* and strongly recommends the established publication schedule be restored and maintained. After distribution of the printed *Afterburner*, the Retiree Council pledges to provide A1 an assessment of its impact upon recipients and its success in fulfilling mission requirements of the RAP.

2009 AF Retiree Council Issue 6

SUBJECT: Certificate of Eligibility (COE) for Annuitants over Age 55 - Area IX

BACKGROUND: DFAS sends out Certificates of Eligibility (COEs) every year to annuitants who receive SBP. The stated purpose of the COE is “to determine the continued eligibility of the annuitant for annuity payments”. Casualty Assistance and SBP Program Managers in Area IX report several problems with COEs. Besides asking if an address has changed, or if there is a legal representative, the COE questions if the annuitant has remarried. (Remarriage for annuitants over age 55 is not an issue since the law specifically states if remarried after age 55, the annuitant will continue receiving SBP entitlement.) Therefore, it seems unnecessary to send a COE to an annuitant over 55. Nothing else on the COE is pertinent to eligibility. Also, SBP Program Managers note that if the annuitant does not return the COE or if the COE is returned but never received by DFAS, pay to the annuitant is stopped. Restoration of pay can take more than 60 days.

DISCUSSION: A COE should not be required for annuitants over age 55. An Interface/Integration between DFAS and Social Security computers should completely eliminate the requirement for a COE for those over 65. At the least, there should be a way for DFAS to expedite restoration of pay in those cases where annuitants are still eligible for pay though they failed to return a COE.

COUNCIL ACTION: Withdrawn

2009 AF Retiree Council Issue 7

SUBJECT: Receipt of Survivor Benefit Plan Annuities and Dependency and Indemnity Compensation

BACKGROUND: Current law requires a dollar for dollar reduction in Survivor Benefit Plan (SBP) benefits for any amount of Dependency and Indemnity Compensation (DIC) paid by the Department of Veterans Affairs to survivors of members who died of service-connected causes. A Special Survivor Indemnity Allowance (SSIA) of \$50 per month was included in the FY08 NDAA. This figure is programmed to increase by \$10 annually to a maximum \$100 monthly by 2013. Payments are scheduled to terminate in 2016. This increase also applies to survivors of veterans who died in service or from a service-connected disability.

Under pending legislation, the SSIA would increase to \$95 instead of \$60 in October. For fiscal 2011, it would climb to \$105 instead of the scheduled \$70. For fiscal 2012 it would be \$120, not \$80; the next year would be \$130, not \$90, and in fiscal 2014 it would be \$330 rather than \$100. SSIA would be extended by two years, paying widows \$335 a month in fiscal 2015 and \$345 in 2016.

The current basic DIC survivors' benefit payment is \$1,154 per month. The SBP annuity is reduced by the amount of DIC. Because SBP payments are lower than, or not significantly greater than DIC, most survivors of members killed on active duty lose most or all of their SBP. Generally, SBP is purchased by retirees to provide a portion of retired pay to their survivors. DIC represents special compensation to a survivor whose sponsor's death was caused by military service. Surviving spouses of federal civil service retirees, who are disabled military veterans or retirees and enrolled in the civilian SBP, do not forfeit any of their purchased survivor benefits when receiving DIC.

DISCUSSION: Survivors who are eligible for both payments should be able to receive both, without offset. Further, DIC should be additive to any military or federal civilian SBP annuity purchased by the retiree. The Air Force Retiree Council should support legislation for a full repeal of the offset that penalizes military survivors. Disabled retirees earn their retirement pay by service, independent of any service-connected disability. When military service causes a servicemember's death, the survivor deserves to receive the \$1,154 a month VA's DIC in addition to rather than subtracted from, normal military benefits.

COUNCIL RECOMMENDATION: The Air Force Retiree Council requests A1 favorably support S. 535 and H.R. 775 to fully repeal the offset that penalizes military survivors.

2009 AF Retiree Council Issue 8

SUBJECT: Recoupment of Arrears of Retired Pay from Survivors of Deceased Members

BACKGROUND: When a military retiree passes away, there is often a time lapse before a surviving family member notifies Defense Finance and Accounting Service (DFAS). It is current practice of the Defense Finance and Accounting Service (DFAS) to immediately recover the last month's retired pay upon notification of the death. DFAS then sends back a pro-rated portion of the payment based on when the retiree died.

Rep. Walter Jones (R-NC 3rd) has introduced The Military Survivor Comfort Act, H.R.613, which would authorize the retention of the full final month's retired pay by the surviving spouse (or other designated survivor) for the month in which the member was alive for at least 24 hours.

DISCUSSION: Recouping overpayment places additional stress and a financial burden on the bereaved family of a deceased military retiree. For example, most surviving spouses are unaware of recoupment and are likely to obligate some of the monthly pay to the funeral expenses. The Military Survivor Comfort Act, H.R. 613, proposes the legislation required to provide a measure of financial relief to surviving families.

COUNCIL RECOMMENDATION: The AF Retiree Council requests A1 favorably support H.R. 613.

2009 AF Retiree Council Issue 9

SUBJECT: Retention of Dependency and Indemnity Compensation (DIC) for Survivors Who Remarry after Age 55

BACKGROUND: Dependency and Indemnity Compensation (DIC) is paid by the Department of Veterans Affairs (VA) to surviving spouses of uniformed services personnel - active duty or retired - who die of service-connected causes. Surviving spouses lose their DIC if they remarry before age 57. This age threshold unfairly penalizes veterans' survivors when compared to other federal survivor programs, including DoD's Survivor Benefit Plan annuitants, who retain their SBP if they remarry at age 55 or older.

DISCUSSION: For consistency and equity with all other federal survivor programs, the Air Force Retiree Council should support H.R. 809 legislation to permit a DIC widow or widower, who marries after the age of 55, to retain DIC benefits.

COUNCIL RECOMMENDATION: The AF Retiree Council requests the CSAF encourage the Secretary of the VA to support H.R. 809 to change the age restriction in Title 38 U.S.C., Section 103(d)(2) from age 57 to age 55.

2009 AF Retiree Council Issue 10

SUBJECT: Equitable Enhancements to Paid-up Survivor Benefit Plan

BACKGROUND: Retired Reservists, who elected SBP coverage in 1978, paid increased monthly premiums through payroll deductions. Premiums were increased by 12-14 percent, projected to cover SBP coverage from 1978 to date of retirement. Since October 1, 2008, SBP participants who reach 70 years of age and have made 360 payments (30 years) no longer have to pay SBP premiums. Public Law 105-???? did not take into consideration Reservists whose increased payments resulted in equivalent deductions covering 360 months. Verbiage should have included those who paid the same premium totals as those who made 360 months of paid premiums.

DISCUSSION: The Air Force Council should support legislation amending the law to terminate SBP payments for all participants who have reached age 70 and who have paid the costs of 360 months for SBP coverage.

COUNCIL RECOMMENDATION: The AF Retiree Council requests A1 support legislation to adjust the paid-up SBP for Reserve retirees.

2009 AF Retiree Council Issue 11

SUBJECT: Computer and Communication Support for Retiree Activities Offices

BACKGROUND: The support of Lt Gen Peterson (SAF/XC) for this 2008 AF Retiree Council Issue is greatly appreciated. The SAF/XC response to the Council became the subject of many emails from RAOs across the Air Force. The emails documented that computer support for RAOs varies considerably from base to base. Some bases issue "Alternate Token Cards" to RAO staff, some issue Common Access Cards (CACs), while others give RAOs computer access through the use of passwords.

DISCUSSION: Computer support is critical to the mission of every RAO regardless of location. Alternate Token Cards, ultimately to be replaced by the Volunteer Logical Access Credential (VoLAC), will fulfill requirements for internet and email access at RAOs and should be the recognized and standardized solution for support of RAO staff members. More detailed guidance to bases is needed to emphasize the need for timely support and implementation of VoLACs in RAOs. The RAO Director should designate the number of VoLAC recipients to meet mission requirements.

COUNCIL RECOMMENDATION: The AF Retiree Council requests AFCA/CC ensure all AF (active, Reserve and Guard) installations are properly advised of the availability and process to issue VoLACs to RAOs.

2009 AF Retiree Council Issue 12

SUBJECT: Obtain Commercial Internet Provider Service for RAOs in ConUS operations only for Utilization instead of .mil access. Eliminate the need for Common Access Cards (CACs) by RAOs

BACKGROUND: Believe Airman/Family Readiness Offices and local Base Libraries already have Commercial Internet Provider service being paid for by the Base concerned. Airman/Family Readiness use computers with Commercial Internet Provider Service in their customer based operation for Job Search, etc. Libraries use Commercial Internet Provider Service for use by their customer base also. These two Base functions obtain assistance from local base communications HELP DESKS when needed and also obtain technical assistance when needed by local base since the computers are Base owned. If outside Commercial Technical Assistance is needed, that is readily available by the Internet Provider.

DISCUSSION: Believe the cost of obtaining Commercial Internet Provider Service would be minimal, especially for ConUS based RAOs. This would eliminate all of the confusion and problems associated with the Common Access Cards (CACs) or the need for any type of Security Clearance or testing for the all-volunteer operation of RAOs. Public information is readily available at all Military Installation Web Sites, and is the only information required to properly operate an RAO. With Commercial Internet Providers, RAOs can obtain all information they need and still also obtain data on legislative matters from those Military Coalition Members and other sources that contain information of importance to the Retiree Community. RAOs do not need access to the .mil network in order to accomplish their mission. Believe this new approach is worthy of consideration in view of the many problems RAOs have experienced with the current system, i.e., CACs, Security Clearances, etc . Overseas RAOs would most probably have to continue to use the .mil system but possibly that could be overcome depending on the contract with the internet provider.

COUNCIL ACTION: WITHDRAWN

2009 AF Retiree Council Issue 13

SUBJECT: Support for Retiree Affairs from CSAF and MAJCOM

BACKGROUND: Continuing difficulties with regard to obtaining CACs and computer access for retiree volunteers at RAOs and funding the Afterburner are really symptoms of a greater problem. The fact that problems with CACs vary from base to base as do the differences in newsletters (or lack thereof) indicates that there is a lack of support and direction from higher headquarters.

DISCUSSION: There continues to be a dire need for leadership concern for and involvement with the Air Force Retiree program from CSAF and MAJCOM/CC levels. These two continuing problems mentioned above are examples of needs that are not being adequately met at base level. With no real concern (only an occasional letter) expressed at higher levels of command, there is no real concern at base level command. The Army provides a model worth serious consideration. The Army has a retiree services office at G1 level with a paid Chief of Army Retirement Services. There are also paid Retirement Services Officers at Army installations. Having the directors as paid positions there is increased accountability and consistency for the supplementing volunteers. These paid positions are also evidence that there is enough genuine concern to put money behind the words. The money behind the words is also strongly expressed with the Army retiree newsletter, *Echoes*. This publication has gone to a full color format with 16 pages. The circulation for *Echoes* is 958,000. Somehow the Army found the money and believes retirees are worth it. The Navy and Coast Guard retiree programs function similarly. It seems that the Air Force should be able to get in step.

COUNCIL ACTION: WITHDRAWN.

2009 AF Retiree Council Issue 14

SUBJECT: MyPay Transaction Problem

BACKGROUND: There is a glitch in the MyPay system associated with processing allotments. In some cases, a member's account may have exceeded allowable transactions to accept a new allotment change. The system, however, will indicate to the member that the allotment change has been accepted. DFAS will generally not correct this situation until an end of month manual purge occurs; but in the interim, the allotment change will not have happened and must be resubmitted.

DFAS is aware of this problem and is working on a fix. It does not appear to be a widespread problem; however, retirees should be alerted to carefully monitor any allotment changes and contact DFAS immediately if they detect a problem.

COUNCIL RECOMMENDATION: The Air Force Retiree Council requests DFAS provide a more effective process for establishing/changing allotments, and include allotment processing in Defense Retirement and Annuitant System (DRAS) Modernization upgrade. In addition, DFAS should "educate" retirees about allotment limits and limitations when using MyPay.

2009 AF Retiree Council Issue 15

SUBJECT: Retirees Need Better Service From DFAS

Often retirees come into an RAO desperate for help with pay issues because they are having difficulties in obtaining assistance from DFAS. Sometimes they are looking for their 1099-R, have not received their Personal Identification Number (PIN), or are having a difficult time getting a new one. Contact with DFAS is through the 1-800 number or the DFAS web site.

Many retirees who seek assistance do not own a computer and their only recourse is a long, frustrating wait on the phone to DFAS. Retirees are often perplexed by the Interactive Voice Response System (IVRS). In many instances retirees who call are told by the automated system that "call volumes preclude any service at this time."

PINs are required to use the IVRS and MyPay. When a retiree requires a new PIN, the replacement process is not sufficiently fast or simple. Additionally, there are reported instances where the MyPay PIN does not work with the IVRS, as it was intended.

It has been noted that there are some bases where the finance office has the capacity to get PINs for active duty airmen and also offer the same service to their retirees. Sadly this is not the case with all bases and to our understanding, this is not DFAS policy.

COUNCIL RECOMMENDATION: The AF Retiree Council requests DFAS improve and simplify the IVRS, and streamline the process to acquire a new PIN via MyPay.

2009 AF Retiree Council Issue 16

SUBJECT: Deficiencies of the Defense Finance and Accounting Service (DFAS) Toll-Free Phone Access

BACKGROUND: RAO customers frequently complain of the complexity of the DFAS toll-free phone system. The “automated” system is very difficult for many older retirees to effectively navigate and get the information that they require.

DISCUSSION: From the initial “answer” of the DFAS phone, there are far too many options to choose from. Then after choosing an option, there is far too much irrelevant/non-applicable “information” provided to the retiree. Consequently, many often prematurely end the phone call without answers to their questions. The automated system is a product of modern customer service techniques which are very difficult for our older retiree population to understand or accept. The DFAS system should be improved for easier navigation that will enhance the likelihood that a retiree or annuitant can obtain the information needed regarding pay.

COUNCIL ACTION: Withdrawn (included in 15)

2009 AF Retiree Council Issue 17

SUBJECT: Uniformed Services Former Spouses Protection Act

BACKGROUND: The USFSPA was enacted in 1981. Almost immediately, flaws were identified and unfair financial burdens created for thousands of military veterans. It's a complex issue as the courts are asked to determine division of tangible personal and real property assets, setting alimony and arranging child support. In 2001, a Congressional-directed Pentagon study of the law suggested six reform proposals. Included were whether division of retired pay should terminate upon remarriage of the former spouse; whether divisible retired pay should be based on member's grade and years of service at time of divorce rather than at time of military retirement; providing Survivor Benefit Plan benefits to the subsequent spouse and whether state courts have the right to divide VA disability compensation. USFSPA has also been mentioned as a retention issue. DoD has expressed support for modifications of the law.

COUNCIL RECOMMENDATION: Withdrawn

2009 AF Retiree Council Issue 18

SUBJECT: Recruiting New Volunteers into the Retiree Activities Program

BACKGROUND: The number of volunteers at RAOs is declining.

DISCUSSION: The Retiree Council should adopt a public relations program and utilize the **Afterburner** together with RAO newsletters and any other media available to recruit volunteers from the Vietnam War through Desert Storm and current hostilities in the mid-east, as it is necessary to rebuild our Volunteer Corps.

The AF Retiree Council recognizes the continuing challenges in obtaining volunteers to work in the RAOs. Outreach and publicity possibilities include: base-level Volunteer coordinators, Retired Services Volunteer Program (RSVP), flyers/posters in ID card office, commissary, BX, fitness centers, Airman and Family Readiness Centers (AFRCs), clinic, hospitals, pharmacies, chapels, barber shops, enlisted and officers' clubs, Command Chiefs offices, military-related organizations (VFW, American Legion, etc), the **Afterburner** and Retiree webpage.

COUNCIL RECOMMENDATION: The Air Force Retiree Council directs DPSIAR to "spread the word" concerning the need for volunteers at RAOs via all possible means, communicating and providing input for base-level publications, AF News Service and other outlets. In addition, the Retiree Council requests the CSAF's support for this initiative.

2009 AF Retiree Council Issue 19

SUBJECT: Uniform Travel Program for Council Representative to Request Travel Orders

BACKGROUND: There is no officer or designated staff member at the Wing Headquarters supervised by a specific designated responsible officer at McGuire AFB, who has any awareness of the status of an Air Force Retiree Council Representative. Finance requires a CAC Card which is required in order for any authority on base to have orders issued and paid through the Defense Travel System. Apparently, the Defense Travel System is the state-of-the-art system, which is required for those who travel on official AF orders. It took me at least five months to navigate the system without having a CAC card or being enrolled or registered in the Defense Travel System. This represents a similar problem that RAOs are experiencing with respect to computer access and we should have a policy decision Air Force wide. Then, Retiree Council Representatives can have a Uniform Policy to follow and to present to those administrative officers who process their invitational travel orders and subsequent travel vouchers.

COUNCIL ACTION: Withdrawn

2009 AF Retiree Council Issue 20

SUBJECT: Spectacle Frames for Retirees

BACKGROUND: The guiding joint directives (AR 40-63/NAVMEDCOMINST 6810.1/AFR 167-3) regarding spectacles for military members have not been updated since 1986. Those directives state that "Standard cellulose acetate frame spectacles will be fabricated with plastic or tempered crown glass lenses according to instructions issued by the Surgeons General of the Army and Navy for the laboratories of their respective services..." and issued to both active duty and retired service members.

Notwithstanding this, in early 2000 it was announced that active duty military who want to wear eyeglasses with a civilian-style frame no longer will have to go on the civilian market or pay out of pocket to obtain them.

The Frame of Choice (FOC) spectacle program provides active duty members with an alternative to current standard-issue military spectacles. Frame of Choice does not replace standard-issue frames, but members may choose to have one pair of civilian-style frames along with one pair of standard-issue frames in fulfilling the readiness requirement for two pairs of eyeglasses. This should give members an added incentive to wear their glasses.

Those eligible for the program include permanent-party active duty personnel and certain Reserve Components on active duty. Military retirees are not eligible. The difference between an FOC frame and a standard-issue frame is approximately \$10 per pair. Both types of military spectacles are made at several stateside Optical Fabrication Enterprises.

The 2003, 2007 and 2008 AF Retiree Councils raised this issue unsuccessfully. In his 2008 response, the SG left the door open by stating that they could "reevaluate...in the future." The Optical Fabrication Enterprises manufacture both the "Frame of Choice" and "standard issue frames" there would surely be some economies of scale if the retirees who are already authorized the "standard issue" frames switched to the "frames of choice." Any concerns regarding added costs would be offset if the retirees reimbursed the Services for any added costs. AFR 167-3, para 1-6 b and c and para 5-2 has very clear, straightforward, and simple guidelines regarding collecting reimbursement charges for spectacles in a wide variety of cases, which could easily be expanded to apply to retirees (as is currently done with the popular RACHAP program).

The SG should take another look at this issue in the spirit of "enhancing the mission of caring for the Air Force family."

COUNCIL ACTION: The AF Retiree Council will gratefully remind the SG that he agreed to relook.

2009 AF Retiree Council Issue 21

SUBJECT: Pilot Program for Increased Postal Weight Limit

DISCUSSION: The three Service Retiree Councils have repeatedly supported the amendment of Military Postal System (MPS) rules to authorize mail privileges for Box R patrons (military retirees) for parcels up to five pounds, unless further restricted by host governments. This remains the top Quality of Life issue of military retirees residing in PACAF and USAFE using Military Retiree Post Offices boxes (Box-R).

Three component commanders have requested that OSD change the policy to eliminate the current 16-ounce limit and increase the limit to 5-pounds.

In order to quantify these factors, CG USAFE and CG USAEUR will initiate a one-year pilot program in which military retirees of all Services, who are supported by APOs in Germany, would be allowed to receive and send parcels weighing up to 5 pounds. Implementation of the test program would involve:

- a. Notifying postal personnel of the US Army and the USAF in Europe.
- b. Increased transportation costs, estimated as "minimal," which can be determined precisely as the current system which accumulates the total Second Destination Transportation costs collects that data by APO location.
- c. Increased workload data, estimated as a "minor increase," can be gathered by APO personnel.

The Status of Forces Agreement (SOFA) Supplemental Agreement in Germany authorizes the establishment of a MPS. While retirees are not included in the pool of eligible persons, a clearance process that addresses the importation of goods by retirees has been in place since 1963.

COUNCIL RECOMMENDATION: AF Retiree Council requests the A1 support the postal test program in Germany, in concert with the Navy and Army Retiree Councils' positions.