



Afterburner

NEWS FOR USAF RETIRED PERSONNEL

VOL. 44 NO. 2

AFRP 36-1

MAY 2002

Long-Term Care Insurance Program early enrollment opens

A period of early enrollment into the new Federal Long-Term Care Insurance Program is now open. Federal personnel managers estimate as many as 20 million people are eligible to use this new benefit.

The Office of Personnel Management has contracted with John Hancock and MetLife insurance companies to provide this additional benefit for all federal employees, including military, and retirees.

The insurance program is designed to cover expenses associated with long-term care in a nursing home or in the beneficiary's home. Federal employees will be able to purchase the insurance for themselves, spouses, children and parents. Federal retirees are entitled to enroll only themselves and their spouses, according to information on the program's Internet home page, www.opm.gov/insure/ltc.

"The Federal Long -Term Care Insurance Program is an option that can protect us emotionally, financially and socially at a time when family members face unimagined challenges," OPM Director Kay Coles James said March 25. "With access to long-term care insurance, we can act responsibly by planning

Long
Term
Care

well in advance for future care costs, giving us more time to focus our love and attention on what's really important — family."

The early enrollment period began March 25 and runs until May 15. An initial six-month-long open enrollment season begins July 1. Officials stressed the early enrollment period is designed to accommodate people who are familiar with long-term care insurance and know what coverage they wish to purchase.

Those who still have questions should wait until the open season. An information campaign under way now will help educate people about the benefit by the open enrollment period, officials said.

Applicants may be required to answer health-related questions, provide medical records or be interviewed personally to be eligible for the insurance.

During early enrollment, prepackaged policies can be purchased for three- or five-year periods, with daily benefits of \$100 or \$150. Individuals wishing greater flexibility can buy policies with daily benefits from \$50 to \$300. Additional plan options, including an unlimited benefit, will be available during the regular open enrollment, according to an OPM news release.

For individuals between ages 18 and 30, premiums are \$8.40 per month for a policy that offers a daily benefit of \$100 over three years and after a 90-day waiting period; the same policy with inflation protection starts at \$32 a month. After age 30, premiums will vary based on age, amount and length of coverage, the waiting period before benefits kick in and other factors, the release said.

(See Long Term Care on page 12)

Air Force Retiree Council meets

The Air Force Retiree Council met May 14-17 at Randolph AFB, Texas, with Air Force Vice Chief of Staff Gen. Robert H. Foglesong as featured speaker.

Details of the meeting will be posted soon on the Internet at <http://www.afpc.randolph.af.mil> and in the September *Afterburner*.

TRICARE For Life: Outreach to identify eligibles and pay claims

TRICARE for Life (TFL) claims initially denied by TRICARE for certain individuals reflected as being ineligible in the Defense Enrollment Eligibility Records System (DEERS) will be paid, but a deadline has been established for individuals to verify eligibility.

TFL, a new health benefit extended by the Department of Defense (DoD) to approximately 1.5 million beneficiaries aged 65 and over, provides pharmacy benefits and TRICARE coverage secondary to Medicare.

More than 3.1 million health care claims have been paid since the program started in October 2001. TRICARE officials point out that payments for some health care claims, however, were initially denied for the reason described above.

In many cases, these denials were based on persons who have

"expired eligibility" in DEERS, meaning that their eligibility has not been re-verified in the last four years as required by DoD policy.

DoD recently announced that TRICARE claims will be paid for a limited time for TFL beneficiaries with "expired eligibility" in DEERS. Claims filed beginning Oct. 1, 2001 but denied due to

(See DEERS update on page 3)

In this Afterburner

AAFES toughens shoplifting policy, page 3
Information on protecting DD 214, pages 4,5

Retirement home fees reduced, page 6
Retirees offered European Escapes, page 7
New pamphlet helps survivors, page 8
Retiree casualty checklist, pages 9,10
More DoD-VA cooperation seen, page 12

Personal agendas.

We all have them and well we should. Who knows more about what is important to us than ourselves?

The problem with personal agendas comes only when we don't do anything about them, specifically, share our concerns with people who can affect changes.

For a long time, we didn't have that problem. Medical care was the big issue and really headed the personal agenda list of about nine out of 10 members of the Air Force retiree community, and a sufficient number of people let those concerns be known.

Now, most of us are pretty well satisfied with the health care situation (yes, I understand those of you who said we were promised "free" medical care and paying Medicare Part B and copayments doesn't make it free), and our personal agendas have changed and they are many.

Here are some of the top ones listed in no particular order: concurrent receipt, use only military or only VA medical care, the Federal Employee Health Benefits Plan, Survivor Benefit Plan enhancements, commissary entitlements, Space-A travel entitlements for surviving spouses of retirees. Here's briefly what these mean:

Concurrent receipt — This means members with sufficient service to be eligible for nondisability retirement (including Reserve retirees and disability retirees with at least 20 years of service) would be allowed to keep their military retired pay plus any disability compensation awarded by the VA.

Military-VA medical option — Some officials feel that the

Editor's Notebook

By
Bill
Turner

retiree should have to make a choice, either go the VA route or DoD. Most retirees want a choice of where they get their medical care since they are entitled to both. The feeling is that the military may be best for some treatment, the VA for others and location of facilities is important.

Federal Employee Health Benefits Plan — Some retirees still want a choice of enrolling in the FEHBP thinking they would get better care and willing to pay a higher price for it.

Survivor Benefit Plan enhancements — This includes moving up the paid up benefit from the current Oct. 1, 2008 to an earlier date (as early as Oct. 1, 2002). Retirees would have to be 70 years of age and have paid into the SBP for 30 years. Also, under enhancements are a proposed increase in the SBP age 62 annuity. The 55 percent SBP payment is currently reduced to 35 percent when the annuitant reaches age 62. Proposals range from keeping it at a straight 55 percent immediately to increasing it incrementally until it reaches the 55 percent figure in 2011.

Commissary entitlements — Retirees feel that more commissaries will be closed and this benefit reduced with plans to reduce the number of commissary employees by a considerable number this year.

Space-A travel entitlements for surviving spouses — Since a family member can't travel Space A on military aircraft without a sponsor, the spouse loses this benefit upon the death of the retiree.

I've mentally made a note of the top three on my personal agenda. Now, it's time for you to do that and really get smart on those subjects and determine how they fit into your picture. I can't present too much background information because things change too fast for a three-times-a-year publication.

You really owe it to yourself and to your fellow retirees to look around for people working for or against the same things you are. Ask them what organizations they belong to and what they do for the causes they take on, join one of the groups, read their publications (some offer e-mail news subscriptions) and special updates, form an opinion, and then make your views known to your elected officials. They are the ones who make things happen.

Right now, I'm working on letters to the two Texas senators and my district representative asking that they make my top three their top three.

AFTERBURNER

NEWS FOR USAF RETIRED PERSONNEL

The Afterburner is authorized by Air Force Instruction 36-3106. It is published in January, May and September by the Retiree Services Branch. Distribution: individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are receiving an annuity under Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried nonannuitant surviving spouses of deceased Air Force members who were entitled to receive retired pay, may receive the Afterburner by requesting it from the address below. The Afterburner is not sent to former spouses nor to retirees of other services. Additional copies are not available. The Afterburner address:

HQ AFPC/DPPTR
550 C Street W Ste 11
Randolph AFB TX 78150-4713

E-mail address is Billy.Turner@randolph.af.mil, and the phone number is (210) 565-2126. The Afterburner is available on the Internet at <http://www.afpc.randolph.af.mil/afretire/>. Retirees may write to the Co-chairmen of the Air Force Retiree Council by using the office symbol, HQ AFPC/CCU, at the address above. To change your address to receive the Afterburner and other official correspondence, see the procedures elsewhere in this issue.

Colonel Edwin H. Garrison USAF, Retired

Retired Air Force Col. Edwin H. Garrison, a former member of the Air Force Retiree Council, died in mid-February in Omaha, Neb., at the age of 83, just two weeks short of his 84th birthday.

The former Air Force test pilot and wing commander, who retired from the Air Force in 1968, represented Area V (Iowa, Minnesota, Nebraska, North Dakota, South Dakota and Wisconsin), served on the Council 14 years, ending his tour Dec. 31, 1997.

In addition to his dedication to the Air Force Retiree Council, Colonel Garrison, a veteran of World War II, Korea and Vietnam, also worked diligently for a number of volunteer organizations, both civic and military, including the Retiree Activities Office at Offutt AFB, Neb.

DoD authorizes certificate only; no Cold War Medal

The Department of Defense will not be creating a Cold War Service medal, and commemorative medals being sold by private vendors are not authorized for wear on military uniforms, defense officials said.

"After careful consideration, it was decided not to create a medal," said Brad Loo, deputy director of Officer and Enlisted Management Personnel for the Office of the Secretary of Defense.

"Throughout the Cold War years, commanders used a full spectrum of individual, unit and service awards to recognize the achievements and sacrifices of service members," he said. Former Secretary of Defense William Cohen approved a Cold War Recognition Certificate in 1999, and the Army, as executive agent, has been responsible for issuing them to any eligible applicant.

The certificate recognizes all service members and federal employees who faithfully served in the U.S. military during the

Cold War era, Loo added. For certificate purposes, that era is the end of World War II, Sept. 2, 1945, to the collapse of the Soviet Union, Dec. 26, 1991.

According to Arlette King, chief of policy for the Army Award Branch, last year someone began sending e-mail to people informing them of the approval of a Cold War medal as shown in an attached picture.

"We've tried to correct the issue by putting out messages on our Web site stating that there is not an authorized medal," King said. Several different designs of medals are offered on the Internet — and even at military clothing sales stores. "This is America. Anyone can purchase the commemorative medal from private vendors, just not wear it on his or her uniform."

It's illegal to wear unauthorized medals on a military uniform, said Master Sgt. Kittie Messman, uniform policy noncommissioned officer for the Office of the Army Deputy Chief of Staff for Personnel.

Messman cited Title 18, Section 704, "Military Medal or Decorations": "Whoever knowingly wears a medal not authorized by Congress ... shall be fined or imprisoned not more than six months or both."

The only official site to apply for a Cold War Recognition Certificate is the Army's at <http://coldwar.army.mil/>. Any other sites offering certificates, replicas or other commemoratives for sale are neither official nor endorsed by DoD or the services.

DEERS update deadline nears

(Continued from page 1)

"expired eligibility" will be automatically reprocessed.

Neither beneficiaries nor providers will be required to resubmit the denied claims.

Beneficiaries are required, however, to ensure their eligibility is updated in DEERS by Aug. 1, 2002.

"We want to ensure that our beneficiaries, some of whom are re-entering the Military Health System, and using TRICARE for the first time, have the best possible experience and receive their rightful benefits. We will do everything we can to overcome initial difficulties that may arise," explained Dr. William Winkenwerder, assistant secretary of defense for Health Affairs.

"We understand that some of our elderly beneficiaries who have not used military benefits in many years may not have kept their military eligibility files updated or they may be unable to make contact with the military."

"We are working with DoD leaders who manage the DEERS system and with The Military Coalition and the National Military and Veterans Alliance to redouble our outreach to these beneficiaries," said Winkenwerder.

After Aug. 1, 2002, claims received for beneficiaries with expired eligibility will be denied until the eligibility information is updated.

Charles Abell, assistant secretary of defense for Force Management Policy, is working with the Personnel community on the Department's outreach effort.

"We will help our beneficiaries understand how to update their eligibility information," said Abell. "And we are exploring how we can make this process easier for those unable to travel."

To learn how to update or reverify eligibility for those persons 65 and older, beneficiaries who have received an Explanation of Benefits (EOB) stating that they need to get a new military ID card should call 1-800-361-2620.

For more information on TRICARE for Life, interested persons can visit the TRICARE Web site at www.tricare.osd.mil, or call the TRICARE Information Center, toll-free, at 1-877-363-5433 (1-888-DOD-LIFE).

AAFES gets new weapon in fight against shoplifting

The Army and Air Force Exchange Service can start demanding more compensation from those caught shoplifting thanks to a program written into the fiscal 2002 defense budget.

The Civil Recovery Act, which went into effect March 1, allows AAFES to collect a flat administrative cost of \$200 in addition to the value of the shoplifted items from those caught shoplifting in an AAFES store.

An AAFES news release explained the \$200 is meant to offset the expenses the service incurs because of shoplifting. Military exchanges spend millions of dollars each year to foil shoplifters, including measures to deter and detect thefts, the release said. AAFES catches more than 11,000 shoplifters each year.

Under the terms of the new program, sponsors are responsible for their family members' actions. Parents of minors caught shoplifting will be billed for the costs, AAFES officials explained. They added that this administrative charge is separate from any criminal prosecution or military disciplinary action.

"The expenses related to shoplifting, theft prevention and detection reduce the dividends available for the AAFES mission," the release said. It added that the mission is "to give back 100 percent of its earnings to exchange customers through quality-of-life programs and modern and convenient facilities to shop." (From the Army and Air Force Exchange Service.)

Identity theft changes advice on DD Form 214 safeguards

While some headway has been made in the protection of the DD Form 214 that retirees have turned over to their local court house, the best protection remains to be under personal lock and key.

As reported in a front page story in the January, 2002 **Afterburner, News for USAF Retired Personnel**, until recently members who were retiring were told that a good place to store the form was in their local courthouse. That's because the Services didn't realize that it became a public record and, with a few exceptions, was open for review by just about any one. Now there are reported cases of identity theft by a person requesting a DD Form 214 and then using the Social Security number and other data contained on this military document.

As a result, retiring military members are now being reminded to store their DD Form 214 in a safe deposit box or fireproof container at home and to ensure it is one only they and a trusted family member can open.

According to Air Force legal officials, there are two possible ways members who have already stored a DD Form 214 at a courthouse can protect themselves.

The first, which legal officials say has had mixed success, is to go back to the courthouse and try to have it deleted from the public records. Every jurisdiction will have its own procedure to accomplish this. To find out the procedures for your jurisdiction,

go to the clerk of the court where the document was filed and ask a records custodian for the procedures for expunging a document from the public record.

The most common way is to petition the local court where the document was filed. An example of such a petition with instructions is shown on page 5. Retirees should note that this is furnished only as a guideline and should not be clipped and submitted as an Air Force legal document, which it is not intended to be.

This petition should ask the court to expunge the record or alternatively to remove personal data from the form. In the petition, tell the court you have a right to privacy and your personal information is greater than the public right to access your information.

The second way to safeguard your information is a law passed by your state legislature protecting the personal data. Several states, including Florida and California, have taken up the issue in their legislatures.

Officials note that with identity theft being a new and timely issue, it's quite possible that more state legislatures may take this issue into consideration and pass a bill protecting this type of document. Check with your nearest base legal office or your state elected officials to find out the status of any such bills in your state.

Address changes for foreign govt employment, home of selection programs

Officials in the Air Force Personnel Center have announced a new address for retirees who need to request an extension of the home of selection entitlement, or who want to request approval to accept foreign government employment.

The new address is:

HQ AFPC/DPPTF
550 C Street West Suite 11
Randolph AFB TX 78154-4713

The home of selection extension applies to those individuals who retire and fail to complete their authorized shipment of household goods within a year.

One or more extension of 12 months may be granted provided the request comes before the expiration of the original entitlement or subsequent extensions and provided the move is made within six years of the retirement date.

This program is governed by The Joint Travel Federal Regulation, Volume 1, which may be reviewed for eligibility determination at a travel management office at any active Air Force base.

Air Force Instruction AFI 36-2913 governs the Request for Approval for Foreign Government Employment program. Despite what some retirees expect from the title, the program does not have jobs available nor furnish job leads. The program affects those retirees who find jobs working directly for a foreign government and also those who work for contractors paid by the

foreign governments.

Before accepting the employment, retirees must get approval from both the Secretary of State and Secretary of the Air Force. Once the request is made, Gail Weber, who manages the foreign government employment program, can furnish the proper documents and instructions. Also, the instruction can be reviewed on the internet at <http://afpubs.hq.af.mil>.

Ms. Weber points out a request must be made for a specific job at a specific time and not simply in hopes of future employment.

Thunderbirds Schedule

June — 1-2, Hanscom AFB, Mass.; 8-9 Davenport, Iowa; 15-16, Ottawa, Canada; 22, Langley AFB, Va.; 23, Charleston AFB, S.C.; 29-30, N. Kingstown, R.I.

July — 4, Battle Creek, Mich.; 6-7, Syracuse, N.Y.; 13-14, Terre Haute, Ind.; 20-21, Dayton, Ohio; 24, Cheyenne, Wyo.; 27, Malmstrom AFB, Mont.; 28 Fairchild AFB, Wash.

August — 10-11, to be determined; 17, Portland, Ore.; 18, NAS Whidbey Island, Wash.; 24-25, Eau Claire, Wis.; 31, Cleveland, Ohio.

September — 1-2, Cleveland, Ohio; 7-8, Lubbock, Texas; 14-15, NAS Willow Grove, Pa.; 21, Grand Junction, Colo.; 22, Holloman AFB, N.M.; 24, Pensacola NAS, Fla.; 28-29, NAS Patuxent River, Md.

The Thunderbirds can be contacted at: 4445 Tyndall Ave., Nellis AFB, NV 89191; Phone: (702) 652-4018, Fax: (702) 652-6367; Email: usaf.thunderbirds@nellis.af.mil.

Instructions for petition to remove DD 214 from public record

Contact the records division of the local clerk of the court where your discharge forms are filed and ask what the procedure is to remove a document from the public record or if there are ways to redact personal information. Also ask about any fees that are required.

If you must petition the court, you can use this petition as a guideline to prepare your own. You will need to change the specific text to the applicable information. Remember that each local court has its own format and requirements for petitioning the court so ask before submitting anything. **This document is only a guide.**

When you have completed the petition, go to the clerk of the court where your document is kept and file your petition. Be sure to ask when you should hear back from the court. Some courts have "ex-parte" hours where you can get on the judge's calendar and see him personally. If this is available, take advantage of it.

IN THE CIRCUIT COURT FOR THE (NAME OF COUNTY AND STATE)

IN RE: CIVIL DIVISION

PETITIONER'S NAME. File Number—

Petitioner.
_____ /

PETITION FOR ORDER TO EXPUNGE DOCUMENT FROM PUBLIC RECORD

Verified Statement

Petitioner, **NAME**, whose address is **petitioner's address**, petitions this Court to order petitioner's military discharge form, Department of Defense Form 214 (DD 214), which is currently held as public record with the clerk of this court, be returned to the possession of the petitioner and expunged from the public record and public records library. In support of said Petition, petitioner states the following:

Petitioner retired from military service on **date**. Petitioner was issued a DD 214 by the Department of Defense of the United States to use as proof of retirement from military service. The DD 214 contains information such as: Social Security Number, address, date of discharge, medals and honors earned, dates of service, and characterization of service discharge. In order to safeguard the DD 214, petitioner filed the form with the clerk of this court on **date**. (PUBLIC RECORD FILE #) When Petitioner filed the form with the clerk of this court, he was not aware that the personal information contained on the form, such as Petitioner's Social Security Number and address, would be made available to the public.

Petitioner's right to privacy of the information contained in the DD214 outweighs the public right to access the information. Petitioner has an interest in keeping his DD 214 private to protect the personal information from unlawful use by persons engaged in identity theft. The public has no lawful reasonable interest in the DD 214 or the information contained within.

Petitioner respectfully requests this court to order the petitioner's DD 214 be expunged from the public record by returning the original and all copies of the document to the possession of the petitioner. In the alternative, petitioner respectfully requests that the court order petitioner's Social Security Number, address, and service characterization be redacted from any copy of the document made available to any member of the public.

Under penalties of perjury, I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.

NAME
Petitioner
Street address
City, State



31st Fisher House set for Landstuhl, Germany

The 31st Fisher House is being built at the Army's Landstuhl (Germany) Regional Medical Center and is slated to open in November 2002.

"When the Fisher family learned that service members injured or wounded in Afghanistan are normally sent to Landstuhl for medical treatment, the foundation's board of trustees decided to begin building a second house there immediately," said Fisher House spokesman Jim Weiskopf.

The first house at Landstuhl, the military's only major medical center outside the United States, was dedicated in June 2001. It has seven bedrooms and several common areas. The second home will have 11 bedrooms with some common areas.

More than 120 families have stayed an average of 10 days each in the first Landstuhl Fisher House since it opened, he noted. Relatives of any person eligible for treatment at Landstuhl are eligible to stay at the Fisher House there, Weiskopf said. He noted that DoD civilian employees, school students and teachers, embassy personnel and some other categories of nonmilitary people are authorized to use military medical facilities in overseas areas.

Families using the Landstuhl house are asked to pay \$10 a day to help defray expenses. Fees at other Fisher Houses range from free to \$15 a night. Many Fisher Houses permit stays of up to 30 days. Local house managers generally can waive fees for humanitarian or financial hardship reasons and can extend stays as long as the patient's care is medically necessary, Weiskopf added.

AFPC contact center changes toll-free number

The Air Force's contact center at the Air Force Personnel Center at Randolph AFB has changed its toll-free number to handle an expected increase in workload as new services for airmen come online.

The number is now (866) 229-7074 (the DSN number, 665-2949, has not changed) or visit the contact center Web site at <http://www.afpc.randolph.af.mil/mpf/CallCenter/contactcenter.htm>.

The most common calls to the contact center from members of the Air Force retiree community have been about the Korean War Service Medal. The staff has also answered questions and referred calls about: ID card issuing agencies; how to make changes in records; awards and decorations; and benefits and entitlements of retirees and family members.

Contact center people, who answer basic inquiries for more

than 80 personnel subject areas, handled more than 80,000 calls and e-mails last year. That number includes more than 34,000 calls from Korean War veterans and about 3,900 calls from people with pay problems.

All calls and e-mails receive personal attention from one of 12 agents. People who are unable to get through to an agent may e-mail their inquiries to afpc.dpsfm@randolph.af.mil. They should receive a reply within two days, said AFPC officials.

"We take each inquiry seriously," said Master Sgt. David Melnick, superintendent of the contact center. "It doesn't matter if it comes over the phone or by e-mail, we will do our best to get something back to the customer."

The contact center's operating hours are Monday through Friday, 7:30 a.m. to 4:30 p.m. CST. After hours, a phone message can be left and an agent will follow up the next day.

Authorization Act reduces Armed Forces Retirement Home fees

Fees for the Armed Forces Retirement Home were reduced by a provision in the National Defense Authorization Act.

The new fee structure is:

- * 35 percent of all income for independent living, to a maximum of \$1,000 per month (a change from 40 percent and maximum of \$1,500);

- * assisted living is 40 percent of all income, to a maximum of \$1,500; and

- * skilled, long term care is 65 percent to a maximum of \$2,500.

Additionally, residents at the Gulfport, Miss., location will benefit from a temporary reduction in fees—\$800 maximum for independent living, and \$1,300 for assisted living, until renovated quarters are available or December 2006.

Both locations, Washington DC and Gulfport, Miss., have vacancies. For information on the Gulfport location, call toll free 1 (800) 332-3527 or write to them at 1800 Beach Dr., Gulfport MS 39507. The Washington DC location can be reached at 1 (800) 422-9988, or 3700 N. Capitol St NW, Washington DC 20317.

Retired Military Almanac available

The 2002 Retired Military Almanac, containing information on subjects important to members of the retired military retiree community, is now available. Order directly from the publisher for \$10.95 (includes postage).

The 256-page almanac contains information on military health care, including TRICARE and TRICARE for life, legislation, veterans benefits (including a current list of VA facilities), space available lodging and travel, and many other topics.

To order, send a check or money order to Uniformed Services Almanac, Inc., PO Box 4144-AB, Falls Church, VA 22044, or if ordering by credit card, call toll-free (888) 872-9698. You can also order secure online: www.militaryalmanac.com.

Travel wisely

Editor's note—The following article is intended to assist members of the retiree community in getting the most for their leisure dollars. Commercial products and

services are mentioned for informational purposes only and should not be construed as a military endorsement.

New passenger terminal opens at Ramstein AB

The ceremonial opening of a new passenger terminal recently at Ramstein AB, Germany, Jan. 30 signified the base's continued transformation to becoming the airlift hub of the European theater.

The new passenger terminal is truly a monument to the transition of Ramstein from a fighter base in the 1950s to Europe's central strategic airlift hub, said Brig. Gen. Mark A. Volcheff, 86th Airlift Wing commander and host of the ceremony.

The \$13 million state-of-the-art facility features 57,000 square feet and has been under construction for more than three years. It is three times the size of Ramstein's current terminal.

The terminal became operational in March with the completion of a long-term parking area to replace the limited number of short-term parking spots.

The new terminal will continue to serve the current number of passengers, which averages about 11,000 people a month, until 2005/2006 when the Rhein-Main mission transfers here. Then, the terminal will serve about 35,000 passengers a month, said Col. Dave Smith, 723rd Air Mobility Squadron commander.

To handle the increased passenger load, an annex will be added to the new terminal; construction is expected to begin in spring 2003.

AFRC takes retirees on European escapes

The Armed Forces Recreation Center Resorts in Europe has announced a selection of European tours designed for retirees only.

The program, called "European Escapes," invites retirees on a package containing tours to favorite European cities, hotel accommodations at both of the AFRC Resort areas, and dining in AFRC Resort's restaurants.

Retirees may choose from scheduled packages throughout 2002. All packages include a Welcome Reception, transportation to and from Munich airport, daily breakfast, hotel accommodations, transportation and admission to all featured tours and events, and a Farewell Dinner Banquet.

To view a list of package descriptions, you can visit the AFRC Resorts in Europe web page at: www.afrc europe.com.

The April Adventure package featured tours to the German destinations of Rothenburg, Wasserburg, and Herrenchiemsee Island. The other four packages offered during different times of the year take vacationers to destinations such as Vienna, Austria and Brixen, Italy.

"We added exclusive destinations to these packages running at the time of year that the attraction is at it's best," explained Mark Hendryx, director of operations. "For example, the trip to Nuremberg in December coincides with their famous Christmas Market."

All itineraries provide a day of rest during the busy schedule for guests to relax at the Garmisch Resort. While in the Garmisch Resort area, retirees may use the 9-hole AFRC golf course or shop for souvenirs in the dozens of downtown Garmisch curiosity shops.

AFRC Resorts hosts guests throughout the week with their own tour guides, AFRC restaurant and hotel staff, and a trip coordinator assigned to taking care of every guest's needs.

"We run this program especially for retirees because we understand that even though service members may have been stationed here on assignment, they just now have time to see their desired destinations," said Terry Hodges, AFRC Conferences Coordinator.

For more information write to: AFRC Resorts in Europe, ATTN: Marketing, Unit 25401, APO AE 09503. An e-mail address is listed on the previously mentioned web page.

Hello, Euro; bye-bye Drachma Franc, Mark, Lire and Peseta

After some initial growing pains, the European Union's conversion to the Euro currency that started Jan. 1 is expected to make life easier for travelers.

Twelve European counties are converting to the Euro. Austria, Belgium, Germany, the Netherlands, Finland, France, Greece, Ireland, Italy, Luxembourg, Portugal and Spain agreed in 1992 to create a common currency.

Members of the European Union, the United Kingdom, Denmark and Sweden decided to keep their national currencies.

Until Feb. 28, 2002, individuals in countries transferring to the Euro could use that country's legacy currency or Euros to make financial transactions. Now, old national currencies can be exchanged at banks, but not spent at businesses.

Euro coinage is good across 12 borders, whereas in the past, a country's coinage was good only in that country. DoD officials, noting that many travelers in Europe finish their visit to a country with a pocket full of coins, will come out ahead in being able to spend it in the next participating country visited.

For more information on the Euro or to get a look at the new bills and coins, go to www.euro.ecb.int.

Advanced medical directive may be proper choice

(Editor's note: The following is presented for information only and should be used as a guideline rather than expert advice. It is a reprint from the Fort Leonard Wood, Mo., Guidon as posted on the Army Medicine web site at <http://www.armymedicine.army.mil/armymed/default2.htm>.)

The following guidance is provided to help military beneficiaries decide if the choice of an advanced medical directive is in their best interest.

An advanced medical directive is a written document that sets forth a person's desires concerning what medical care he will receive should he become incapable of making healthcare decisions on his own, or that gives another person the legal authority to make healthcare decisions on behalf of a person who has become mentally incapacitated.

Living wills and durable healthcare powers of attorney are both advanced medical directives. The advanced medical directive is often simply referred to as an advance directive.

A living will is a written document that sets forth a person's desires concerning the medical care that he will receive should he become terminally ill or when his death is imminent.

A living will may specify which medical treatments should be provided, as well as which medical treatments should not.

A durable healthcare power of attorney is a written document which gives another person (known as the agent, proxy or surrogate) legal authority to make healthcare decisions. This document is valid for any period of mental incapacitation.

All competent adult patients have the moral and legal right to participate in their medical treatment decisions and to refuse

medical treatment even in life-saving or life-sustaining situations. This includes the right to prepare advanced medical directives concerning their medical care.

An advanced medical directive is voluntary in nature. Patients are not required to have one to be admitted or treated. Patients' care will not be compromised if they do not have advanced medical directives.

Patients having advanced medical directives must inform their primary care managers accordingly. They must also provide copies of their advanced medical directives to their physicians or the outpatient records room as soon as possible.

Patients who desire to make cadaver donations must coordinate with the medical institutions of their choice. Advance arrangements must be made between the donor and the medical institution that will be receiving the body.

An advanced medical directive may be revoked or changed at any time. Patients may verbally inform their primary care managers or providers if they wish to change it.

To formally change an advanced medical directive, patients must contact their legal assistance office.

If a patient does not currently have an advanced medical directive and would like to get one, the legal assistance office is available to provide legal advice and assist individuals in preparing one.

Discuss the information in your advanced medical directive with individual physicians and family members. Since local laws vary from state to state, it is suggested that patients verify that an advanced medical directive prepared in one state continues to be valid when a move to another state has taken place.

New pamphlet designed to help survivors of retirees

Though it won't make the best seller lists, a recently published electronic version of an Air Force pamphlet should be in the file of every Air Force retiree, and should be critically reviewed by every potential surviving spouse and beneficiary of a retiree.

It's Air Force Pamphlet 36-3028, Benefits and Entitlements for Family Members of Retired Air Force Deceased, prepared by the Casualty Assistance staff at the Air Force Personnel Center. Published Nov. 1, 2001, it's available on line at <http://afpubs.hq.af.mil/pubfiles/af/36/afpam36-3028/afpam36-3028.pdf>

If currently unable to read the portable document format (.pdf), you will need to download the Adobe Reader which is available free at <http://www.adobe.com/products/acrobat/readstep2.html>.

While this is the fastest and easiest way to get the pamphlet, retirees without a computer may request it from the e-desk by calling (202) 404-2438 and providing

name, address, phone number. Make sure you give them the complete title, Air Force Pamphlet 36-3028, Benefits and Entitlements for Family Members of Retired Air Force Deceased. Retirees are reminded that this is not a toll free call and there may be a wait because of the expected large number of requests.

Retirees residing overseas who don't have access to a computer may want to check with the customer service element of the nearest Air Force military personnel flight for assistance in getting the pamphlet.

According to Scott Hand, who had the primary responsibility for preparing the pamphlet, it provides general information about most federal benefits and entitlements available to eligible family members of deceased retired Air Force personnel and explains the application process.

Subjects included in the pamphlet range from the procedures to report the death of

retired Air Force members to burial benefits and honors due, possible monetary benefits to the survivor, and possible benefits and entitlements due the next of kin or beneficiary from the military, Department of Veterans Affairs, Social Security. It also list various agencies the survivor can call on for possible assistance if needed.

Although it's designed primarily for the beneficiary upon the death of the retiree, every retiree may want to review the pamphlet with his family members and discuss anything about which they might be unsure. They can also discuss these matters with the nearest Casualty Assistance Representative who will explain the matter or refer you to the agency concerned.

Members of the retiree community should note that government agencies outside the Air Force administer most of the benefits discussed in the pamphlet.

Retiree Casualty Assistance Checklist

(For later use by next of kin)

As of date _____

Retiree Name _____ SSAN _____ Service# _____

Military Grade _____ Retirement Date _____ Branch of Service _____ Years of Service _____

Address _____ City _____ State _____ ZIP _____

Date of Birth _____ Place of Birth _____

Date of Marriage _____ Place of Marriage _____

Father's Name _____ DOB _____ Place of Birth _____

Mother's Maiden Name _____ DOB _____ Place of Birth _____

Documents needed to claim death benefits

Location of these documents

- Copies of report(s) of separation from active duty (DD Form 214, etc.) _____
- Copies of retirement orders _____
- Copies of birth and death certificates _____
- Beneficiaries birth certificate(s) and marriage and/or divorce data _____

Social Security data (See Part III)

VA Insurance (See Part I)

Plus-- You should always have the following documents on hand

- Updated will and letter of instructions _____
- Names of banks, credit unions, etc. (account numbers) _____
- Updated list of assets and liabilities _____
- Insurance policies, numbers, instructions, payments, etc. _____
- Adoption or naturalization papers (if applicable) _____

Part I-- Veterans Affairs Data (if applicable)

VA Compensation _____ Disability claim# _____ Remarks _____

VA Insurance policy _____ File Nr. _____

Type _____ Amount _____ Location of policies _____

Any known paid up add'l VA insurance \$ _____ As of Date _____

Veteran's claim number(s) (other) _____ Patient's data card # _____

Other Remarks _____

Part II-- Retirement Pay Data (see retiree account statements)

Retired gross/net pay and allotment data:

NOTE: UPDATE PERIODICALLY	Gross Pay	\$ _____	Net Pay	\$ _____	Taxable Income	\$ _____
	Deduction	\$ _____	For	_____	Deduction	\$ _____
					For	_____
	Deduction	\$ _____	For	_____	Deduction	\$ _____
				For	_____	

Survivor coverage information

Survivor Benefit Plan 55% annuity \$	35% annuity \$	SBP Base Amount \$
Supplemental SBP (if any) \$	Effective	
RSFPP annuity \$	Note: See "Retiree Account Statement" for explanation of Social Security Offset/2-tier formula	
Part III - Social Security (when applicable)		
Social Security Claim #	Month filed	
Type of benefit (s)	Beginning month of entitlement	
Amount monthly \$	Bank and account number (direct deposit)	

Part IV - Miscellaneous (Things to know and plan for upon death of a retiree)

- Disposition instructions for the body (Burial, Cremation, Memorial Service, etc.)
- Info required for Death Certificate (Date/Place of Birth, Father's Name, Mother's Maiden Name, etc.)
- Info required for Obituary Notice (Names, Relation & Locations of relatives, etc.)
- Survivors will need a new ID card (military, medical, commissary, base exchange, etc.)
- Necessary changes in your DEERS data will have to be made
- It may take several months to clear estates (you may need at least 8 copies of death certificate)
- Contents of your safety deposit box should be known (make sure the box number, its location and location of key are known)
- Direct deposit of Social Security benefits & military retirement payments (entitlements) must be immediately changed
- Named beneficiaries on insurance policies become very important (keep current)
- There may be some entitlement to burial benefits (headstone, payment, etc.). Check with the VA.
- Check VA for Presidential Memorial Certificate
- An American flag can be obtained (check VA and Post Office)
- The survivor should update appropriate will
- Extra credit cards should be destroyed or cancelled
- Appropriate changes should be made to all joint ownerships
- Contact insurance companies as necessary
- Be prepared to turn in Retirees ID Card (where and when required)

Note: Make every effort to retain "original" documents (Provide certified copies whenever possible)

Fill in and keep handy the following office phone numbers (Update periodically)

Office/Organization	Phone Number
Casualty Assistance	_____
Retiree Activities	_____
Hospital (Military)	_____
Legal Office (Military)	_____
VA Hotline	_____
Social Security	_____
ID Card/DEERS Renewal	_____
Family Support Center	_____
Finance (Retired Pay)	_____
SBP	_____

Add applicable phone numbers of the support bases

Note: Spouse/Next of kin should have a copy of this document or know where to locate it

Freedom Corps gains volunteers

Millions of people throughout the country are responding to the president's call for volunteers to join USA Freedom Corps.

America is full of compassionate people, "and the job of government is to serve as a catalyst to capture that compassion," President Bush said March 12 in Philadelphia's Kimmel Center for the Performing Arts.

Bush first touted USA Freedom Corps Jan. 29 during his State of the Union address. He called on every American to commit at least two years — 4,000 hours over the rest of their lifetime — to the service of their neighbors and the nation. The president said the U.S. military is doing its part to fight terrorism, now it's time for the American public to do its share.

Since then, people seeking information on the volunteer program have hit the USA Freedom Corps Web site at www.usafreedomcorps.gov more than 6 million times. There they learn the corps is focused on responding to crises at home, rebuilding communities and extending American compassion throughout the world.

USA Freedom Corps involves creating a Citizen Corps to engage citizens directly in improving homeland security. Since the State of the Union speech, the Citizen Corps Web site has been visited more than 1.2 million times. Nearly 19,000 people have volunteered to join the Citizen Corps.

Over the next two years, the president hopes to triple the number of Americans enrolled in Community Emergency Response Teams. His plan calls for doubling the number of

Neighborhood Watch programs. The initiative also calls for expanding the AmeriCorps and Senior Corps programs to engage 200,000 new volunteers in community service.

Applications to the AmeriCorps program are now up almost 50 percent, White House officials said, and traffic on the AmeriCorps Web site is up 94 percent with more than 4 million hits. Interest in the Senior Corps program is also on the rise. Site visits increased by 527 percent since Jan. 29 and calls to the toll-free number for the programs are up by 179 percent.

The president's initiative also calls for doubling the number of volunteers in the Peace Corps program over the next five years, with specific efforts aimed at rebuilding Afghanistan. White House officials said the number of people visiting the Peace Corps website has increased more than 86 percent since the president's speech. More than 14,600 people have requested Peace Corps applications, a 56 percent increase over last February.

For more information, visit the USA Freedom Corps Web site or call toll-free 1-877-USA-CORPS.

Junior ROTC needs instructors

The Air Force needs more retirees to take on teaching roles in high school classrooms as the service expands its Junior ROTC program, officials said.

The new instructors will work at the 57 new units JROTC will add in high schools during fiscal 2002, said Jo Alice Talley, JROTC instructor management chief at Air Force Officer Accession and Training Schools headquarters.

"The expansion provides increased opportunities for rewarding community service positions for retired servicemembers interested in becoming high school teachers," she said.

People from all career fields are needed, said Col. Brian King, JROTC director.

"It doesn't matter what profession the person had in the Air Force," he said. "The leadership skills, customs and courtesies, academic background and professional military education are all excellent preparation for taking a role as a leader in the (Air Force) JROTC classroom."

Instructors should be retired active-duty officer or enlisted people who have served a minimum of 20 years, or retired under the temporary early retirement authority with at least 15 years of active-duty service, Talley said. Active duty applicants must be within six months of their retirement date.

Instructors wear their uniforms, need to meet current weight requirements and receive a salary equal to the difference between their retired pay and their active-duty pay and allowances, excluding incentive pay, that they would receive if on active duty.

"The minimum pay to the instructor is split between the Air Force and the school district, although most school districts pay an amount that is even higher than the minimum payment," Talley said.

For more information, call the Air Force JROTC Division at (800) 522-0033, extension 5275 or 5300, DSN 493-5275 or 493-5300; write to: HQ AFOATS/JRI, 551 E. Maxwell Blvd, Maxwell AFB, AL 36112-6106; or visit the Air Force JROTC Web site at www.afoats.af.mil/afjrotc.htm.

Changing your address

To change your correspondence address for the **Afterburner**, follow the directions below:

* **Retirees** send change of address requests **only** to DFAS-Cleveland Center, DFAS-CL/PRR, P.O. Box 99191, Cleveland, OH 44199-1126. Mark the envelope "change of address" and include your retired grade and Social Security number. DFAS-CL is the only agency which can change the address of retirees for the **Afterburner** and other Air Force correspondence. Their data flows to the Air Force Personnel System.

* **Annuitants** (surviving spouses who receive pay under the Survivor Benefit Plan or Retired Serviceman's Family Protection Plan) send address change requests **only** to DFAS-Denver Center, DFAS-DE/PRR, 6760 E. Irvington Place, Denver CO 80279-6000. Include retired grade and SSN of sponsor and your SSN. This is the only agency that can change the address of SBP annuitants for the **Afterburner** and other Air Force correspondence.

* **Non-annuitants** (**Only** surviving spouses of Air Force retirees not receiving an annuity under the SBP or RSFPP) send change of address requests **only** to HQ AFPC/DPPTTR, 550 C Street West Ste 11, Randolph AFB TX 78150-4713. Include sponsor's retired grade and SSN.

DoD looking to increase medical cooperation with VA

The Defense Department is looking to build “a mutually beneficial partnership” with the Department of Veterans Affairs to minimize both organizations’ health care costs.

“As we face the threat of terrorism, it is more important than ever that we ensure effective coordination and cooperation with other federal agencies and organizations with necessary expertise,” Dr. Bill Winkenwerder said in prepared remarks to Congress.

The doctor is the assistant secretary of defense for health affairs. He testified March 13 before the Personnel Subcommittee of the Senate Armed Services Committee on medical issues in President Bush’s fiscal 2003 budget request. The administration seeks \$20.9 billion for the military health system.

Organizations “with necessary expertise” especially include the VA and Department of Health and Human Services, Winkenwerder said. DoD hopes that a partnership with the VA “optimizes the use of resources and infrastructure to improve access to quality health care and increase the cost-effectiveness of each department’s operations,” he said.

The two departments currently have eight joint ventures around the country providing coordinated health care to both VA and DoD medical care beneficiaries. “However, all of these agreements are not fully utilized,” Winkenwerder told the committee members.

He said the fiscal 2003 budget request lays out several concrete short-term goals:

- o Establish solid business procedures for reimbursement of services.
- o Improve access to health care through VA participation in TRICARE.
- o Examine joint opportunities in pharmaceuticals.

o Make it easier for DoD and VA to exchange health care information.

o Establish a “long-range joint strategic planning activity” between the two agencies.

DoD officials expect to be able to transmit computerized patient medical record data to the VA by fiscal 2005, Winkenwerder said.

“The focus of our efforts is to move the relationship with the VA from one of sharing to a proactive partnership that meets the missions of both agencies while benefiting the service members, veteran and taxpayer,” he said.

The assistant secretary also outlined force health protection and medical readiness issues covered in the budget request. “The terrorist acts of last fall placed us on a war footing and escalated the urgency of our need for preparedness,” Winkenwerder told the senators.

Long Term Care

(Continued from page 1)

Long-term care is not medical care but rather is designed to help people with chronic conditions to perform daily life functions, such as getting out of bed, dressing, eating and going to the bathroom. Care can be received in at home, a hospital, nursing home, assisted living facility, adult day care center or hospice.

Experts caution that since long-term care is not medical care, it isn’t covered by many medical insurance plans, including Medicare and TRICARE.

For full details, including premiums, packages, benefits, rules and how to enroll, visit the OPM Long-Term Care Insurance Web site at <http://www.opm.gov/insure/ltc/>.

CHANGE OF ADDRESS -- DO NOT use this portion of the Afterburner as a Change of Address form. Please see page 11 of this issue for the correct procedures to change your address. Anything else will only delay matters.

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