



Still Serving in Korea



Newsletter 05-4

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

Oct-Dec 2005

Medical Care Matters

DoD Proposing Huge TRICARE Cost Increases

Once again, the Department of Defense (DoD) is looking at increasing the cost share of the TRICARE healthcare program for the under-65 military retiree.

As NAUS has reported, DoD officials have continually expressed concern about the rising costs of military health care (DoD projects costs rising to \$64 billion by 2015, an amount equal to 12 percent of the total defense budget). In their remarks, DoD points out that TRICARE Prime enrollment fees for the under-65 retiree have remained unchanged since the fee was set in 1996 at \$460 per year for family coverage (an average civilian plan currently costs approximately \$2,700 a year). In addition, DoD says that many retirees are returning to TRICARE coverage, leaving employer-sponsored programs (in fact, they say many employers offer incentives to retirees to use TRICARE).

In November, the Defense Advisory Committee on Military Compensation issued a proposal to raise enrollment fees over a three-year period for TRICARE Prime. This proposal and another to increase the level of deductibles for TRICARE Standard aim to counter the overall increasing health care costs DoD faces. The Committee is also discussing the initiation of a TRICARE

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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

COLA Spikes to 4.1 Percent

The Bureau of Labor Statistics has set the Dec 1, 2005, cost-of-living adjustment (COLA) for Social Security recipients at 4.1 percent. Accordingly, military retirees who have been retired for the entire year will see a 4.1 percent increase in their Jan. 2006 military retirement payments. Those who retired during the first quarter of the year will receive a 3.4 percent bump, while second quarter retirees will get 2.8 percent, and third quarter retirees 1.4 percent. Those who retired after Sept. 30, 2005, will not receive a COLA in their January checks. The amount of COLA is calculated annually by comparing the increase in the Consumer Price Index from third quarter to third quarter of each year. The 4.1 percent increase, which is the largest since 1991, came mostly from a recent surge in the cost of energy.

Armed Forces News, Oct 21

Social Security Earnings Changes

In addition to the 4.1% cost-of-living increase to Social Security benefits, the earnings caps are increasing as follows:

- * The maximum taxable FICA earnings will increase from \$90,000 to \$94,500 in 2006.
- * The amount of allowable earnings for Social Security recipients before an earnings test kicks in will rise from the current \$12,000 to \$12,480 for those under "full retirement age" under Social Security (65 and 6 months for retirees born in 1940, 65 and 8 months for those born in 1941); the test reduces benefits by \$1 for each \$2 over the threshold.
- * A separate earnings test applies for those reaching the year of full retirement age. In the months prior to birth month, benefits are reduced by \$1 for every \$3 over a threshold, which is rising from \$31,800 to \$33,420.
- * Once full retirement age is attained, there is no offset to earnings for those who continue working.

Adapted from CSA Council Note 05-35, Oct 24

Individually Unemployable Benefits Redefined

This is the Individually Unemployable (IU) language for the FY 2006 National Defense Authorization Act (as verified by Senate staff). This will reduce the time from 10 years to 5 years for those receiving 100% as IU.

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Standard enrollment fees and an increase in Pharmacy Co-Pays for retail pharmacy purchases.

Under the proposal, TRICARE Prime for under-65 retirees would go to \$750 (individual) / \$1,500 (family) for officers and \$450 / \$900 for enlisted by 2008 from the current fee of \$230 / \$460 [for both officers and enlisted]. The proposal would establish a TRICARE Standard enrollment fee of \$300 / \$600 for officers and \$200 / \$400 for enlisted by 2008. The proposal also recommends an increase in the TRICARE Standard annual deductible to \$300 / \$600 for officers and \$200 / \$400 for enlisted by 2008 from \$150 / \$300 for all.

And finally, co-payments for the TRICARE Retail pharmacy program would increase to \$5 (Tier I), \$15 (Tier II) and \$22 (Tier III) from \$3 (Tier I), \$9 (Tier II) and \$22 (Tier III) by 2008.

On a related matter, DoD recently announced an 8.5 percent premium increase for the TRICARE Reserve Select program. These changes go into effect January 1 and affect a program that DoD instituted only a few months ago. In making this decision, DoD takes a swing at cutting program costs only to hit members of the Reserve component and their families squarely in the wallet. The program has barely begun and the Department is going after the families who already sacrificed for their country.

NAUS Weekly Update, Dec 9

DoD Adds Three New Classes to Its Uniform Formulary

The Assistant Secretary of Defense, Health Affairs, Dr. William Winkenwerder, approved three therapeutic classes of medications: Alpha Blockers for Benign Prostatic Hypertrophy, Calcium Channel Blockers and Ace Inhibitors to the New Uniform Formulary.

The following shows the co-pay amount for each tier and which drugs will fall on which tier:

- * Tier I (\$3) Tier II (\$9) Tier III (\$22)
- * Alpha 1 Blocker (Prostate Hypertrophy) – Start Date - Feb 15, 2005
 - o Tier I - Cardura, Hytrin
 - o Tier II - Uroxatral
 - o Tier III - Flomax
- * Calcium Channel Blockers Start – Date - Mar 15, 2006
 - o Tier I - Adalat CC, Procardia XL, Nimotol
 - o Tier II - Sular
 - o Tier III - Norvasc, DynaCirc, DynaCirc Cr, Cardene, Cardene SR
- * Calcium Channel Blockers (cont) - Start Date - Mar 15, 2006
 - o Tier I - Calan, Calan SR, Isoptin, Isoptin SR
 - o Tier III - Verelan, Verelan PM, Covera HS

- * Calcium Channel Blockers (cont) – Start Date - Mar 15, 2006
 - o Tier I - Cardizem, Cardizem SR, Cardize CD, Dilacor XR, Cartiz XT, Tiazac, Taztia XT
 - o Tier III Cardizem LA
- * Ace Inhibitor/Diuretic (Blood Pressure) – Start Date - Feb 15, 2006
 - o Tier I - Benaqepri/HCTZ, Captopril/HCTZ, Enalapril/HCTZ, Folsinopril/HCTZ, Lisinopril/HCTZ
 - o Tier III - Accuretic, Uniretic
- * Ace Inhibitor (Blood Pressure) – Start Date - Feb 15, 2006
 - o Tier I - Lotensin, Lotensin HCT, Capoten, Capozide Monopril, Monopril HCT, Prinivil, Prinzide, Vasotec, Vasoretic
 - o Tier II - Mavik
 - o Tier III - Aceon, Accupril, Altace, Univas

The Beneficiary Advisory Panel (BAP) whose membership includes representatives, including NAUS' former Legislative Counsel Charles Partridge, have participated in the review process of this and the last two rounds of review. The BAP did have concern that one Ace Inhibitor, Altace, was to be added to Tier III.

The BAP sent their concerns back to the Pharmaceutical and Therapeutic Committee who reassessed their initial decision and found that this drug, while medically necessary for some beneficiaries, it is no more clinically effective than the generic drugs on Tier I or Mavik on Tier II.

For those beneficiaries who find that Altace, or any drug assigned to Tier III to be their only option, can establish medical necessity and obtain the drug at the \$9 cost share. To find more information on the process, please go to:

<http://www.tricare.osd.mil/pharmacy/medical-nonformulary.cfm>. ■

NAUS Weekly Update, Nov 10

DFAS Starts Retired Pay Newsletter

The Defense Finance and Accounting Service's Retired and Annuity Pay staff has created a new retired pay newsletter that will be published periodically and cover topics of interest to military retirees and annuitants. The newsletter is available via the DFAS myPay website at <https://mypay.dfas.mil>. By utilizing ExactTarget software, it is sent to each customer with an active myPay e-mail account.

The latest security enhancement available to myPay users is the ability to change their login identification (ID) along with their personal identification number (PIN).

From AF Retiree News, Dec 7

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Obviously, this was not the goal. The goal was Sen. Reid's (Senate Democratic Leader) amendment that would have paid IU's effective January 1, 2005. The FY 2006 NDAA has not been voted on as yet. Sen. Frist (Senate Majority Leader) just announced on the Senate floor that votes would probably start at 10 AM on Monday [Dec 19], but that could change depending on when legislation is received by the U.S. House, which is currently in session on C-SPAN.

Reduces by four years and three months the current ten-year phased implementation of full concurrent receipt of veterans' disability compensation and military retired pay for retirees receiving veterans' disability compensation at the rate payable for 100 percent disability by reason of a determination of individual unemployability, allowing such retirees to receive full payment of both on October 1, 2009, and thereafter.

TREA Special Legislative Update, Dec 18

Few Eligible Retirees Apply for Special Pay

Officials continue to be baffled as to why more eligible retirees have not applied for Combat-Related Special Compensation (CRSC).

CRSC, a \$22 billion program endowed by Congress in 2002 for active and reserve retirees with disabilities related to combat or hazardous duties, has processed applications from only 90,000 of an estimated 600,000 eligible retirees.

Of the \$1 billion in payments paid to date, about \$628 million has gone to retired soldiers, according to Col. John Sackett, director of the program's Army component at the Human Resources Command.

With roughly \$21 billion remaining in the program, officials urge retirees who believe they are eligible to apply.

Unlike the Concurrent Retirement and Disability Payments program, an automatic entitlement from the Defense Finance and Accounting Service for any retiree with a Department of Veterans Affairs disability rating of 50 percent or higher, CRSC is an application-claim-based program.

Army officials suspect that some retirees have not applied because they believe they already are receiving CRSC compensation, when in fact they are receiving Concurrent Retirement and Disability pay, which not only is taxable, but generally has smaller payments. For example, the monthly payment for a 50 percent rating under CRSC is \$663 tax-free, while the taxable monthly payment for CRDP is \$153.

Disabled retirees who are not certain which pay they receive should check their Defense Finance and Accounting pay stub. The law forbids retirees from

receiving both CRSC and CRDP.

To qualify for CRSC, claimants must:

- * Be retired with at least 20 years of active or reserve service.
- * Receive retired pay offset by VA payments.
- * Have a disability rating of at least 10 percent.

Eligibility for CRSC requires a documented "combat-related" disability, which is a term that includes:

- * Disability resulting from conditions simulating war, such as a named exercise.
- * An injury incurred while performing hazardous service, such as flying, diving or parachute duty.
- * An injury caused by an instrument of war (combat vehicle, military weapon, etc.)
- * A wound or injury caused by armed conflict (resulting in a Purple Heart), and presumptive cases involving such conditions as exposure to Agent Orange or radiation.

Retirees who apply for CRSC should be prepared to document their claims with evidence showing that their disability is "combat-related" under the conditions described above.

For full details on CRSC, call toll-free (866) 281-3254. Soldiers can learn more on the Army's CRSC site on the Web at <http://www.crsc.army.mil>.

News of the Force (Page 1), Oct 25

South Dakota Awards Veterans Bonuses

The state of South Dakota is paying a veterans bonus of up to \$500 to individuals who were legal residents of the state for at least six months immediately preceding entry into the Armed Forces, who are currently on active duty or were honorably discharged, and who served on active duty during one or both of the following two designated situations. The first is service between Jan 1, 1993 through Sep 10, 2001 in which the individual served overseas and was awarded the Armed Forces Expeditionary medal, Southwest Asia Service medal, Kosovo campaign medal or any other U. S. campaign or service medal awarded for combat operations against hostile forces. The second period is any active duty between Sept. 11, 2001, through a date to be determined.

Write to SD Veterans Bonus, 500 E. Capitol, Pierre, SD 57501, or call (605) 773-7251, or e-mail john.fette@state.sd.us.

Armed Forces News, Oct 7

VA Disability Claims Soar

The House Committee on Veterans' Affairs heard testimony from a retired U.S. Air Force flight surgeon, senior VA officials, and a panel of veterans' service

organizations (VSOs) concerning mounting challenges facing the VA claims system.

Dr. William Jones, USAF-Ret. said the VA system was programmed to procrastinate. His claims for service-connected disabilities have been held up for six years.

Since 2000, VA claims for initial disabilities have risen by 36 percent, from 579,000 to 788,000 in fiscal year 2005. Witnesses testified the system is plagued with poor quality, inconsistencies between VA offices, mounting demand, and insufficient resources.

A Government Accounting Office (GAO) report released at the hearing noted 346,000 claims were pending decisions at the end of fiscal year 2005. The GAO said, "VA faces continuing questions about its ability to ensure that veterans get consistent decisions across its 57 regional offices." (View the GAO report at <http://www.gao.gov/new.items/d06283t.pdf>.)

The average initial claim takes more than six months to complete, and appeals of denied claims can take as long as three years. In addition to rising numbers, quality problems, and increasing claim complexity, the VA also is struggling to accommodate new legislative changes and court decisions.

The problems are compounded by accelerating retirements among experienced VA claims workers. Inexperienced replacements feel more pressed to make productivity goals than meet quality goals. By contrast, service officers with VSOs such as the Disabled American Veterans (DAV), Veterans of Foreign Wars, and the American Legion have more extensive training programs. (DAV's entry-level service officer course is 16 months long).

When Rep. Tom Udall (D-N.M.) asked Deputy Under Secretary for VA Benefits Ron Aument how many additional claims adjudicators it would take to reduce the average claim processing time to three months, Aument declined to answer the question directly. Disability Assistance and Memorial Affairs Subcommittee Chair Rep. Jeff Miller (R-Fla.) said he planned to hold a series of hearings in 2006 to address the problem.

Rep. Steve Buyer (R-Ind.), who chairs the House Committee on Veterans' Affairs, closed the hearing with a promise to push for more VA claims adjudicators in the coming year's budget. "The increase in disability claims can be directly related to the increase in U.S. military operations abroad," Buyer said. "Doing more with less is not a strategy of success. We need to increase the staffing at the regional compensation offices and at the Board of Veterans Appeals to attack this backlog and prepare for the anticipated increases in additional claims."

MOAA News Exchange, Dec 23

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DFAS Officials See myPay Getting Even Better

While planners and programmers are working on future myPay enhancements, Defense Finance and Accounting Service officials are making an all out effort to inform retired members and annuitants of the program's current benefits.

myPay is an automated system that puts the pay recipient in control of processing certain discretionary pay data items without using paper forms. They can also get pay statements, tax forms and information.

myPay users, according to DFAS officials, have discovered the ease and convenience of monitoring their pay accounts online, as well as changing tax withholding information, starting or stopping allotments and updating bank information for direct deposit of their monthly pay.

Users of myPay can also access their IRS 1099-R forms online weeks before receiving them in the mail, giving them a jump on completing their IRS tax forms (and getting their refunds quicker).

A number of improvements are being worked, with the finishing touches being put on a feature that will permit retirees and annuitants to receive e-mail confirmation of the changes they make to their pay account when using myPay. This feature will be launched next year.

Officials emphasize that DFAS is committed to providing access to information and management using the latest in online security. myPay has always met or exceeded industry-standard security measures to protect user's privacy and, in fact, identity theft protection is greater for myPay users than for those who rely on "snail mail" to transact their financial business," officials said. "That's why 3,422,536 DFAS customers, from active duty military to National Guard, retirees and annuitants are current myPay users."

The latest security enhancement available to myPay users is the ability to change their login identification (ID) along with their personal identification number (PIN). This allows users accessing the system to use their own unique (and easily remembered) login information without relying on their Social Security number to enter myPay.

Users can make these changes by logging into myPay and clicking on Personal Settings Page. Links for changing PINs and Login ID are provided. myPay can be reached at <https://mypay.dfas.mil/mypay.aspx>. ■

AF Retiree News, Nov 23

RAO Note: All the news items in this newsletter were copied in whole or part from the e-mail newsletters sent at the beginning of Nov, Dec and Jan. The Laughing Matters joke is new, but only because all the others were too large for this format.

Legislation Matters

(RAO Note: The following two articles cover the same topic. They are both here because the first one shows what we expected to get and the second one shows what we got.)

Troops Still Awaiting Authorization Bill

At press time [Dec 9], the fiscal 2006 defense authorization bill was still pending, even though the Defense Department is almost three months into the fiscal year. Issues vital to service members include:

- * Concurrent receipt of military retired pay and full VA disability for military retirees rated 100 percent unemployable but not 100 percent disabled.
- * Premium-based TRICARE coverage for drilling Guard and Reserve members.
- * Elimination of the dollar-for-dollar offset in the Survivor Benefit Plan incurred by survivors who receive Dependency and Indemnity Compensation.
- * Reducing the reserve retirement age from age 60 to as low as age 50.
- * Extra pay for hospitalized troops who were injured in combat.
- * Expansion of the \$100,000 combat death gratuity to include all active-duty deaths.
- * Thrift Savings Plans with matching government contributions for first-term service members.
- * A hike in household-goods weight allowances for E-7s, E-8s and E-9s.
- * Pay for mobilized Reserve Component members to offset differences between their military and civilian wages.

Armed Forces News, Dec 9

NDAA Reaches Conclusion

After a rare weekend session the House and Senate Armed Services committees completed their fiscal 2006 defense authorization conference report. The House approved the conference on the National Defense Authorization Act (NDAA) early Monday morning [Dec 19] around 5 a.m. The Senate approved the measure late Wednesday [Dec 21].

Although some of the issues we worked to enact were not included in the final bill, we believe there are some good "wins" in the legislation.

NAUS is profoundly disappointed that House-Senate conference negotiators did not accept the SBP-DIC offset fix in the final draft of the bill.

Our disappointment, however, does not diminish our commitment to end offsets against SBP. This matter remains a passion of NAUS. Many military members and retirees have paid for SBP and have the most obvious expectation to have their survivors receive what was paid

for. Under current law, that's not what happens. Survivors have a dollar taken from one benefit for every dollar received in the other. Upon eligibility for DIC, survivors of retirees lose a majority – all too often – the entire amount of their monthly SBP annuity. It is wrong. NAUS knows it and will work to fix it. We will be again asking for your help.

The final defense authorization bill took remarkable strides on several major NAUS initiatives. Three of our important Legislative Goals are addressed in the bill:

- * Expansion of the Death Gratuity: The conference report expands a death gratuity payment of \$100,000 to families in all cases in which servicemembers die on active duty. The conference report also provides that an additional \$150,000 be retroactively paid to survivors of all military deaths that occurred on or after October 7, 2001, to compensate for the increase in Servicemembers' Group Life Insurance coverage from \$250,000 to \$400,000 that became effective for all military members on May 11, 2005.
- * Expansion of TRICARE Reserve Select (TRS): The final report enhances healthcare benefits offered to reservists and their families under TRICARE. All members of the SELRES can participate in TRICARE. The conference report establishes 3 tiers of fee-based eligibility:
 - o Tier 1: For Guard/Reserves activated for a contingency operation, they will pay the TRS copay of 28 percent for individual participation;
 - o Tier 2: Unemployed or employed in jobs with no health insurance will pay a 50 - 50 cost-share with DoD;
 - o Tier 3: SelRes in civilian positions with health care will pay 85-15 cost-share.
- * Concurrent Receipt for Unemployable Veterans: The conference report provides an accelerated phase-in of full concurrent receipt for those who are rated 100 percent due to Individual Unemployability (IU). Full phase-in would occur on October 1, 2009, five years sooner than current law.

Other NAUS-supported portions of the NDAA include:

- * The conference report authorizes a 3.1 percent across-the-board pay raise for our men and women in uniform.
- * The conference report authorizes an end strength increase of 10,000 Army and 1,000 Marine active duty personnel, bringing the Army total strength to 512,400 and Marine Corps to 179,000.
- * The conference report authorizes increases in the reenlistment bonus for active duty members from \$60,000 to \$90,000. The enlistment bonus for new recruits will increase from \$20,000 to \$40,000.
- * The conference report increases the maximum amount of hardship pay to \$750 per month from \$300

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Community Matters

Supporting Document Requirements for Ration Control Card

The retiree web site at <http://www.rao-osan.com> has a listing of retirees privileges. Included under Ration Control is a list of supporting documents to obtain a ration card. Previously, the listing was carried as a document on the retiree web site. To ensure that you have the most current information, it is now linked to the USFK/J1- Data Management information at http://www.korea.army.mil/org/j1/dmgt/required_doc.html

Osan AB Retiree Activities Office

U.S. Embassy Message to U.S. Citizens in Korea

The United States Embassy in Seoul is transmitting the following information through the Embassy's warden system as a public service to all American citizens in the Republic of Korea. Please disseminate this message to American citizens in your organizations.

As the holiday season approaches, the U.S. Embassy in Seoul urges you to remain in a heightened state of personal security awareness. The U.S. Department of State remains concerned about the continued threat of terrorist attacks, demonstrations, and other violent actions against U.S. citizens and interests overseas. The participation of Korean troops as part of the coalition in Iraq raises the potential for terrorist and violent actions against Korean and U.S. government facilities and personnel in Korea.

Moreover, the Department of State remains concerned by indications that al-Qaeda continues to prepare to strike US interests both domestically and overseas. Terrorist actions may include suicide operations, hijackings, bombings or kidnappings. These may involve aviation and other transportation and maritime interests, and may include conventional weapons such as explosive devices.

Terrorists do not distinguish between official and civilian targets. These may include facilities where U.S. citizens and other foreigners congregate or visit, including residential areas, clubs, restaurants, places of worship, schools, hotels and public areas. In particular, areas near U.S. military bases in Korea, as well as locales elsewhere in Korea that Americans and other foreign nationals frequent, are potentially vulnerable.

U.S. citizens in the Republic of Korea should review their own personal security practices during this holiday period, be alert to any unusual activity around their homes or businesses, and report any suspicious incidents or surveillance immediately to local police (tel: 112; from a cell phone: 02-112) and the U.S. Embassy (24-hour telephone: 02-397-4000; fax: 02-397-4101; or e-mail: seoul_acs@state.gov).

The Embassy encourages all American citizens to read and follow the suggestions in the world wide public announcement issued by the Department of State on December 12, 2005. See <http://www.asktheconsul.org/2005dec14.htm> or <http://travel.state.gov/>.

For the latest security information, Americans living and traveling abroad should regularly monitor the Department's Bureau of Consular Affairs Internet web site at <http://travel.state.gov/>, where the current Worldwide Caution, Public Announcements, and Travel Warnings can be found. Up-to-date information on security can also be obtained by calling 1-888-407-4747 toll free in the U.S., or, for callers outside the U.S. and Canada, a regular toll line at 1-202-501-4444. These numbers are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (except U.S. federal holidays).

The U.S. Embassy in Seoul will continue to keep the U.S. community informed of any changes in the overall security situation. The Embassy encourages all U.S. citizens to register their presence in Korea with the American Citizens Services (ACS) office at the U.S. Embassy or via the Internet at http://travel.state.gov/travel/abroad_registration.html or <http://www.asktheconsul.org/>.

U.S. Embassy, Seoul, Dec 22

Update/Correction to Commissary On-Line

USFK/J1 Data Management has advised that the July *e-mail* newsletter comment on checking your Commissary totals on-line is incorrect. The article contains an RAO Comment that Commissary purchases may take up to two weeks to update your purchase totals. This is no longer correct. The Commissary purchases are recorded and available in one day. Thanks to J1-DM for catching this and advising the RAO.

As a reminder, the secure link to check your purchases is <https://pimsk.korea.army.mil> and you login with your social security number, last name and date of birth.

Osan AB Retiree Activities Office

DoD Issues Instruction on Contractors With the Armed Forces

Contractors deployed with U.S. military forces in Iraq and elsewhere have assumed increased responsibilities for military tasks up to and including prisoner interrogation, but in doing so they have also created legal, administrative and procedural problems. A new DoD Instruction attempts to bring some order to what has occasionally been a chaotic situation and addresses, for example, the conditions under which contractors may be armed.

See DoD Instruction 3020.41 (PDF, 324KB), Contractor Personnel Authorized to Accompany the U.S. Armed Forces, October 3, 2005, [made available for your convenience at <http://www.rao-osan.com/e-letter/sup-docs/i302041p.pdf>.] ■

News of the Force (Page 1), Oct 22

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Time Off Matters

RAO Holiday and Vacation Schedule for 2006

The RAO is closed until Jan 9, 2006, for the current Christmas and New Year holidays. Here is the complete holiday and vacation schedule for 2006.

Jan 16	Martin Luther King Birthday
Jan 27, 30	Lunar New Year
Feb 20	Presidents Day
May 1-5	Vacation
May 29	Memorial Day
Jul 3-4	Independence Day
Aug 7-11	Vacation
Sep 4	Labor Day
Oct 6	Chusok (Korean Thanksgiving)
Oct 10	Columbus Day
Nov 10	Veterans Day
Nov 23-24	Thanksgiving Day
Dec 25-Jan 7, 2007	Christmas Vacation

Osan AB Retiree Activities Office

Laughing Matters

Ghost Car

One dark and gloomy night, a man is hitchhiking for a ride. After several hours, he sees a ghost-like car creeping toward him.

The car stops and he gets in to find no one behind the wheel. Frozen with fear, he can't jump or run away.

The car moves forward and eventually approaches a sharp curve. The man prays for his life, sure the ghost car will crash and he'll plunge to his death.

Suddenly, a hand appears through the window and turns the wheel. Terrified, the man jumps out and runs to a nearby cafe where he tells everyone about his supernatural experience.

As he finishes his ghostly story, two country boys walk into the cafe. One laughs and points to him, saying to the other, "Look Bubba, there's the idiot who rode in our car while we were pushing it."

Christian Voices, Nov 29 ☺

The Director's Corner

Considering Medicare Part D?

If you are 65 or older, you've probably received a letter from Social Security offering Medicare Part D, the new prescription drug plan. For the vast majority of retirees, their families and survivors, this is not a good deal. First – for Korea retirees – the program is not available overseas. Second, if you live in Korea or any other country with U.S. military installations, you very probably have access to the pharmacy at a nearby installation. So why pay for something you can get for free. Third, if you don't live near a military installation, you have the much better option of the National Mail Order Pharmacy. There's no enrollment or subscription fee and you pay only a reasonable co-payment for your prescriptions.

If you're still wondering whether or not you should sign up, call the RAO at 784-1441 (commercial 031-661-1441) and let's talk about it. Or e-mail me at Jack.Terwiel@osan.af.mil or jack@rao-osan.com.

Medical Care for Retirees

Medical care costs are going up. There are four reasons to explain it, and they all impact on YOUR health care.

First, the health care budget has doubled from 2001 to 2005. It's projected that by 2009 retirees will take 75% of the budget for health care, with active duty accounting for the remaining 25%.

Second, pharmacy costs are spiraling upward, and the more expensive drugs are those used to counteract the effects of aging. That's us, folks. At the same time that the costs are going up, the budget is being cut.

Third, the war has taken many of the specialists. So if the military can't provide the specialist care, where do we go to get it?

Fourth, the war has caused a problem in recruiting new medical personnel. The competition for doctors' time will become more intense between active duty and their dependents, and retirees and their dependents. Who do you think gets the short straw?

Bottom Line: The most affordable health care you're going to get is what you receive through preventive care. Use common sense in what you eat, drink and inhale.

Jack Terwiel

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

MPS

ADDRESS CORRECTION REQUESTED

Legislation Matters – continued from page 4

per month; and pays hostile fire pay and imminent danger pay retroactively to close unintended gaps.

Several other items that are very important, especially to our active duty forces include:

- * The conference report sets the reserve rates for basic allowance for housing to be the same as active duty rates when reservists are mobilized for over 30 days.
- * The conference report requires the Secretary of Defense to pay involuntarily mobilized reservists income replacement payments between their military compensation and their civilian income; payment of up to \$3,000 after 18 months of service on active duty and related high operations tempo.
- * The conference report provides that members of the armed services shall not be required to pay for meals at military treatment facilities while undergoing medical recuperation or therapy, or are otherwise undergoing continuous care, including outpatient care, for an injury, illness or disease incurred in support of Operation Iraqi Freedom, Operation Enduring Freedom or any other operation or area designated by the Secretary of Defense.
- * The conferees authorizes payment of travel and

transportation allowances for family members to visit servicemembers hospitalized in the United States who have incurred injuries in a combat operations or area designated as a combat operation or combat zone by the Secretary of Defense.

- * The conference report authorizes the military services to pay \$430 per month to troops with injuries sustained in a combat operation or zone designated by the Secretary of Defense. ■

NAUS Weekly Update, Dec 23

C-7a Caribou Association Reunion

The C-7a Caribou Association's 17th Annual Reunion will take place at Pigeon Forge, Tennessee, April 9-12, 2006. It will be held at the Music Road Hotel & Convention Center. Reservations must be made prior to March 1, 2006. Hotel phone is 1-800-429-7700. Schedule of events includes a visit to Smoky Mountain Park; Black Bear dinner/show; Tennessee Aviation Museum; Dolly's Festival of Nations; and much more.

Contact Bill Avon: Phone 1-330-878-7451, or e-mail veteran1@tusco.net. Check out our web site at www.c-7acaribou.com for full information and registration form.

William Avon, MSgt, USAF Retired

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