



# Still Serving in Korea



Newsletter 04-2

The newsletter for U.S. military retirees in the Republic of Korea

Apr-Jun 2004

## Medical Care Matters

### RAO Two-Week Summer Vacation

The Osan AB Retiree Activities Office will be closed for summer vacation starting Jul 26. The office will reopen Aug 9. For urgent matters, call 017-477-1441.

*Osan AB Retiree Activities Office*

### Cosponsorship Building for "Keep Promises" Bills

Rep. Chris Van Holland's (D-MD) H.R. 3474 has enjoyed a substantial rise in cosponsors since it was introduced last November, and the list now stands at 210 House members, just eight short of a majority.

Sen. Tim Johnson's (D-SD) Senate companion bill (S. 2065) got a later start, and only has ten cosponsors so far.

These bills are the legislative follow-up vehicles to Colonel (USAF-Ret) Bud Day's "Class Act" health care lawsuit that was denied by the U.S. Supreme Court. Lower court rulings expressed sympathy for retirees who were promised free lifetime health care, but said that any solution would have to come from Congress, not the courts. The bills have two main goals. First, they would exempt military retirees who entered service before December 7, 1956 (the date of the first statutory reference to "space available" care) from having to pay Medicare Part B premiums. Second, they would make military

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*Still Serving in Korea* is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

## Pay Matters

### Tokyo IRS Office Closes Permanently

The Internal Revenue Service (IRS) office at the U.S. Embassy in Tokyo closed permanently effective Jun 18, 2004. With their help, the RAO was able to provide assistance in resolving problems and answering tax questions. Without the Tokyo office, the RAO is now able to provide only very limited tax assistance.

*Osan AB Retiree Activities Office*

### Yongsan VA Office Welcomes Retirees

The Department of Veterans Affairs (VA) office at Yongsan is there to assist active duty personnel who are preparing to separate or retire. The VA office is also there to help retirees and widows who need assistance in preparing claims or in resolving problems related to benefits they are already receiving.

I can personally attest to the value of having an office here to help you. Just before writing this newsletter, I helped to prepare a claim for a terminally-ill Osan retiree claiming Agent Orange related problems. Together with the claim form I submitted to the Yongsan VA office, I included the DD Forms 214 for retirement and for the period covering Vietnam service. I also submitted the medical records for treatment received locally. These were the only medical records required since this is where the problem was first diagnosed and where all medical treatment has been received. In less than two weeks, the claim had been processed and adjudicated right here in Korea. The retiree will start receiving VA disability benefits very soon and, when he dies, his widow will be on the fast track to start receiving Disability and Indemnity Compensation (DIC) as soon as we file her claim.

Retirees who may have had a bad experience previously with this office should keep in mind that the office was initially focused on the reason for being here – to serve the active duty force. Now that their workload has leveled off and they can extend their services to our retiree community, please don't hesitate to take advantage of the many valuable services they offer. Keeping them busy is the best way we can keep this service here in Korea. The office is located in Building 4037 on Yongsan South Post. It is across the parking lot and to the right from the Dragon Hill Lodge main entrance. You can contact the office at DSN 738-5121, commercial 0505-738-5121.

*Osan AB Retiree Activities Office*

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retirees eligible to participate in the Federal Employees Health Benefits Program.

The Military Officers Association of America (MOAA) strongly supports these bills. However, their path is complicated because their provisions cross the jurisdictions of multiple congressional committees. To improve their chances of enactment, they'll need bigger lists of cosponsors.

You can use MOAA's Web site to urge your legislators' support. To send your legislators a message, visit the pages indicated, fill in your ZIP code, and click "GO".

H.R. 3474:

<http://capwiz.com/moaa/issues/bills/?bill=4264001>

S. 2065:

<http://capwiz.com/moaa/issues/bills/?bill=5087281>

*MOAA Legislative Update, Apr 23*

### **TRICARE Retail Pharmacy Program Begins with Glitches**

Buried within the massive computer glitches instituted by the implementation of the new TRICARE Retail Pharmacy (TRRx) program was one anomaly that had the potential to, at the best, be extremely costly to the beneficiary and at worse life threatening.

As the National Association for Uniformed Services (NAUS) has reported in past articles, the Military Health System utilizes a Prescription Drug Tiered Formulary to manage its pharmacy program. The formulary, a list of prescription drugs that TRICARE covers, also includes the price of each prescription. TRICARE's formulary, effective 3 May 2004, consists of three tiers: generic at \$3, formulary (preferred) drugs at \$9 and non-formulary (non-preferred) at \$22. At this time and until the Pharmacy and Therapeutic Committee meets for the purpose of identifying the drugs that will be in the \$9 preferred formulary and the \$22 non-formulary, the current \$3 and \$9 copays remains in effect. Although the 3 level structure is in place, it could be several months before the \$22 copay is actually applied.

TRICARE also utilizes a mandatory generic first policy, which means if a prescription has a generic alternative, the beneficiary must use it (for TRICARE to pay) unless his/her doctor can present a medical necessity for the brand name.

When TRRx began its implementation, all previously registered medical necessity authorizations were effectively wiped from the system. While TRICARE has not yet provided definitive nor satisfactory explanations as to why these authorizations did not transfer from the old Managed Care Contractors to ESI, they have placed "temporary" "fixes" to correct the issue. They have extended all brand name prescription refills for 120 days,

to allow the beneficiary time to see their doctor. (New prescriptions written will not be given the same consideration.).

We recognize the huge problems that result when a change of contractors takes place. While in the long run, we understand that a single entity to provide both the retail and mail order pharmacy services will better serve beneficiaries. Now, having said that, we are disappointed that the change over appears to have ignored lessons learned in the past. It is causing beneficiaries, who in good faith followed the prescribed procedures to obtain medical necessity authorizations, to be denied medications due to an oversight by TRICARE. The immediate TMA fix in these situations was to have the beneficiary pay the full price of the drug up front and submit a claim for reimbursement. It is true that that fix is an expedient to get a needed drug. However, it fails to take into account that it forces beneficiaries with limited resources to dig deep into their pockets or savings, or worse yet take out a loan to pay the up front cost. After which, they must file a claim and wait and wait for reimbursement.

NAUS has contacted senior officials within the TRICARE Pharmacy Program requesting the procedures our beneficiaries need to follow for those who need medical necessities in generic v. brand name instances. At press time, we had not received a comprehensive response.

At the TRICARE website <http://www.tricare.osd.mil/news/2004/news0411.cfm> there is an updated article relating to the publication of the TRICARE Uniformed Formulary Final Rule. The portion pertaining to Generic V. Brand states:

"In the transition between contractors, some patients and providers may have been inconvenienced by the enforcement of TRICARE's long standing mandatory generic policy. We recognize that enforcing this policy under the new TRRx program may have caused a hardship for beneficiaries previously on branded products. In the interim, while the Department of Defense seeks documentation validating medical necessity that may have been previously submitted, any beneficiary who has received, within the last 180 days, a branded product when a generic alternative exists will be allowed to continue receiving the branded product for approximately 120 days (until October 13, 2004). On your next visit to your doctor, please be sure to ask if a generic will work for you – generics are an FDA approved, safe and effective alternative to brand name products." ■

*NAUS Update, Jun 18*

**Every Vote Counts**

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### Civil Service retirement may affect CDP

An entry on the Defense Finance and Accounting Service web site answers the question asked by many retired members wanting to know if they qualify for Concurrent Disability Pay (CDP) although they waived their military retirement pay.

The answer, according to DFAS officials, depends on the situation. If you have combined your military time with your civil service time in order to qualify for a Civil Service retirement, you are not eligible for CDP.

On the other hand, if you combined your military time with your civil service time in order to enhance your civil service retirement, you may be eligible for CDP.

Officials point out, however, that those who are eligible will have to coordinate with the Office of Personnel Management (OPM) to reverse the waiver of retired pay. It's important to note that by doing this, the retired member may incur a debt to the government resulting from an overpayment. Any decision to change the status of retired pay should be carefully considered.

The CDP law is applicable to retirees who have a VA-rated, service-connected disability of 50 percent. Individuals who retired for disability rather than under the regular retirement law must have at least 20 years of service.

Answers to other frequently asked questions are provided at <http://www.dfas.mil/money/retired/cdpfaq.htm>.

*Air Force Retiree News, Jun 5*

### Space-A Travel Rates Increase

The International Air Transportation Tax, or "head tax," and the Federal Inspection Fee (FIS) for Space "A" (space available) passengers were increased May 22. The head tax is charged to passengers traveling on Patriot Express missions; special assigned air missions (SAAM) and commercial contract missions; and Space "A" passengers who arrive and depart the customs territories of the U.S. (CTUS) to and from overseas locations on these missions.

The head tax was increased from \$12.08 to \$13.70. FIS applies to Space "A" passengers who arrive in the CTUS from overseas locations on Patriot Express missions, and passengers aboard SAAM commercial contract missions. This fee increased from \$11 to \$12. According to Navy-AMC Air Terminal Manager Robert Hurley, the increase was mandated by federal law to offset the cost of providing customs and immigration services at U.S. ports of entry.

*Armed Forces News, Jun 11*

### Department of Defense Releases New CRSC Guidance

The Defense Department issued new rules for processing Combat-Related Special Compensation (CRSC) applications last week. Effective Jan 1, 2004, this

instruction replaces the guidance introduced last year.

The major change is expansion of eligibility to include all combat-related disabilities. Previously, only disabilities rated at 60 percent or higher for compensable disabilities (at least 10 percent) associated with a Purple Heart could qualify.

Also as a result of the new legislation, CRSC payments will include compensation for dependents, as applicable.

According to officials in the Disability Division in the Air Force Personnel Center, the new guidance addresses two previously unresolved issues - Special Monthly Compensation (SMC) and compensation for Individual Unemployability (IU). Both issues will be assessed after it has been determined which of the applicant's disabilities are deemed combat-related.

In the case of SMC, Disability officials must resolve whether any of the combat-related disabilities constitute the grounds for the Special Monthly Compensation award. The Department of Veterans Affairs will help make these determinations by providing descriptions of SMC criteria and will provide counsel in unusual situations.

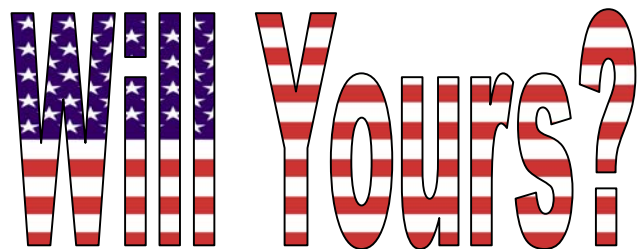
Individual Unemployability determinations will be based on the retiree's overall combat-related disability percentage. If the Services award CRSC at 60 percent or greater, and the applicant also has been determined by the VA to be unemployable, then CRSC will be paid at the 100 percent rate, retroactive to Jan. 1, 2004, as applicable.

Disability Division officials reported that retirees eligible under both Concurrent Retirement and Disability Payments (CRDP) and CRSC criteria will have to choose between the two forms of compensation. Recipients will have the option of changing their election on a yearly basis, so as to choose the more advantageous option, as CRDP amounts will increase each year for the next 9 years.

The Defense Finance and Accounting Service (DFAS) is in the process of developing this election system. Applicants also have the option of authorizing DFAS to automatically pay whichever amount is higher.

The new form is available at <http://www.dior.whs.mil/forms/DD2860T.PDF>. ■

*Air Force Retiree News, May 4*



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# Computer Matters

## Officials Work to Transform Personnel, Pay Services

Personnel and pay officials are working together to transform the way the Air Force delivers these services to customers by offering an "e-business" approach to Internet users.

People who have Internet access will have more control over making routine personnel and pay transactions, at any time, as opposed to traveling to a nearby base and waiting for service in an office, said officials from the Air Force director of personnel's staff.

They understand there are likely to be apprehensive feelings associated with change, and that many retirees don't have access to computers or the Internet.

For retirees who do not have access to the Internet, the Air Force will keep and expand its contact center to handle inquiries and requests over the phone.

The Air Force Customer Service Contact Center offers all customers a single toll-free number to call for all personnel- and pay-related questions at (800) 616-3775.

Offices at the various bases will still provide personal customer service, but with somewhat reduced manning because of the efficiencies expected from the transformation process, said officials.

As a part of the transformation effort, an Air Force team is conducting focus groups to find what can be done to simplify personnel and pay processes. The next focus groups among members of the retiree community will be at Nellis AFB, Nevada, and Hill AFB, Utah, the week of July 19. Focus group members, who will be selected by officials at the two bases, will be asked such questions as:

- Do they own a personal computer, and have Internet access?
- What personnel or pay business do they now conduct in person at the base?
- What concerns do they have about personnel and pay service delivery via the Web?
- What concerns do they have about personnel and pay service delivery via the contact center?

Officials urge all retirees to participate with the focus groups as their input will help shape future personnel and pay services and operations.

*Air Force Retiree News, Jun 16*

## You and Your Computer

Given the above article, it's safe to say that computers are becoming more and more a part of the way we do business

in many aspects of our daily life. Most importantly, they can save time and money. As the article illustrates, using a computer is the right way to do business effectively. Recently, the Osan AB Retiree Activities Office (RAO) received a printed newsletter from another RAO that contained a flyer. Due to rising costs of printing their newsletter, the flyer asked if retirees were willing to pay \$5 per year for a subscription to the retiree newsletter if they wanted to continue receiving it in print form. The alternative was to receive the newsletter for free via the Internet. So how would you feel about receiving the retiree newsletter at your computer?

What? You say you don't have a computer? If you're healthy enough to see a video monitor and poke the keys on a keyboard, you really should have a computer. You're too old, you say? When I talk about this one on one with older retirees, I'm surprised at the age of some of those who use a computer – well into their 70s. There aren't many retirees in Korea who can use their age as an excuse. And even disabled retirees will discover that computers are more and more geared to overcoming handicaps. The option to display very large text on the computer screen makes it more useful than reading a newspaper with a magnifying glass.



There are many ways to learn how to use a computer. For the adventurous, it may be easiest to buy a computer, then sit down with the instruction manual and work your way through it. This may be too much for other folks. For them, a class in computer basics while sitting at a computer could be the best way to learn.



There are many ways for retirees living in the U.S. to learn. Often, free classes are available through community services organizations and there may be such an option available where you live. In Korea, you should probably start with the Education Center, or with Army Community Services or Air Force Family Support Center.

There are various ways to get a computer. New ones are cheap compared to years ago and the software improvements over the years make them easy to learn. Because computers are cheap, regular computer users upgrade frequently and you can find used computer bargains on the bulletin board, thrift shop, or by networking with other retirees (or where you work, if you work). Most computers, new or used, come with the basic software you'll need to get started. And two important ones are anti-virus software and a firewall. The anti-virus software, which must be kept current to keep up with the threat, prevents your computer from being infected, that is,

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Computer Matters - continued from page 4

having the software damaged so the computer does not operate properly. And the firewall keeps your computer from being penetrated by a "bad guy." With this protection, you can now feel safe going "on-line."

The next step is getting connected. After you've learned the basics of using the computer, you need to connect to the Internet to start "surfing" and to use e-mail. All you need is a telephone line or a TV cable. Telephone offers a slow speed dial-up connection using a modem (usually built into the computer) at a modest cost. Or, for a faster connection you can opt for Digital Subscriber Line (DSL) that requires the phone company to install a modem. What's a modem? It's a modulator-demodulator that converts the noise sent via the phone line into 0s and 1s recognized by the computer. In between the costs and speed of dial-up vs. DSL is Cable Modem, which allows a modem to be connected to a compatible TV cable system. This is the easiest, since cable modem is an "always on" system. You turn on your computer and you're connected.



A few cautions at this point are in order. First, eating and particularly drinking while using the computer are not healthy for a computer's life. Spilling or dripping stuff onto the keyboard, into the monitor, etc., can seriously hurt that part of the computer.

Second, the computer will not always do what you *want* it to do. It can only do what you *tell* it to do. When it does that, you get angry, but before you take it out on the computer think about why it did what it did. Was it the computer's mistake or yours? Then just fix it.



This brief look at computerizing your life is not all-inclusive. There are many resources available for you to start. As a Chinese proverb says, "A journey of a thousand miles starts with the first step." So too, your computer expertise starts with the first keystroke. Give it a try. ■

*Osan AB Retiree Activities Office*

**VOTE** It's the  
**American**  
**thing to do**

## Voting Matters

### Absentee Voter Registration Kicks Off

Any U.S. citizen who will be 18 years old or older on the date of the November general election may register and be eligible to vote. U.S. citizens overseas who register on a Standard Form 76, Federal Post Card Application, can vote in all elections held at their home of record for a period of one year. An alternative to the standard FPCA is the online version, which can be filled out on the Federal Voting Assistance Program's Web site at <http://www.fvap.gov>, printed and mailed to local voting officials. Upon approval of the registration form, the voter will be mailed a ballot. Officials expect ballots for the November presidential election to arrive sometime in September (see following item). However, service members and eligible family members should not wait until the last minute to mail their ballots.

*Armed Forces News, Jun 18*

### Defense, Postal Service Plan Ballot Initiative

In preparation for this year's general election, U.S. Postal Service employees will contact some 3,000 county election offices throughout the country to coordinate mailing of overseas absentee ballots. Once the initial ballots are prepared for mailing, local post offices will send them via overnight Express Mail to the three military gateways (San Francisco, Miami and New York). The post offices will mail successive groups of ballots to military gateways daily. USPS will determine the number of ballots per location at the gateways, sort them by destination, and place them in containers specially marked for visibility and priority. The Department of Defense's Military Postal System will then give the ballots priority handling for delivery overseas, will ensure they receive a proper, legible postmark upon return, and will place them in easily identifiable containers. The ballots will then receive priority processing for delivery back to county election officials.

*Armed Forces News, Jun 18*

### To Request an Absentee Ballot

You can obtain an absentee ballot application at several locations. First, if you're working, you can contact the voting assistance representative in your unit. Every unit is required to have one, so all you need to do is find out who he or she is.

Second, if you're retired, you should be able to obtain an absentee ballot application from the local Legal Office.

Third, if neither of these options is available to you, please contact the Retiree Activities Office at DSN 784-1441, commercial in Korea 0505-784-1441, or e-mail [retact@osan.af.mil](mailto:retact@osan.af.mil). I can mail the absentee ballot application to you. All I need is the state and county (or city if that's all you have) where you plan to vote. ■

*Osan AB Retiree Activities Office*

# Area Council Matters

## Korea Area Retiree Councils

Korea has had a retiree council for many years. This council is the United States Forces Korea (USFK) Retiree Council representing all retirees of all services throughout Korea. Issues addressed by the USFK Retiree Council are necessarily broad to address concerns and issues affecting all retirees in Korea. As a result, local issues were often overlooked as inappropriate for the USFK Retiree Council to address.

### Area Councils Background

Not long after the activation of the Installation Management Agency - Korea Region Office – known as IMA-KORO – a stir was created among the Army retiree communities throughout Korea to organize councils to represent the retirees. IMA-KORO was charged with the care and feeding of the communities and their members. Among these community members were the retirees, their families and their survivors and IMA-KORO thought the best way for the retirees to get their issues raised to the right level would be to organize a retiree council for each of the Army areas in Korea.

For those not familiar with the Army installation structure in Korea, the country is divided into four areas. Area I comprises U.S. Army installations in the area north of Seoul up to the Demilitarized Zone. Area II consists of U.S. Army installations in the Seoul area. Area III consists of U.S. Army installations in southern Gyeonggi Province and Gangweon Province. Area IV consists of U.S. Army installations in the southern part of Korea including North and South Cholla Provinces and North and South Gyeongsang Provinces. Within Area III is Osan Air Base, a U.S. Air Force installation designated as Area V. Within Area IV is Gunsan Air Base, a U.S. Air Force installation designated as Area VI.

Area I was the first to organize a retiree council located at Camp Casey in Dongducheon. Area III was the next to organize a council located at Camp Humphreys in Pyeongtaek. Area IV organized next with a council located at Camp Henry in Daegu. Finally, Area II organized with the council located, naturally, at Yongsan Army Garrison, Seoul. Ideally, each council should have representatives from all installations within that area. Remote representatives may not be able to attend all meetings, but modern communication should overcome barriers and allow them to send their inputs to the central council. Video conferencing could even allow face-to-face attendance. Keep in mind that the retiree council in each area reports to the IMA-KORO commander for that area so that concerns of all installations within the area are provided to the commander who can do something about the concerns – assuming the concerns and issues are valid, reasonable and within his power to correct.

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## Contacting the Council in Your Area

Following is the current council membership for each area and contact information for key members.

### Area I

Ken Black, Chairman, [KennyBlack@hotmail.com](mailto:KennyBlack@hotmail.com)  
David Russell, Vice Chairman, [David.Russell@us.army.mil](mailto:David.Russell@us.army.mil)  
Cliff Hill, Secretary, [cliffdmz@yahoo.com](mailto:cliffdmz@yahoo.com)  
Plus 12 members

### Area II

Wnd (Wanda) Thomas, Chairman,  
[ThomasWa@usfk.korea.army.mil](mailto:ThomasWa@usfk.korea.army.mil)  
James McCall, Vice Chairman, [James.McCall@us.army.mil](mailto:James.McCall@us.army.mil)  
John Sanders, Secretary, [John.Sanders@us.army.mil](mailto:John.Sanders@us.army.mil)

### Area III

Bill Spearman, Chairman,  
[SpearmanB@usfk.korea.army.mil](mailto:SpearmanB@usfk.korea.army.mil)  
AC Scott, Vice Chairman, [ScottAC@usfk.korea.army.mil](mailto:ScottAC@usfk.korea.army.mil)  
Randy Pryor, Secretary, [PryorR@usfk.korea.army.mil](mailto:PryorR@usfk.korea.army.mil)  
Plus 8 members

### Area IV

Will Plumley, Chairman, [Wilfred.Plumley@us.army.mil](mailto:Wilfred.Plumley@us.army.mil)  
Bud Rader, Vice Chairman, [Bud.Rader@us.army.mil](mailto:Bud.Rader@us.army.mil)  
Don Wilson, Secretary, [Donald.L.Wilson@us.army.mil](mailto:Donald.L.Wilson@us.army.mil)  
Plus 8 members

## Councils = Retirees Working Together

Each retiree should be interested in the affairs of his/her community. And each retiree should be aware of how to raise issues affecting the retiree community in his/her area and how to get the issues addressed and resolved by the people with the power. Retirees who have a special interest in a topic or issue of interest to the general retiree community should consider volunteering his/her time to make the community better for all retirees.

The area retiree councils perform an important service for you, the Korea retiree community. They raise retiree issues to the local leadership for resolution wherever and whenever possible. And if a problem cannot be resolved locally, then it's raised to the USFK Retiree Council. Another important role the councils play is to demonstrate a positive retiree image to the local community by participating as active community members.

For schedule information on council activities in each area, look for flyers and announcements on local radio, TV and newspapers. Also, the Osan AB Retiree Activities Office (RAO) posts schedule information on the RAO web site at <http://www.rao-osan.com>. Check under Osan Info for the Retiree Calendar above the clocks at the bottom of the page. Any council activity schedules provided to the RAO are posted to the calendar. And if you have an interest in helping your council develop a local web site, please contact one of the key members. ■

*Osan AB Retiree Activities Office*

## Lodging Matters

### AF Expands Space-A Lodging Window

The Air Force Services Agency has announced an expanded space-available reservation policy designed to maximize occupancy at lodging facilities. Under the new system, lodging officials can accept and confirm space-A lodging reservations up to 30 days in advance based on low projected occupancy rates. The window for reservations decreases as the percentage of projected occupancy rises. For example, when a projected occupancy rate is 65 percent or less, space-A guests can make reservations up to 30 days in advance. At 80 percent, the reservation falls to two weeks, at 85 percent, seven days, and at 86 percent, three days. Under this new system, higher priority customers may not bump space-A customers with confirmed reservations. Neither can they be bumped once they are assigned lodging except during contingencies, emergencies *or when the installation commander determines higher priorities exist.*

*Armed Forces News, Jun 11*

### Korea Lodging Information

To find lodging information in the Osan AB and Yongsan (Seoul) area, go to <http://www.rao-osan.com> and click on Osan Info at the left. Click the Osan AB photo, then select What-Where from the left column. Then scroll down to Accommodations for on-/off-base lodging information. ■

*Osan AB Retiree Activities Office*

## Laughing Matters

### Doctor's Orders

Millie was distraught and phoned her doctor's office. Was it true, the woman wanted to know, that the medication the doctor had prescribed was for the rest of her life? She was told that it was.

There was a moment of silence before the woman continued, "I'm wondering, then, just how serious my condition is. This prescription is marked NO REFILLS."

### Reading Right

Accodrning to a rscheearch at an Elingsh uinervtisy, it deosn't mtttaer in waht oredr the ltteers in a wrod are, the olny iprmoatnt tihng is taht frist and lsat ltteer is at the rghit pclae. The rset can be a toatl mses and you can sitll raed it wouthit porbelm. Tihs is bcuseae we do not raed ervey lteter by itslef but the wrod as a wlohe.

Ceehiro ☺

*from the Internet*

## The Director's Corner

### RAO Vacation

As noted on page 1 of this newsletter, the RAO will be closed from Jul 26 for two weeks. It's called vacation, but it's actually time to allow me to focus on major tasks at hand and tasks that have been put off as "too hard to do." Don't know if you've noticed, but the RAO web site has undergone several significant overhauls and these were completed and posted in early January. Why? Because that's how I spent my Christmas vacations.

In addition to major changes posted this past January, I had made some progress on creating an e-mail version of the newsletter. However, problems occurred when I tried to use my web site host's newsletter mailing service to send it. By the time that happened, I was back to work and the normal workweek doesn't allow sufficient time to focus on this type of problem solving. There are too many other things bouncing around in my head that are more pressing, such as a widow not receiving her benefits

or a retiree with health or money problems. Or coming up with articles for the quarterly newsletter.

So with any luck, by the time this summer vacation is completed there should be a small entry on the web site home page on how to sign up for the e-mail version of the retiree newsletter. If that happens, lucky early signups will have the pleasure of receiving test e-mails and some might even contain substantive information. Why the e-mail newsletter? It's partly explained in the item on page 4 titled, "You and Your Computer." It's faster, easier and cheaper to send information via the Internet to an e-mail inbox than to a postal mailbox. It avoids the hassle of getting funding, then preparing each and every newsletter by hand for mailing. Once the e-mail newsletter is error free, then in-country subscribers will be asked to notify the RAO to remove them from the hardcopy mailing list.

Whether or not I achieve the e-mail newsletter depends on a lot of factors such as how good I am at problem-solving, finding a good mailing service, stable electricity in monsoon season, etc. So let's hope it all works out.

*Jack Terwiel*

**RETIREE ACTIVITIES OFFICE  
51 MSS/CVR  
UNIT 2097  
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

**VGLI Self-Service**

The Department of Veterans Affairs (VA) announced today that veterans will now be able to access their Veterans' Group Life Insurance (VGLI) accounts at any time of the day or night from any computer or telephone.

Using a secure Web site, the VGLI Online Account Access system allows veterans to obtain basic information on their account through the insurance website: [www.insurance.va.gov](http://www.insurance.va.gov).

Veterans will be able to view their current amount of coverage, premium rate, and billing method, as well as change their billing address. In the future, veterans will have access to additional online tools allowing them to change their method and frequency of payment. Also available on VA's insurance Web site is a new life insurance calculator that allows veterans to calculate a recommended amount of life insurance based on their financial information.

Veterans can also access their account information through a new VGLI interactive voice response system that allows veterans to obtain account information through the telephone.

Veterans can call VA at 1-800-419-1473 any time, day or night, by using their telephone keypad and can hear recorded information on their accounts. They can also request certain changes to their VGLI accounts, such as billing frequency and payment method, as well as order certain forms via mail or fax. ■

*The Retired Enlisted Association Legislative Update, Jul 3*

**Combat Related Special Compensation Statistics**

<b>Service</b>	<b>Army</b>	<b>Navy</b>	<b>AF</b>
Approval Rate	60%	60%	64%
Applicants	26156	9404	11206
Approvals	8673	4092	6645
Denials	6114	2684	3653

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**In the Next Issue**

**Legislative Review** – What got passed and what got passed over  
**Reviewing Your Important Files**  
–What you should have on hand

*continued* ►