



## **RETIREE NEWSLETTER**

Retiree Activities Office (RAO), Travis AFB, California

**Spring 2016**

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### **Acknowledgement**

Articles appearing in this newsletter are compiled from local sources, newsletters received by this RAO and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. No commercial gain is derived for this publication. News items are current as of their use in this newsletter.



## **Focus of the Retiree Activities Offices**

Our customers are retired American service members and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the defense of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and followed the orders given to them without regard to personal cost. They should take great pride in their accomplishments. In addition, they are entitled to the fulfillment of the contract drawn with our country. At the Retiree Activities Office, we take great pride in supporting the fulfillment of this contract. It is our responsibility to maintain open communication and to ensure they receive superb service and the respect that they so rightfully deserve. Our primary focus shall remain on mission accomplishment, compassionate care of retirees and their families, and the drive to constantly improve and excel.



### **FROM YOUR RAO DIRECTOR**

This month's message is about Tricare Pharmacy Home Delivery.

#### **TRICARE Pharmacy Home Delivery**

There's no cost for TRICARE Pharmacy Home Delivery for active duty service members. For all other beneficiaries, there is no cost to receive up to a 90-day supply of generic formulary medications. Copayments apply for brand-name and non-formulary medications (up to a 90-day supply).\* Home delivery is best suited for medications you take on a regular basis.

Prescriptions are delivered to you with free standard shipping, and refills can be ordered easily online, by phone, or by mail. Home delivery also provides you with convenient notifications about your order status, refill reminders, and assistance in renewing expired prescriptions. If you have questions about your prescriptions, pharmacists are available 24 hours a day, 7 days a week to talk confidentially with you. For more information about TRICARE Pharmacy Home Delivery, visit [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) or call 1-877-363-1303.

# *DFAS/International Direct Deposit*



International Direct Deposit (IDD) is available to U.S. military retirees living in eligible locations overseas. IDD electronically deposits funds on the first business day of the month. Complete the form for [International Direct Deposit Enrollment](#) (SF 1199-I) and mail it to:

## For Retirees:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
P.O. Box 7130  
London, KY 40742-7130  
Fax: 800-469-6559

## For Annuitants, Beneficiaries and Survivors:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131  
Fax: 800-982-8459

Make sure the form is accurately completed and signed. Incorrect or incomplete enrollment forms will be returned unprocessed for correction, delaying your enrollment. Typed forms are preferable. If you currently have your pay sent via direct deposit to a stateside financial institution, do not close that account until you have verified receipt at your international bank. Otherwise, your pay will be returned to DFAS, causing additional delays.

## Security and Safety of IDD

Nations chosen for IDD eligibility have met the requirements of the Federal Reserve Bank. Simply put, the banks and other financial institutions in those countries provide secure and trustworthy services and have systems compatible with transferring funds from the U. S. to your account. In many ways, IDD is much more secure than receiving your pay by paper check. Mailed checks can be subject to loss, misrouting or theft. Funds transferred through IDD are sent encrypted and arrive safely at your bank.

## Countries Where IDD is Available

Anguilla	France	New Zealand
Antigua	Germany	Norway
Australia	Greece	Panama
Bahamas	Haiti	Poland
Barbados	Hong Kong	Portugal
Barbuda	Hungary	South Africa
Belgium	Ireland	Spain
British Virgin Island	Israel	St. Kitts
Canada	Italy	St. Lucia
Cayman Island	Jamaica	St. Vincent & Grenadines
Cyprus	Malta	Sweden
Denmark	Mexico	Switzerland
Dominican Republic	Netherlands	Trinidad & Tobago
Finland	>Netherlands Antilles	United Kingdom

## Don't See Your Country Listed?

As more countries become eligible, affected retirees will be notified. If you reside in a country that is not on International Electronic Fund Transfer and would like to participate, please send a written inquiry to:

DFAS Cleveland - Retired & Annuitant Pay Services  
1240 East 9th Street, Room 1579C  
Cleveland, OH 44199

## When You Will Be Paid

If your form is processed before the 19th of the month, IDD will begin on the following payday (generally, the first business day of the month). If your form is processed after the 19th, direct deposit will begin in two months.

## Currency Exchange

Your payment will be converted from U.S. dollars to local currency two business days prior to the U.S. payment date, using a wholesale exchange rate. IDD puts your money directly into your local bank in local currency. If you reside in Canada, and have a U.S. dollar account, you may elect to receive your payment electronically in U.S. dollars. This option is only available in Canada.

# Officials urge families to learn about burial honors

by Terri Moon Cronk  
DOD News, Defense Media Activity

1/28/2016 - **WASHINGTON (AFRNS)** -- Planning funerals for military veterans and retirees can be overwhelming for their families, and the Defense Department's director of casualty and mortuary affairs wants family members to familiarize themselves in advance, when possible, to know what to expect with military funeral honors.

Deborah S. Skillman said families should learn about military funeral honors eligibility ahead of time to know what choices are available. She also recommended that family members should ensure they have access to the veteran's discharge papers, also called a DD Form 214, to prove eligibility.

It's also critical for family members who want military funeral honors to tell the funeral director, who can make the request for them, Skillman said. The honors are not automatic, and must be requested through the veteran's branch of service, she noted.

"Families (also) need to know DOD is going to be there when the honors are requested," Skillman added.

DOD policy is mandated by law to provide a minimum of a two-person uniformed detail to present the core elements of the funeral honors ceremony, and one service member must represent the veteran's branch of service, she said. The core elements include playing taps, folding the American flag and presenting the flag to the family.

Burials with military funeral honors can be conducted at national, veterans' or private cemeteries, she said.

## **Options exist if resources permit**

"While DOD is required to provide a (two-service-member) detail, policy encourages each service secretary to provide additional elements, such as the firing team and pallbearers, if resources permit. However, full honors are always provided for active-duty deaths," Skillman said.

"Military honors may consist of three-rifle volleys by a firing team," she said, and added that veteran service organizations often participate in burials with military honors to serve as pallbearers and to provide a firing team.

The Veterans Affairs Department also offers other benefits, such as headstones, Skillman said.

"We want to honor every eligible service member and make sure (the services) are there to render honors," Skillman said. (Courtesy of Air Force news Service

# Something to Ponder

## - The teachings of life

A mouse looked through the crack in the wall to see the farmer and his wife open a package. "What food might this contain?" the mouse wondered. He was devastated to discover it was a mousetrap.

Retreating to the farmyard, the mouse proclaimed this warning:

"There is a mousetrap in the house! There is a mousetrap in the house!"

The chicken clucked and scratched, raised her head and said, "Mr. Mouse, I can tell this is a grave concern to you, but it is of no consequence to me. I cannot be bothered by it." The mouse turned to the pig and told him, "There is a mousetrap in the house! There is a mousetrap in the house!"

The pig sympathized, but said, "I am so very sorry, Mr. Mouse, but there is nothing I can do about it but pray. Be assured you are in my prayers."

The mouse turned to the cow and said, "There is a mousetrap in the house! There is a mousetrap in the house!"

The cow said, "Wow, Mr. Mouse. I'm sorry for you, but it's no skin off my nose."

So, the mouse returned to the house, head down and dejected, to face the farmer's mousetrap . . . Alone.....

That very night a sound was heard throughout the house -- the sound of a mousetrap catching its prey. The farmer's wife rushed to see what was caught. In the darkness, she did not see it. It was a venomous snake whose tail was caught in the trap.

The snake bit the farmer's wife. The farmer rushed her to the hospital.

When she returned home she still had a fever. Everyone knows you treat a fever with fresh chicken soup. So the farmer took his hatchet to the farmyard for the soup's main ingredient: But his wife's sickness continued. Friends and neighbors came to sit with her around the clock. To feed them, the farmer butchered the pig.

But, alas, the farmer's wife did not get well...She died.

So many people came for her funeral that the farmer had the cow slaughtered to provide enough meat for all of them for the funeral luncheon.

And the mouse looked upon it all from his crack in the wall with great sadness.

So, the next time you hear someone is facing a problem and you think it doesn't concern you, remember --- When one of us is threatened, we are all at risk. We are all involved in this journey called life. We must keep an eye out for one another and make an extra effort to encourage one another.

~ Author Unknown

# Financial / Legal News



## 5 Retirement Planning Must-Haves

Excerpt from: <http://lovebeingretired.com/2014/12/16/5-retirement-planning-must-haves/>

To help assure a smooth transition into retired life it is important to take a close look at how well prepared you are. If you plan to [retire at 65](#), you can typically expect to enjoy 20 or more years of retirement. No one wants to retire before they are ready, but if your finances are in order and you are anxious to make the move, it's time to compare where you currently are with where you need to be to take your first steps toward a happy retirement.

- 1) Do you have enough saved and/or invested
- 2) What will you do? Is your support network in place?
- 3) Will you retire in place or move?
- 4) Do you have proper insurance coverage? esp. Health
- 5) Do you have any goals for retirement?

## Address Changes

### NOTE TO RETIREES AND ANNUITANTS:

Please **DO NOT** send change of address information to the Retiree Services Section at the Air Force Personnel Center. The Defense Finance and Accounting Service is the agency responsible for maintaining and changing correspondence addresses for retired members and recipients of Survivor Benefit Plan annuities who may receive correspondence (including the Afterburner, News for USAF Retired Personnel) from official Air Force agencies.



**Attention:** A worldwide retiree\ veterans events schedule is available at:  
<[http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html).>

The events schedule includes retiree appreciation days (RAD), health fairs, resource fairs, seminars, stand downs, town hall meetings and other events that are of benefit to retirees and veterans.



TRICARE: Enroll in the TRICARE Retiree Dental Program  
Source: NAUS Weekly, March 10, 2016

Do you see your dentist at least twice a year for regular checkups? If so, you have an excellent chance of keeping your teeth and gums healthy for a very long time. Because your mouth is the gateway to the rest of your body, maintaining good oral health is important—but even routine dental care can be costly, sometimes averaging several hundred dollars each year. Fortunately, the TRICARE Retiree Dental Program (TRDP) can keep you smiling *and* help you maintain your overall health, all at an affordable cost. Here are just some of the many reasons why more than 1.5 million current enrollees find the TRDP to be such a good value:

- ✓ You get your routine annual services—two cleanings (or *three* with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray—with no cost share when you see a TRDP network dentist. And, these services don't count towards your annual maximum or deductible!





### (TRICARE Retiree Dental Program Continued)

- ✓ Seeing a network dentist network helps you save an average of 22% on your covered dental care. With the TRDP, there is a large nationwide network of dentists from which to choose. To find a network dentist near you, use the “Find a Dentist” link at [trdp.org](http://trdp.org).
- ✓ Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and deductible, where applicable.
- ✓ Each enrollee gets a generous \$1,300 annual maximum, a \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- ✓ The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

To enroll in the TRDP, visit [trdp.org](http://trdp.org) and choose the method that works best for you. Enrolling online using the Quick Link to the Beneficiary Web Enrollment (BWE) site is quickest, or you can print an application from the TRDP website and mail it to Delta Dental along with your prepayment amount. After enrolling, you’re encouraged to register for the online Consumer Toolkit®, where you can verify your program eligibility; review your benefits, coverage levels and remaining maximums and deductibles; check on the status of your processed claims and claim payments; and sign up for paperless (electronic) Explanation of Benefits statements.

### **Do You Think You’re Old?**

Analysts found that only 21% of Americans aged 65 to 74 say that they feel old. Even among people over 75, only 35% call themselves old. In another study, Harvard University researchers surveyed Americans aged between 55 and 74 and found that the average person in this age group feels 12 years younger than their age.

Older people also indicate that they are significantly happier than their middle-aged selves according to a surprising study that was reported about in The Economist. The researchers found that when you look across a person’s whole lifespan, their overall happiness tends to have U-bend trajectory, with young people and older people tending to be happiest and middle-age often being a lower point. Interestingly, the researchers said that this type of pattern.

**Ask yourself this, how old would you think you are, if you did not already know?**

## Test Your Mental Sharpness



Brain Teaser

Say that a hundred pennies are on a table. Ninety of them are heads. With your eyes closed, can you separate all the coins into two groups so that each group has the same number of tails?

Seems impossible, but it can easily be done!

[Answer on Page 11](#)

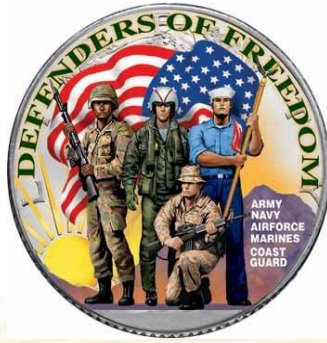
## Keeping you informed

*Need a copy of your DD-214*

*Great news for veterans*—the National Personnel Records Center (NPRC) has provided the website for veterans to acquire a copy of their DD-214 online: <http://vetrecs.archives.gov/>. This will cut the waiting time veterans have had in the past waiting for copies of their DD-214s. Note: This website does not allow you to see or print a copy of your DD-214 but does allow you to print the request form needed to mail or fax to NPRC for obtaining a copy of your DD-214.

## We Request your Assistance:

*Please forward this newsletter to as many friends and family as you want. Encourage your fellow military retirees/survivors to provide us an email address so they can keep in touch with the latest news. Thanks.*



## WASHINGTON REPORT

### Proposed TRICARE for Life Changes

Last week we reported that in the proposed DoD budget were changes to the TRICARE system.

This week we highlight the PROPOSALS for TRICARE-for-Life. The below explanation and chart are directly from the DoD Budget.

“Implement Enrollment Fee for New Tricare-for-Life Beneficiaries and Increase Pharmacy Co-Pays — In conjunction with the TRICARE Plan changes, the Department again seeks to adjust pharmacy co-pay structures and *establish a modest annual enrollment fee for the TRICARE-for-Life* coverage for Medicare-eligible retirees.

### TRICARE-for-Life Annual Family (Two Individuals) Enrollment Fees\* % of Gross Retired Pay (GRP)

Retired Pay	FY2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
	N/A	0.50%	1.00%	1.50%	2.00%	2.00%
Ceiling	\$0	\$150	\$300	\$450	\$600	\$632
Flag Officer Ceiling	\$0	\$200	\$400	\$600	\$800	\$842

\* Individual fees are 50 percent of family fees (e.g., 1 percent of GRP in FY 2020 and after).

Ceilings indexed to retiree National Health Expenditures (NHE) per capita after FY 2020.”

NAUS Note: Along with members of The Military Coalition, NAUS opposes any enrollment fee for TRICARE-for-Life. TFL is an earned entitlement. Service members who qualify for TFL have more than earned the benefit due to their multiple years of service and an additional fee for a benefit most were promised is an insult. We owe these men and women a large debt of gratitude for their service. We will fight any enrollment fee.

# The Warrior Spirit

“Freedom is never more than one generation away from extinction. We didn’t pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children’s children what it was once like in the United States where men were free.”

Ronald Reagan

## *Answers To Quiz*

**Answer:** Take any ten pennies, set them aside, then turn them over. They will be group 1. The rest of the pennies are group 2. Open your eyes, and you’ll see that both groups have the same number of tails.



[Commissaries.com](http://Commissaries.com)

You claim that commissaries sell items at cost, and that I can save 30% or more by shopping in commissaries rather than in commercial stores, yet I can find items in commercial stores that are cheaper than in commissaries.

How can this be?

Commissaries are required by law to sell items at prices set only high enough to recover item cost, with no profit or overhead factored into item price, and our pricing procedures adhere rigorously to this legislative requirement. You may find selected items at lower prices in commercial stores for several reasons. One reason is that commercial stores often sell items as "loss leaders" at prices below their cost prices to attract customers who they hope will buy other high profit items during their shopping trip to get the low price "loss leaders."

Because commissaries are required by law to sell items at cost-neither higher nor lower – we can't offer "loss leaders." Another reason is that commercial firms may buy into "deals" offered by suppliers that are not available to DeCA, or that DeCA does not buy into some "deals."

Although our buyers negotiate vigorously to get the best possible price on every item sold in commissaries, there are times when our buyers cannot develop a good business case for accepting certain "deals" offered by suppliers. However, although you may find selected items at lower prices in commercial stores, our price surveys provide convincing evidence that-if you shop regularly in a commissary for all or virtually all of your grocery needs--you will save 30 percent or more on your grocery bill versus what you would pay in a commercial store for the same array of items.

## Military Retiree Websites: A Wealth of Information

### ARMY

<http://soldierforlife.army.mil/retirement/>

### NAVY

[http://www.public.navy.mil/bupers-npc/support/retired\\_activities](http://www.public.navy.mil/bupers-npc/support/retired_activities)

### AIR FORCE

<http://www.retirees.af.mil/>

### MARINES

[https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/H\\_SR/e\\_RET\\_ACT](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR/e_RET_ACT)

### COAST GUARD

<http://www.uscg.mil/retiree/>

### ALL SERVICES

DFAS: <http://www.dfas.mil>

TriCare: <http://www.tricare.mil>

TriCare Dental: <http://www.trdp.org>

Military Records: <http://www.archives.gov/veterans>

Casualty Assistance <http://www.militaryonesource.mil/casualty>

General Information / News <http://www.militaryonesource.mil>

<http://www.military.com/benefits>



<b>USEFUL PHONE NUMBERS (area code 707)</b>	<b>(unless otherwise stated)</b>
Accounting and Finance	424-8859
Casualty Assistance Representative (CAR)	424-2106
Commissary	437-4004
Customer Service Central (DEERS/ ID Card Appts)	424-8483/8468/4075
Legal Office (Wills, trusts and legal advice)	424-3251
Retiree Activities Office (RAO)	424-3904
Security Forces (Security Police)	424-2227
Space Available Travel (Space "A")	424-1854
Outdoor Recreation (Tickets and Tours)	424-5659
Veterinary Clinic	424-3010/2985
Long Distance Information (no area code)	411

<b>60<sup>th</sup> Medical Group (MDG)</b>	<b>David Grant USAF Medical Center</b>	<b>Travis AFB CA</b>
Information		423-7300
Appointments		423-3000
Appointments (Toll-Free)		(800) 248-3462
Pharmacy Refills		423-7600
TRICARE		(888) 874-9378
		(707) 423-3472
		(707) 423-7921