



Still Serving in Korea



Newsletter 05-2

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

Apr-Jun 2005

Medical Care Matters

Keep Our Promises Moves Ahead

As of May 25, HR-602 the "Keep Our Promise to America's Military Retirees Act" had 188 cosponsors. The bill would authorize military retirees and their family members to enroll in the Federal Employee Health Benefits Plan and would waive Medicare Part B premiums for those who are entitled to retired or retainer pay if they began service before Dec. 7, 1956. Widows and widowers of such retirees also would be eligible. In addition, the bills would authorize reimbursement for drugs at Tricare network rates for retirees and their survivors who do not have access to Tricare retail pharmacies. "Keep our promises" refers to promises given to service members and their families for lifetime medical care upon retirement. Such promises were nullified in 1956 when the law established "space available" medical care. A companion bill in the Senate, S-407, has 4 sponsors.

Armed Forces News, Jun 3

Important TRICARE for Life/Medicare Part B Update

In 2003, Congress passed the Medicare Prescription Drug and Modernization Act. This bill addressed the fact that many military retirees, who either had lived near a Military Treatment Facility or overseas, had not purchased Medicare Part B when turning 65 and where therefore

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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

2006 COLA Update

The Cost of Living Allowance for 2006 is expected to be between 2% and 2.6%. This COLA will affect all annuities.

Various Sources

VA Tinnitus Compensation

On Apr 5, the United States Court of Appeals for Veterans Claims handed down its decision in *Smith v. Nicholson*. The Disabled American Veterans (DAV) had argued on behalf of Mr. Smith that he was entitled to two separate 10% disability ratings for service-connected tinnitus, i.e., ringing, in his right and left ears. The Department of Veterans Affairs (VA) argued in Smith's case, as well as a large number of other cases, that the schedule for rating disabilities provided for only one 10% rating, regardless of whether the tinnitus was present in only one ear or both ears. The Court held that: "Based on the plain language of the regulations, the Court holds that the pre-1999 and pre-Jun 13, 2003 versions of [diagnostic code] 6260 required the assignment of dual ratings for bilateral tinnitus." Veterans who filed a claim for service connection for tinnitus in both ears, or who claimed an increased rating for that condition, prior to Jun 13, 2003, may be entitled to receive combined disability compensation based on two 10% ratings for tinnitus. Additionally, the law does not permit any such ratings to be reduced in the future, unless the severity of the tinnitus is shown to have actually improved. Veterans who believe that they may be entitled to benefits based on the Smith precedent should contact their DAV National Service Officer. [Source:

http://www.dav.org/news/documents/Tinnitus_Website_%20Summary.pdf, Apr 05]

via E-mail from DAV member, May 3

Former Spouse Lawsuit Suffers Setback

After agreeing to re-consider his previous ruling, Judge James C. Cacheris has once again ruled against the plaintiffs in a federal lawsuit challenging the validity of the Uniformed Services Former Spouse Protection Act (FSPA). USFSPA Legal Support Group (ULSG) filed suit against the Department of Defense (DoD) and Secretary of Defense Donald Rumsfeld in April 2004 on the grounds that FSPA deprives divorced servicemembers of their constitutional right to due process.

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ineligible for the TRICARE For Life (TFL) program, since Congress tied TFL to Medicare Part B enrollment.

The Medicare Prescription Drug and Modernization Act provided an opportunity for those TFL-eligible beneficiaries to enroll in Part B without incurring the penalty fees and to eliminate the penalty fees for those TFL-eligible beneficiaries who enrolled late after TFL (2001 and on) was passed.

The initial implementation occurred at the end of 2004 (with the Centers for Medicare and Medicaid Services (CMS) reimbursing any penalty fees incurred in 2004). At the time, there were some TFL eligible beneficiaries, who were missed, but all in all it seemed to have worked.

However, CMS and DOD recently identified 38,974 TFL-eligible beneficiaries who have Medicare Part A, but were not directly notified of their opportunity to enroll in Medicare Part B.

During the last week of March, 2005, The Social Security Administration (SSA) mailed notices to these TFL-eligible beneficiaries, providing an explanation of their Medicare enrollment options (the opportunity to enroll in Part B at the date of their choice [any month from January 2004 through June 2005]) and a form they can return in order to select a Part B enrollment date.

If you are a military retiree who is Medicare Part B eligible (but have not enrolled) and has not heard from SSA, please stop by your local Social Security Office (Beneficiaries should take their blue DoD military retiree ID card or tan family member DoD military ID card with them if they visit an office.), call SSA at 1-800-772-1213 or visit the SSA Web site at <http://www.ssa.gov>. They will provide the information you need to determine your best options.

NAUS Weekly Update, May 12

More Problems Ahead for TRICARE

The Department of Defense's health care system, TRICARE, is in distress. First it's the talk from senior DoD officials on the ever-increasing cost of the TRICARE system and the talk of raising cost shares for beneficiaries to an enrollment fee for users of TRICARE Standard. While it is true that health care costs have increased, the fact that DoD continually lumps the TRICARE For Life (TFL) program costs into the costs for the under-65 and active duty health care budget, when TFL and Senior Pharmacy costs were legislated to come out of TREASURY, smacks of tactics to blame retirees and to arbitrarily increase costs of the beneficiary.

Another, and more urgent problem, is the upcoming Medicare physician reimbursement rate reduction of 4.3% that will occur in January 2006. TRICARE reimbursement rates are based on the yearly Medicare rates. These rates

are based on Medicare's sustainable growth rate (SGR) update formula, which does not accurately reflect the true cost of providing health care and the true costs of health care inflation. Under the current formula, Medicare is projected to cut payment levels by 26% over the next six years.

Since TRICARE reimbursement rates are tied directly to Medicare, any changes to the Medicare reimbursement rates will directly affect TRICARE. It will become increasingly difficult for our TRICARE For Life, TRICARE Standard, and TRICARE Reserve Select beneficiaries to find providers when the doctors are not only being paid less than Medicaid in some areas, but still have to fight through the never ending red tape.

To address the serious outcome of a 4.3% reduction, Representatives Clay Shaw (R-FL) and Ben Cardin (D-MD) introduced HR 2356, "Preserving Patient Access to Physicians Act of 2005" on May 12, 2005. This bill amends the Social Security Act with respect to payment for physicians' services to: eliminate the sustainable growth rate payment update system; and establish in its place an update to the single conversion factor for 2006 of at least 2.7%, and a formula for an update to the single conversion factor for years beginning with 2007. In other words, this will not only stop the cut for 2006 and add more money, but will also work towards creating a more appropriate formula based on the actual costs of health care.

On the Senate side, Senator Jon Kyl (R-AZ) and Jon Corzine (D-NJ) have introduced S. 1081 "Preserving Patient Access to Physicians Act of 2005". This bill only looks at the short-term. It amends the Social Security Act by establishing an update to the single conversion factor for 2006 of at least 2.7 %, and having Health and Human Services calculate a formula for an update to the single conversion factor for 2007. The Senate has decided not to address the true problem, which is in the formula, but use a quick fix for the next two years.

NAUS Weekly Update, Jun 24

TRICARE Introduces New Web-based Pharmacy Search Tool

TRICARE has announced the new pharmacy Formulary Search Tool, which allows beneficiaries to find medication-specific information using either a drug name or a medical condition. The Formulary Search Tool can be accessed through the TRICARE Pharmacy Web site.

Beneficiaries should consult their provider, pharmacist, or other health care professional for specific questions regarding their medications. For more information on the TRICARE Pharmacy Program and to access the Formulary Search Tool, visit the TRICARE Pharmacy at www.tricare.osd.mil/pharmacy. Direct access to the search tool is at www.tricareformularysearch.org. ■

AF Retiree News, Apr 15

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Judge Cacheris had agreed to reconsider his initial October 2004 dismissal, which was based on legal doctrine that would mandate that FSPA issues be litigated in state courts. However, in his March 16 ruling on the merits of the legal claims, he ruled against ULSG on three of its four claims.

The Judge granted the Defense Department's motion to dismiss ULSG's legal arguments regarding:

- * Equal protection - ULSG had argued that the law discriminates against men, as the vast majority of former spouses are women. The ruling cited original Senate report language at the time FSPA was enacted, indicating that Congress made its determination without regard for the gender of the spouse.
- * Uniformity - Because FSPA is implemented by thousands of state courts across the country, the results are often uneven, and therefore servicemembers' outcomes may be based at least in part on accidents of geography. Judge Cacheris ruled that, while different courts do achieve varying results, individual courts' or judges' failure to apply the law correctly is not grounds for invalidating the statute itself.
- * Substantive due process - ULSG argued that applying FSPA provisions to service members who entered the military before its enactment amounted to unfair discrimination. Judge Cacheris found that none of the ULSG members have standing to make this claim because none of them joined the service prior to FSPA and are currently engaged in divorce proceedings.

The judge did allow ULSG to proceed on the procedural due process claims aspects of the lawsuit. These involve the assertion that servicemembers lack appropriate channels to challenge FSPA outcomes, to appeal inappropriate state court applications of the law, or to compel DFAS to handle payment/overpayment/recoupment issues in a fair and timely manner.

ULSG will continue this aspect of its claim in the District Court, and also plans to appeal the three dismissed claims to the U.S. Court of Appeals for the Fourth Circuit in Richmond, VA.

MOAA Legislative Update, May 6

New Benefit Delay Hits Disabled Vets

The most seriously disabled veterans will now have to wait for their claims to pass a second review before they can receive any disability pay from the federal Department of Veterans Affairs (VA), according to a new policy ordered last week.

Veterans who have been granted disability for post-

traumatic stress disorder or are judged to be 100 percent disabled or unemployable by one VA disability reviewer must now receive a second VA nod before the agency will grant any disability pay.

VA officials defended the policy, which went into effect immediately last Tuesday and was issued to all 57 regional VA offices through a memo, a copy of which was obtained by the Chicago Sun-Times.

Denials for those same disabilities, though, do not require a second review. Veterans advocates, as well as Sen. Barack Obama (D-Ill.), fear the new policy sends a message that VA disability reviewers are not to grant high-paying claims. "It appears there's going to be a bias towards the denial of PTSD claims," said Obama, who serves on the Senate VA Committee.

Some veterans advocates fear the new policy is the VA's way to get back at veterans who complained about low disability pay, which ultimately resulted in the agency being investigated by its inspector general this year. Other advocates say the extra review will just increase the existing backlog of cases.

Currently it takes an average of 167 days for the VA to decide a new claim. At the Chicago VA office, it is taking 206 days. The VA estimates a second review could take a day or two if the second reviewer agrees with the first decision. But if there's a disagreement, officials admit it will take much longer.

"I think a lot of this is being driven by policy as opposed to trying to look at why these differences are occurring and correcting that," said Joe Violante, legislative director for the national Disabled American Veterans.

A VA inspector general's investigation concluded last month that the wide disparity in disability pay from state to state derives from the number of veterans who are deemed 100 percent disabled with Post-Traumatic Stress Disorder (PTSD).

Disabled veterans in New Mexico receive the highest average payment of \$12,004, and 12.6 percent of that state's disabled veterans are rated 100 percent disabled for PTSD. But Illinois disabled veterans – who receive the lowest disability pay in the nation – get \$6,961 per veteran, and only 2.8 percent of Illinois' veterans are rated 100 percent disabled for PTSD.

Mental health experts estimate that as many as 30 percent of all veterans from Iraq and Afghanistan will suffer from PTSD, a serious mental disorder characterized by violent flash-backs and paranoia that can render a veteran unemployable. Veterans diagnosed with PTSD and deemed unemployable are in among the highest-paying categories of disability. ■

News of the Force (Page 1), Jun 20

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Legislation Matters

Pending Legislation

Although many of the bills that National Association for Uniformed Services (NAUS) and our members are supporting did not make it into the NDAA, the bills are alive and well, and gaining co-sponsors daily:

HR 303 - Submitted by Rep. Michael Bilirakis (R-FL), a bill to amend title 10, USC, to permit certain additional retired members of the Armed Forces who have a service-connected disability to receive both disability compensation from the VA for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation and to eliminate the phase-in period under current law with respect to such concurrent receipt. This bill now has 168 co-sponsors with bi-partisan support. Eight new co-sponsors have signed on since June 1st, and the last on June 14th.

HR 558 - Guard and Reserve Readiness and Retention Act of 2005, sponsored by Rep. Tom Latham (R-IA). This bill amends title 10, USC, to revise the age and service requirements for eligibility to receive retired pay for non-regular service (Reserve/National Guard)

HR 602 - Keep Our Promise to America's Military Retirees Act, sponsored by Rep. Chris Van Hollen (D-MD). This bill restores health care coverage to retired members of the uniformed services. This bill has 197 co-sponsors, again with non-partisan support.

HR 771 - Crosby-Puller Combat Wounds Compensation Act, introduced by Rep. Edward J. Markey (D-MA). This bill amends title 37, United States Code, to require that a member of the uniformed services who is wounded or otherwise injured while serving in a combat zone continue to be paid monthly military pay and allowances, while the member recovers from the wound or injury, at least equal to the monthly military pay and allowances the member received immediately before receiving the wound or injury, to continue the combat zone tax exclusion for the member during the recovery period, and for other purposes. This bill now has 48 co-sponsors, gaining two during the month of June, including Rep. Chris Van Hollen (D-MD).

HR 808 - Military Surviving Spouses Equity Act, sponsored by Rep. Henry Brown (R-SC), to amend title 10, USC, to repeal the offset from surviving spouses annuities under the military Survivor Benefit Plan for amounts paid by the Secretary of Veterans Affairs as dependency and indemnity compensation. This bill gained 17 new co-sponsors in late May and now has 148.

HR 1618 - Wounded Warrior Servicemembers Group Disability Insurance Act of 2005. This bill amends title 38,

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USC, to establish a group disability insurance benefit for members of the Armed Forces who incur certain severe disabilities. This new bill, which will provide a cash payment to the severely wounded (loss of limbs, blindness, etc.) when the money is most needed - during the transition from the military to civilian life and VA health care.

NAUS Weekly Update, Jun 17

New Concurrent Receipt Bill Would Help Unemployables

Rep. Michael Bilirakis (R-FL) has introduced a new bill, H.R. 2076, that would provide immediate, full concurrent receipt to otherwise-qualifying retirees rated as "unemployable" by the VA. The bill also would expand eligibility under current law to include members with 40% and lower VA disability ratings in the 10-year phase-out of the disability offset to military retired pay.

Under current law, disabled uniformed services retirees with 40% and lower disability ratings continue to forfeit one dollar of earned retired pay for each dollar of VA disability compensation. Those with "unemployable" ratings are compensated by the VA at the 100% disability rate, but the Defense Department so far has not included them in implementing a new law that removed 100% disabled retirees from the 10-year phase-in and awarded them full concurrent receipt as of January 2005.

This is the third in a series of bills Bilirakis has introduced in an effort to "move the ball" on concurrent receipt. H.R. 303 would authorize full, immediate concurrent receipt for all disabled retirees who are eligible to retire independent of any disability. The new H.R. 2076 is a lower-cost version that would provide a phased way to achieve that goal. A third bill, H.R. 1366, would expand combat-related special compensation authority to combat-disabled members who were forced to retire medically before attaining 20 years of service.

MOAA supports all of these bills in the interest of making progress on the remaining concurrent receipt inequities, and has listed all of them on our Web site at <http://capwiz.com/moaa/issues/bills/>.

MOAA Legislative Update, May 6

New Per Diem Rates

After reviewing hotel rates in 12 states, the General Services Administration (GSA) decided that the per diem given federal employees is not enough. The specific locations are in the following states:

Arizona, Florida, Maryland, Missouri, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Virginia and Washington. Starting with travel on or after May 6, there will be new per diem rates. The new rates can be found at: www.gsa.gov/perdiem. GSA made this announcement in the April 26 issue of the Federal Register.

Federal Employees News Digest, May 2

Community Matters

Health Care, Communications Are CSA Retiree Council's Top Issues

Health care, communications and education remain Army retirees' primary concerns, the Army Chief of Staff's (CSA) Retiree Council reported to the CSA after its annual meeting at the Pentagon April 18-22.

The Council is made up of 14 retired officers and NCOs and is co-chaired by LTG (Ret.) John A. Dubia and SMA (Ret.) Robert E. Hall. Members are nominated by their installation retiree councils and approved by the CSA. At its annual meeting, the Council reviews retiree issues forwarded by installation councils and determines which should be reported to the CSA and which can be addressed at the installation level. This year, the Council reviewed 45 issues referred to it by 20 installation councils.

Regarding health care, the Council asked the Chief to: continue to resource high-quality health care, refine TRICARE, and expand a targeted information campaign to assist beneficiaries; incorporate improvements to the non-subsidized Retiree Dental program during the upcoming procurement cycle (2007); and extend that program to countries where there is a sufficient retired population to make it commercially viable, such as Germany and Korea.

Concerning communication with and education of retiring and retired Soldiers, their families and surviving spouses, the Council recommended that the Chief continue to fund three issues a year of Army Echoes, and continue to resource the educational effort necessary to address retirement and retired Soldier programs, targeting not only retired Soldiers and those about to retire, but also those making military career decisions.

The Council also urged the CSA to:

- * Support eliminating the VA's Dependency and Indemnity Compensation (DIC) offset to the SBP annuity, and support moving the effective date of the SBP premium paid-up provision from Oct 2008 to Oct 2005.
- * Support ongoing studies that could lead to full concurrent receipt of military retired pay and VA disability compensation by all, furthering equity between military and other federal retirees.
- * Support transformation of the Reserve Component retirement system to permit receipt of retired pay earlier than age 60 based on additional years of service beyond 20.
- * Urge the Defense Finance and Accounting Service (DFAS) to establish procedures for direct deposit of retired and annuitant pay to foreign banks.

- * Resource the Installation Management Agency (IMA) sufficiently to support the Retirement Services Program and apply Common Levels of Support (CLS) to manpower positions and program standards. CLS ensures that programs like Retirement Services meet a common standard regardless of location.
- * Facilitate transition from military service to care from the Department of Veterans Affairs (VA) to further the partnership between DoD and VA, and emphasize the complete life-cycle care of Soldiers. Examples of this transition would be a single separation examination meeting both DoD and VA requirements, and sharing electronic medical records.

The Co-Chairmen will brief the CSA in October to update him on the Army's progress on these issues and to offer their further support.

The Council also conveyed its appreciation to the Association of the United States Army, The Military Coalition, and The National Military and Veterans Alliance for their untiring efforts on behalf of not only retired Soldiers and their families, but the entire Army as well.

Army Echoes, Issue 2, May-Aug 2005

New Space-A Travel Perks Possible

The House version of the fiscal '06 defense act includes two possible new benefits concerning Space Available (Space-A) travel. The first would remove the requirement that National Guard and Reserve retirees must be 60 years old before they and their dependents can fly Space-A. The second would require a study to determine if it is feasible for the Defense Department to allow Space-A travel for all veterans with a 50 percent or higher service-connected disability rating from the Department of Veterans Affairs. Each measure would have to survive a House-Senate conference committee to become law.

Armed Forces News, Jun 3

New Campaign Medals Recognize Iraq, Afghanistan Service

Two new campaign medals announced Apr 7 recognize servicemembers for their contributions in Iraq and Afghanistan. Defense Department officials announced the Afghanistan Campaign Medal and Iraq Campaign Medal for servicemembers who directly supported Operation Enduring Freedom between Oct 24, 2001, and a date to be determined in the future for Operation Iraqi Freedom between Mar 19, 2003 and some future date. The new campaign medals were established by presidential order for servicemembers who have been assigned, attached or mobilized to units operating in these areas. Until now, servicemembers deployed to Afghanistan and Iraq during the designated timeframes were awarded the Global War on Terrorism Expeditionary Medal. Click here for story.

www.af.mil/news/story.asp?storyID=123010226

Air Force Association Update, Apr 25

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Check Your Commissary Purchase Totals Online

Effective Jun 22, 2005, all United States Forces Korea (USFK) members registered in the Defense Biometric Identification System (DBIDS) are now able to view their commissary spending online! Simply visit <https://pimsk.korea.army.mil> and enter your social security number, last name and date of birth to lookup your commissary purchase totals and dates. Some DBIDS registration information is also shown to assist USFK members keep their DBIDS registration information current. If any corrections need to be made, visit any DBIDS Registration Center to make the corrections.

USFK/J1-Data Management

RAO Comment: I visited the Osan Ration Control section to verify the above information. The only caution you need to be aware of is that the information is not updated as you would like. It's could be up to two weeks behind, so if you're bumping your dollar limit and want to check before going to the Commissary, the total shown might not yet be updated if you hit the Commissary last week. What is posted, however, is accurate as of the last purchase date shown.

DoD Readies Bio-metric ID System for U.S. Bases in Iraq

The Department of Defense (DoD) is fine-tuning a \$75 million bio-metric identification system designed to improve force protection at U.S. military bases in Iraq, according to officials involved with the project.

At a recent system demonstration, DoD officials said the state-of-the-art system will use biographical data, facial photographs, fingerprints and iris scans collected from Iraqis and other non-U.S. citizens who want to work on U.S. bases in Iraq to develop ID cards that can't be counterfeited.

Bio-metrics is defined as measurable physical or behavioral characteristics that can be used to identify people.

Work on the new bio-metrics based system began in late January, when then-Deputy Defense Secretary Paul Wolfowitz pushed for an improved base-access system to provide better protection for U.S. troops in Iraq.

The need for a better way to screen people coming onto U.S. bases in Iraq was illustrated by the Dec. 21, 2004, bombing of a military dining facility in Mosul. That blast killed 22 people, including 14 U.S. soldiers, and wounded at least 50.

It was first thought the dining hall had been hit by a rocket attack. Further investigation of the Mosul bombing pointed to the likelihood that a suicide bomber had infiltrated the base – one non-U.S. person killed couldn't

be identified – and set off the explosion.

"This is a force-protection initiative," a DoD official noted at the system demonstration. He pointed out that the new ID cards contain embedded information that can't be altered. "This badge will be able to uniquely identify that person as the right person. You can't counterfeit it; you can't tamper with it," he said.

Base employees who are issued new bio-metric ID cards will be required to pass through security-control points where the badges will be electronically checked, he explained.

During the demonstration project, managers showed how fingerprints and iris scans are gathered and the data put into computers, how ID cards are printed, and how new ID cards are checked and verified by stationary and mobile scanners.

Employee information gathered at enrollment points will be forwarded to self-contained control stations. The control stations feature independent power, heating and air-conditioning systems, all a necessity in an austere, forward-deployed environment like Iraq. The control stations will process the enrollment data to produce the bio-metrically enabled ID card.

Steve Hooks, a former FBI special agent and bio-metric project consultant, said at the demonstration that "DoD is trying to develop an identification capability so that we can identify unknowns (and) terrorists. These individuals applying for an ID card will have background checks based on those conducted for U.S. military personnel and DoD civil servants."

The bio-metric ID system has been developed to protect troops and save lives, said Army Maj. Gen. Conrad Ponder, the chief integration officer for the Army's chief of information office, who attended the recent demonstration. "That's what we're all about," he added.

Ponder said he was impressed with the demonstration. "We're developing a significant new capability for force protection. This prototype is a solid first step, and we'll continue improving the systems as we get closer to fielding (the system)."

Project managers are now working closely with U.S. Central Command officials who attended the briefing to resolve any remaining issues. The new system will be implemented in Iraq as soon as possible, officials said. [Source: American Forces Press Service]

News of the Force (Page 2), May 17

Middle age is when a man is warned to slow down by a doctor instead of a policeman.

Sidney Brody

Survivor Matters

VA Dependency and Indemnity Compensation

An amendment to 38 USC 1311, relating to the payment of the Department of Veterans Affairs (VA) Dependency and Indemnity Compensation (DIC), adds a new transitional benefit of \$250 payable monthly to a surviving spouse who receives DIC and has one or more children below the age of 18. The benefit is paid in addition to any other DIC payments.

News of the Force (Page One), May 2

Effective Date of Death Pension

An amendment to 38 USC 5110(d) makes an award of the Department of Veterans Affairs (VA) Death Pension effective the first day of the month in which the veteran dies if the claim is received within one year from the date of death. This provision became effective Dec 10, 2004.

For deaths prior to Dec. 10, 2004, claims received more than 45 days after the veteran's death, but within one year of such date, allows entitlement to exist as of Dec 10, 2004. ■

News of the Force (Page One), May 2

Put your hand on a hot stove for a minute and it feels like an hour. Sit next to a pretty girl for an hour and it feels like a minute. That's relativity!

Albert Einstein

Laughing Matters

Depreciation

If my body were a car:

- This is the time I would be thinking about trading it in for a newer model.
- I've got bumps and dents and scratches in my finish and my paint job is getting a little dull, but that's not the worst of it.
- My seat cushions have split open at the seams. My seats are sagging.
- Seat belts? I gave up all belts when Ben & Jerry's opened a shop in my neighborhood.
- Air bags? Forget it. The only bags I have these days are under my eyes. Not counting the saddlebags, of course.
- My headlights are out of focus and it's especially hard to see things up close.
- My reaction is not as graceful as it once was. I slip and slide and skid and bump into things even in the best of weather.
- But here's the worst of it - almost every time I sneeze or cough, my radiator seems to leak! ☺

Christian Voices

The Director's Corner

Retiree Councils

Retiree Councils are your friends.

If you read the first item in Community Matters above, there are a couple of highlighted points that need repeating. The Army Chief of Staff (CSA) Retiree Council has taken up two issues of importance to retirees here. One is for dental care insurance for retirees in Germany and Korea. This is important and we hope that it's successful.

The second item may not be important to you, or at least to most of you. The CSA Retiree Council wants the Defense Finance and Accounting Service (DFAS) to explore the possibility of direct deposit of retiree pay and annuities to foreign banks. I understand that this is not impossible, since DFAS does make payments to foreign contractors by direct deposit to foreign banks. Now we need to explore why they cannot do the same thing for us.

It's important because some retirees and widows don't live near military installations with access to a Community Bank or Credit Union. And as forces relocate within Korea, more of us will find ourselves "isolated."

The USFK Retiree Council was able to gain command support for the new non-SOFA vehicle policy of USFK-wide vehicle access for retirees and widows, as well as simplified registration procedures for retirees.

Councils perform an important service for retirees and your support to an area retiree council could have similar results. Unfortunately, we have seen less than stellar response from Korea retirees to the creation of Area Retiree Councils. Area IV seems to be the only one that's thriving right now. Maybe it's time for retirees around Korea to take another look at what retiree councils can accomplish and think about what a local retiree council can do to resolve local problems.

Jack Terwiel

NOTE: Installation Management Agency – Korea Region Office has agreed to continue funding this newsletter!

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

ADDRESS CORRECTION REQUESTED

Community Matters – continued from page 6

BIDS Update for Dual Status Retirees

Clarification received from the office of the United States Forces Korea (USFK) Provost Marshal confirms a change in post access policy. BIDS -- now called DBIDS, for Defense Biometric Identification System -- will only accept one ID Card per individual in the system. Previously a lot of us had two ID Cards in BIDS, i.e, the retired ID Card (DD Form 2) and an employment ID Card (common access card, or CAC). No more. As one of those ID cards expires, you will have to select which one you want in DBIDS. Normally that will be the card which grants you Status of Forces Agreement (SOFA) privileges.

The office of the USFK Provost Marshal states: "DBIDS demographic data is used for ration control, NEO, congressional testimonies, MWR, AAFES, DoDDS planning etc. Creating duplicate records and/or putting personnel in the wrong demographic category can skew demographic data and affect USFK funding or capacity for various support programs and activities (MWR, NAF, schools). The problem previously was that there was no way to differentiate between different ID cards with the same ID number (SSAN), thus the security risk of lost/stolen/loaned ID cards. Because DBIDS is ID card specific, it is important that anyone getting a new ID card

update their DBIDS registration to ensure the system reads the new card, and to keep in mind when doing so, that the registration will invalidate any previous ID cards, not add another ID card to the access authorization. Dual status (retiree and DAC/DAFC/invited contractor/technical representative) personnel should not have a need to use either ID for access, as they should always be carrying their primary status card with them, the one that grants them rights under the SOFA, which is not their retiree ID card."

The USFK Retiree Council understands that retirees still need to carry their retired ID Card since that authorizes retired-status medical care at military medical facilities. The USFK Retiree Council has determined that it would be unproductive to challenge the new "one ID Card in DBIDS" policy since this is a force protection, ration control, and NEO issue, and because the one ID Card policy does not significantly harm retirees or deny them post access and privileges.

The Office of the USFK Provost Marshal official states that the official citation for this policy is paragraph 2-2d(1)(b), USFK Regulation 190-7. ■

Allen Chellis, Vice Chairman, USFK Retiree Council

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