

# Afterburner

News for USAF Retired Personnel



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## TRICARE Prime changes start for some beneficiary areas Oct. 1

by *Amaani Lyle*  
American Forces Press Service

WASHINGTON -- Retirees and their dependents will be affected when long-delayed reductions to areas where the TRICARE Prime option is offered take place Oct. 1, TRICARE officials said recently.

As TRICARE officials synchronize service area shifts once staggered by contract delays, some military retirees and their dependents will be moved to TRICARE Standard coverage, said S. Dian Lawhon, beneficiary education and support division director. Those affected reside more than 40 miles from a military treatment facility or base closure site, she said.

The new contracts limit Prime networks to regions within a 40-mile radius of military treatment facilities and in areas affected by the 2005 base closure and realignment process, she explained. But provisions will allow Prime beneficiaries who see providers outside the 40-mile service area to remain in Prime if they reside within 100 miles of an available primary care manager and sign an access waiver, she added.

"If TRICARE retirees and young adults live less than 100 miles away from a remaining Prime service area, they can re-enroll in Prime by waiving their drive standards and there will be room made for them," Lawhon said, adding that the networks are required to connect providers to those who elect to waive their drive standards.

Contractors such as United HealthCare Military & Veterans, Health Net Federal Services and Humana Military will continue to assist beneficiaries in obtaining providers in their regions, she added.

"Health care is best if it's local," Lawhon said. "We've established the drive standards [to enable] people to access their primary and specialty care within a reasonable period of time."

Austin Camacho, TRICARE's benefit information and outreach branch chief, said the out-of-pocket, fee-for-service cost of TRICARE Standard would cost a bit more, depending on the frequency of health care use and visits. No cost applies for preventive care such as mammograms, vaccines, cancer screening, prostate examinations and routine check-ups, he added.

Officials estimate the changes will lower overall TRICARE costs by \$45 million to \$56 million a year, depending on the number of beneficiaries who choose to remain in Prime, Camacho said.

Lawhon and Camacho said beneficiaries should speak to their health care providers and families to assess the best course of action.

"We have seen that people using the Standard benefit are very pleased with it, and their customer satisfaction is the highest of all," Lawhon said.

This change does not impact TRICARE for Life recipients or active-duty airmen and their families. (Courtesy of TRICARE)

[www.retirees.af.mil](http://www.retirees.af.mil)

## Air Force Assistance Fund campaign drive under way

Retired Chief Master Sgt. Bill D'Avanzo  
Air Force Assistance Fund Campaign

JOINT BASE SAN ANTONIO-RANDOLPH AIR FORCE BASE, Texas – The annual Air Force Assistance Fund “Commitment to Caring” Campaign began servicewide Feb. 4.

Last year’s campaign saw records absolutely shattered. The 2010 record of \$7.57 million was beaten by nearly \$270K in 2012 with donations totaling more than \$7.84 million. A record number of retirees responded to the call from Air Force leaders and the CEOs of the four affiliate charities of the AFAF to join us in taking care of our own. A remarkable \$106K was donated by retirees! On behalf of our four affiliate charities of the AFAF, THANK YOU!

We’d love to see even more of our fellow retirees give to the AFAF charities. There are about 700K of us, and if we all could send in a check for \$5 or \$10, it would make a big difference in the lives of many of our fellow Airmen and their families in need, nearly doubling the total in donations from last year’s campaign! The Navy usually receives more than

\$2 million from retirees because it sends out individual mailers to each retiree; however, we rely on the *Afterburner*.

Why give? I hear many questions and assertions of this nature, such as, “Airmen today are making more than I did in 1970 as a master sergeant!” Or, when asked if they’d like to give to the Air Force Villages Foundation, the question is, “Why should I give to officers? They made all the money!” I’d like to take a few minutes of your time to explain why these are four charities well worth our support:

The Air Force Village Charitable Foundation was founded in 1964 by Mrs. Curtis E. LeMay to provide assistance to Air Force officers’ widows who, through no fault of their own, had fallen on hard times. Today, that very real need continues to be met at Air Force Village in San Antonio. One may think that an officer or their family shouldn’t be in need, but two examples of what can happen immediately changes that thought process:

First, a serious sickness can very quickly deplete a lifetime of savings. We see it all too often. Costs not

covered by Medicare come out of the pockets of the retiree. Long-term care costs an average of \$75K per year, and on average, people need care for three years! Medicaid doesn’t kick in until a person’s assets are nearly completely depleted and their income is below a certain level. Furthermore, Medicaid only covers LTC for short periods of time, such as rehab after an injury/illness.

Secondly, the salary levels of today’s military are vastly different than those who served in the ‘60s and earlier; and back then, the Survivors Benefit Plan did not exist. Before SBP, which began in 1968, retirees could designate as little as \$25 per month to be paid after death! Our Air Force Family lives on long after the proud days in uniform, and the AFVCF exists to ensure those who served and are now in need can age with the dignity and respect they have earned. Contributors can be assured that 100 percent of the money donated through the AFAF goes to help those widows

See AFAF on Page 3 ⇨

### Retiree Services chief passes away, leaves void

Patricia Peek, chief of Air Force Retiree Services, passed away Nov. 24 at age 68. She was a 30-year civil servant with the Air Force Personnel Center at what is now Joint Base San Antonio-Randolph, Texas.



Peek was deeply devoted to retirees and their families. She was a force behind the *Afterburner*, an expert on the Survivor Benefit Plan; the backbone of the Air Force Retiree Council; and a staunch supporter of Retiree Activities Offices worldwide.

### Afterburner

#### News for USAF Retired Personnel

The *Afterburner* is authorized by Air Force Instruction 36-3106. When funding permits, it is printed and mailed twice a year by Air Force Personnel Center’s Public Affairs Office. Distribution: Individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are entitled to 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, or to retirees and survivors overseas. Additional copies are not available. The *Afterburner* address is:

AFPC/PA  
550 C Street W Ste 43  
JBSA Randolph TX 78150-4713

Email address for opting out of receiving the hard copy is [afpc.retiree@us.af.mil](mailto:afpc.retiree@us.af.mil) and the phone number is (210) 565-2334. The *Afterburner* is available on the Internet at [www.retirees.af.mil](http://www.retirees.af.mil). Retirees may write to the Co-chairmen of the Air Force Retiree Council at: AFPC/CCU, 550 C Street W Ste 8, JBSA Randolph TX 78150. **PLEASE DO NOT SEND CHANGE-OF-ADDRESS NOTIFICATIONS TO EITHER ADDRESS ABOVE.** AFPC relies on the address people have on file with the Defense Finance and Accounting Service to create mailing labels. Contact DFAS at 800-321-1080.

**AFAF...**

Continued from Page 2

and widowers in need. Visit [www.afvillages.org](http://www.afvillages.org) for more information.

The General and Mrs. Curtis E. LeMay Foundation helps widows of all Air Force retirees, both officers and enlisted, through financial grants of assistance. These widows spend much of their lives coping with the difficulties of military life and supporting their spouses through years of active duty. Foundation officials do not question why widows need help, they just know it is needed. Assistance lasts as long as it's required. The foundation also helps Air Force widows with a specific need in a single disbursement. It does not offer loans -- all funds disbursed are considered grants. Visit the foundation at [www.lemay-foundation.org](http://www.lemay-foundation.org)

[foundation.org](http://www.afas.org).

The Air Force Aid Society is the affiliate charity most of us are familiar with. The society provides Airmen and their families worldwide with emergency financial assistance, education assistance, and an array of base-level community-enhancement programs. We can all remember living paycheck-to-paycheck. Even today, our Airmen make as little as \$18K per year (the 2012-13 poverty guidelines set the poverty level as \$11,170 for a single person in the 48 contiguous states). With the everyday expenses of living, it's easy to find yourself in need at that income level. That's why the Air Force Aid Society is here. With many civilian charities facing hard times, the Air Force Aid Society continues its Air Force heritage of "taking care of our own." To learn more, visit [www.afas.org](http://www.afas.org).

The Air Force Enlisted Village

comprises two campuses: Bob Hope Village in Shalimar, Fla., just three miles from Eglin AFB, and Teresa Village in Ft. Walton Beach, Fla. located between Hurlburt Field and Eglin AFB. Hawthorn House, a fully equipped assisted-living residence with memory care is located at Bob Hope Village. AFEV was founded in 1967 to provide a safe, secure and dignified place for surviving spouses of retired Air Force personnel. The village's primary goal is providing a home and financial assistance to surviving spouses. The surviving spouse with the greatest need is cared for first, and none are refused assistance because of financial status. Admission requirements and services available at the village can be found at [www.afev.us](http://www.afev.us) or by calling 800-258-1413.

Use the form below to contribute (please don't send cash).

2013 Air Force Assistance Fund			Mail To: Air Force Assistance Fund HQ AFPC/DPSIMF 550 C Street West Suite 37 Randolph AFB TX 78150-4739					
Name (last, first, middle initial)		Grade	SSN (PDP Only)					
Address			City	State	Zip Code			
IF CASH, COMPLETE SECTION A IF PDP, COMPLETE SECTION B		B. PDP  (The minimum allotment to any affiliate is \$1 per month).	Air Force Village (AFV)	706	\$	Allotment	Months	Total
A. CASH			Air Force Aid Society (AFAS)	707	\$		X 12 =	\$
Air Force Village (AFV)	\$		Air Force Enlisted Village (AFEV)	705	\$		X 12 =	\$
Air Force Aid Society (AFAS)	\$		The Gen and Mrs Curtis E LeMay Foundation (LeMay)	704	\$		X 12 =	\$
Air Force Enlisted Village (AFEV)	\$		Please Read: I hereby authorize deductions from my monthly retired pay beginning July 2013 for a period of 12 months in the amount shown to the affiliate(s) designated. This allotment will remain in effect for 12 months unless I request to terminate in writing to Defense Finance and Accounting Service - US Military Retirement Pay, PO Box 7130, London, KY 40742-7130				TOTAL PDP	\$
The General and Mrs Curtis E. LeMay Foundation (LeMay)	\$				FOR AFO USE ONLY CLASS C ALLOTMENT FOR AFAF CONTRIBUTION EFFECTIVE DATE: 1 JUL 2013			
TOTAL GIFT:	\$				PREPARED BY:			
		SIGNATURE:						

## Conversion to direct deposit continues saving money

INDIANAPOLIS -- Following several months encouraging customers to switch from pay checks delivered by mail to electronic payments delivered directly to their bank accounts, the Defense Finance and Accounting Service is beginning to show some results.

New rules from the Treasury Department require recipients of payments from DFAS, the Veterans Administration and other federal pay and benefit agencies, to use electronic fund transfer methods to receive funds rather than mailed checks.

Of the various DFAS customer groups, military retirees, annuitants

and former spouses receiving portions of military retired pay accounted for the largest numbers of monthly hardcopy checks.

"After about five months of alerting customers of the Treasury mandate, more than 23,000 retirees, annuitants and former spouses have set up direct deposit and are now receiving pay via their checking or savings accounts," said David McDermott, DFAS operations director.

That means 23,000 fewer paper checks and savings of nearly \$265,000 per year. These 23,000 people have joined the more than 99 percent of DFAS customers already

receiving their pay electronically.

"I know moving from the traditional hardcopy check to electronic deposits hasn't been easy for everyone," McDermott said, "but those who've done it are part of an effort to save money for taxpayers at a time we are all working hard to stretch our budgets."

The Treasury Department has estimated that eliminating hardcopy check payments would save the federal government about \$20 million each year.

The agency's website has more information at <http://www.dfas.mil/mandatoryeft.html>. (Courtesy of DFAS)

## Long-term care:

### Can be costly for retirees who are living longer, needing help

Today's longer life brings an increased likelihood of disability, illness or cognitive impairment, spurring the need for ongoing help with basic activities of daily living or long-term care. Considering the cost of long-term care, the federal retiree force may benefit from the Federal Long-Term Care Insurance Program.

Overseen by the U.S. Office of Personnel Management, the program is designed specifically for the federal workforce and provides flexible options allowing enrollees to tailor coverage to their needs.

Though commonly thought of as nursing-home care, most long-term care is delivered at home.



Services are also available at adult daycare centers and assisted-living facilities.

According to the latest John Hancock Cost of Care Survey, the average cost of a home health aide is \$20 per hour -- \$2,000 monthly or \$24,000 a year -- for five hours of care, five days per week. The national average for assisted living is \$3,270 a month or \$39,240 annually; for a semiprivate room in a nursing home it's

approximately \$207 a day or \$75,555 annually.

While having friends and family provide care can be less expensive, consider that caregivers risk depression, lost wages and physical injury. Many may still be caring for their children, an additional challenge. Advice:

- 1) Consider the type of care you may need/want and research the costs.
- 2) Research payment

options by consulting the U.S. Department of Health and Human Service's National Clearinghouse for Long-Term Care Information ([www.longtermcare.gov](http://www.longtermcare.gov)).

Long-term care insurance, available via the FLTCIP, may offer the financial protection needed.

Premiums are less expensive for younger applicants and applying early is less costly because waiting puts one at greater risk of having health issues that prevent qualification for coverage.

Visit [www.LTCFEDS.com](http://www.LTCFEDS.com) or call 800-582-3337 where a certified consultant will answer any questions. (Courtesy of the FLTCIP)

## AF libraries online offer its customers new worlds

by Gloria Kwizera  
Air Force Personnel Center  
Public Affairs

JOINT BASE SAN ANTONIO-RANDOLPH, Texas -- Need assistance setting up a budget, learning a new language or doing homework? Look no further than your online Air Force library, where Air Force library staff work to meet customers' needs in an evolving digital world.

Worldwide, Air Force libraries offer online learning resources, digital magazines, music, movies and much more for retirees and family members.

A host of popular programs are available, including Zinio Digital Magazines, MyiLibrary eBooks, Safari Books Online, OneClickdigital, OverDrive, CultureGrams, MorningStar, Peterson's Education Resource Center, Transparent Language Online, Universal Class and more.

Zinio Digital Magazines has more than 650 popular news and special interest digital magazines online, or you can download them to your personal computer, app-enabled tablet or smartphone. To set up an account, please visit your local base library. Or visit the base library website, click on the Zinio link and use code "AFLIB." Then follow directions to set up

your Zinio account. You will need a personal email account to register for your Air Force Zinio account.

Not interested in magazines, the libraries also offer MyiLibrary eBooks, OneClickdigital and OverDrive. MyiLibrary eBooks offer a range of eBooks from educational materials to the "For Dummies" series. If you're constantly on the go and don't have time to read that latest novel, check out OneClickDigital, which enables users to listen to and transfer audio books to their portable devices. If you do have time to relax with a book, OverDrive is for you. It features nearly 10,000 electronic books, audio books, videos and music available for checkout to eligible customers.

In addition, the Air Force libraries offer opportunities for self-improvement and personal development through the Universal Class program. Any authorized Air Force library customer is eligible to register for more than 540 online classes in 30 different subject areas. To enroll, contact or visit your local library for the access code to create an account.

"If you take a Universal Program language class, like French, and later want to improve your grammar and pronunciation, the



Courtesy photo

Transparent Language Online program may be your next step," said Margie Buchanan, Libraries Branch chief.

Besides grammar and pronunciation, the program includes speech, writing and vocabulary-building lessons for more than 80 foreign languages including English as a second language. Users must register in person at an Air Force library, joint base library or a downrange learning resource center, but then will be able to use the program anywhere, anytime.

For 24/7 online homework and tutoring assistance, Buchanan suggests you visit [Tutor.com](http://www.tutor.com). The program is available to dependent children of active-duty Air Force personnel, deployed Reserve and Air National

Guard personnel and Air Force Wounded Warriors. Inactive and part-time Air Force Reserve and Air National Guard personnel and their dependents are also eligible for the program. To set up an account, visit <http://www.tutor.com/military>. Business and technology professionals can take advantage of Safari Books, an e-reference resource that offers more than 13,000 titles.

To register and access the online programs, go to the AF Portal and click on the word "Library" on the navigation bar, or visit your local AF library or joint base library.

For more information about Air Force libraries and other quality of life programs, go to [www.usafservices.com](http://www.usafservices.com) or [www.myairforcelife.com](http://www.myairforcelife.com).

## ID cards for new retirees are getting expiration dates

by Debbie Gildea

Air Force Personnel Center Public Affairs

JOINT BASE SAN ANTONIO-RANDOLPH, Texas -- Blue retiree identification cards issued before December 2012 had the word "indef" instead of an expiration date. Since December, retiree cards issued have an expiration date effective the day before the retiree's 65th birthday. Although benefits will not automatically expire, some changes will take effect based on Medicare eligibility, Air Force Personnel Center officials said.

Retirees and their eligible spouses will still have access to benefits and they'll still be enrolled in the Defense Enrollment Eligibility Reporting System, but the expiration

date - which is one day before their 65th birthday - is a reminder to retirees that they must enroll in Medicare Part A and B to retain their TRICARE for Life eligibility," said Ed Yoder, Air Force DEERS office.

Airmen who retired before the December card change took effect do not need to get a new ID card just because of the expiration date change, Yoder said.

"If your ID card is worn out, unserviceable or your appearance has changed significantly enough that the picture is no longer a good likeness, you should get your card replaced. But there is no mandate to replace your card with the new expiration date card."

Retirees who have the new card

showing the expiration date will get a replacement card showing the indefinite status once they turn 65, and spouses' cards will read "indef" once they turn 75, Yoder said.

Airmen who need or want to renew their retiree ID card can go to the nearest Real-time Automated Personnel Identification System office (military personnel section), or call their nearest RAPIDS facility for assistance and guidance. To find the nearest ID card issuing facility, visit <http://www.dmdc.osd.mil/rsi/appj/site?execution=e1s1>.

For information the new expiration date retiree card, DEERS eligibility programs and other personnel issues, visit the myPers website at <https://mypers.af.mil>.



## Guests at Misawa event receive special appreciation

Widows of servicemen were special guests of the Retiree Activities Office at Misawa Air Base, Japan, during its annual Retiree Appreciation Days in 2012. The widows received a paid overnight stay in the Misawa Inn if needed, and were given royal treatment, including flower bouquets and special seating at the events. These annual special events by Air Force RAOs worldwide often include guest speakers, informational presentations and health care checkups. (Photo by retired Master Sgt. Everett "Tony" Watkins)

## The Total Force Service Center 800-525-0102

The Total Force Service Center can deliver personnel services to the retiree family via telephone any time and from any location.

This number is available worldwide using the AT&T USA Direct global dialing codes at [www.business.att.com/bt/dial\\_guide.jsp](http://www.business.att.com/bt/dial_guide.jsp).



## Commissary Benefit 2020:

Forward-thinking is keeping customers in mind

by Donna Miles  
American Forces Press Service

WASHINGTON -- The new commissary rewards card now offered at all 247 military commissaries worldwide offers a glimpse into what the Defense Commissary Agency is working to provide its customers: the same selection, conveniences and quality as the most popular commercial grocery store chains, but even better customer service and lower prices.

That's the vision of Joseph H. JEU, who took the helm of what amounts to the nation's 11th-largest grocery store chain a year and a half ago and is steering into new waters to provide patrons what he calls the "Commissary Benefit 2020" -- the most advanced commissary service ever experienced.

"We have to pay attention to what happens in the private sector, know the trends and be sure we are right along with them or maybe, in some ways, ahead of them," JEU told American Forces Press Service. "We want to be equal or better."

By many standards, military commissaries are already there, he noted. Patrons rated commissaries at 4.72 on a scale of 5 on a recent commissary customer satisfaction survey. In the industrywide American Customer Satisfaction Index, commissaries ranked 81 -- six points above the industry average of 76. Only one commercial grocery chain scored higher.

JEU attributes some of that

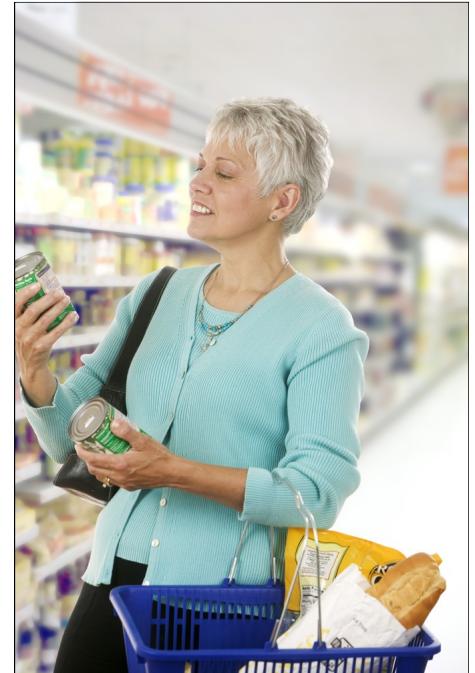
success to the fact that military family members, retirees and veterans make up 64 percent of the commissary workforce. "When two-thirds of your workforce is military related, it means we understand who our customers are and what they are going through," he said. "It says, 'We care and appreciate what you do.'"

But JEU acknowledged that the biggest attraction commissaries offer boils down to price. Selling products at 5 percent above cost, with the surcharge invested directly into new construction, renovation and equipment upgrades, commissaries typically save shoppers about 32 percent compared to civilian supermarkets. Savings are even higher in some high-cost areas, such as Hawaii, where commissary shoppers typically save about 50 percent.

Looking ahead, JEU is exploring new ways to maximize consumer savings without increasing the \$1.4 billion subsidy Congress authorizes to operate the commissaries.

For example, the new commissary rewards card allows shoppers to download coupons directly onto the card and redeem them at checkout. Fort Lee, Va., home of the Defense Commissary Agency, served as a test bed for the cards in August, and as of early this month, they're available at every commissary worldwide.

JEU said he's been amazed at how well the cards have been received, even among coupon-savvy



"Commissary Benefit 2020" will result in the most advanced commissary service ever experienced. (Courtesy photo)

commissary shoppers who typically rank within the top three among the nation's top coupon clippers. About half of those who received a card went online to register it into the system so they could begin using it.

"That's a very high rate of acceptance," JEU said. "This is a service our customers very clearly accept."

Another idea in the works is the opening of warehouse stores that offer even deeper discounts by selling products in bulk.

JEU is eyeing regions with multiple commissaries -- Virginia's Tidewater area, San Antonio and San Diego, among them -- with hopes of converting one traditional commissary into a "box store." The first could happen sometime next year.

In addition to bulk items, each warehouse store will sell meat, produce, deli and bakery goods, but with a smaller selection than at traditional commissaries, he explained.

“ *We have to pay attention to what happens in the private sector, know the trends and be sure we are right along with them or maybe, in some ways, ahead of them.*

**Joseph H. JEU**  
Defense Commissary Agency director/chief executive officer

## POW recalls 'hidden treasure' in lessons learned

Amber Baillie  
Academy Spirit staff writer

U.S. AIR FORCE ACADEMY, Colo. -- A prisoner of war held in the "Hanoi Hilton" for five and a half years shared his compelling story of imprisonment and success with U.S. Air Force cadets during the 2013 National Character and Leadership Symposium here.

Like Sen. John McCain and others, retired Col. Lee Ellis was held captive after his plane was shot down Nov. 7, 1967.

Ellis spoke to the NCLS crowd just one month shy of the 40th anniversary of his March 14, 1973 release from the infamous prison on the leadership lessons he learned during his confinement.

"The story is so powerful, it doesn't matter whether you're a cadet, four-star general, CEO or grandmother," Ellis said. "Courage was the most outstanding quality during that experience, put together with character and authentic leadership."

Among the lessons he learned during his ordeal include knowing yourself; being authentic; guarding your character; confronting your doubts and fears; and staying positive, Ellis said.

"Until you know what your strengths, struggles, passions and purpose are, it's hard to have the confidence to actually have courage, because you might be worried somebody will see the real you," Ellis said.

Ellis's personal definition of courage is "leading into the pain of your fears to do what you know is right," he said.

"I've coached CEOs who didn't want to give positive feedback because they said they felt uncomfortable, when really it was their fear of looking stupid, hokey or being too soft," Ellis said, who

coaches Fortune 500 senior executives. "I've also coached people on how to fire somebody because they didn't have the courage to do it. It's not just about courage under fire but courage in your day-to-day leadership."

As an Air Force officer, Ellis ran an ROTC program and served as vice commandant of Maxwell Air Force Base's Squadron Officer School.

"Most of my last 20 years has been dedicated to helping people and developing leaders," he said.

Ellis entered the Air Force in 1965 after receiving his commission from the University of Georgia's ROTC program as a distinguished graduate. Ellis then attended flight school and F-4 Phantom combat crew training with Capt. Lance Sijan.

"In Vietnam, we weren't 18-year-old kids," Ellis said. "I had been through ROTC, flight school, combat crew training and had already flown 53 combat missions. We were pretty seasoned warriors, and had a real commitment to follow the code of conduct and be a good soldier."

Faith in God, the U.S. and his fellow Airmen brought him hope amidst continual torture and seclusion in North Vietnam, he said.

"Even though we were isolated, we still had covert communication and camaraderie," Ellis said. "We were in it together and it was us against them."

"Pilots often like to think they're in control, even when they're not," Ellis said. "We were mostly pilots and aircrew who believed that someday we were going to leave," Ellis said. "I personally believed that when they didn't kill me, and I made it through my ejection and capture, that God had a purpose in my life and I was going to somehow walk out of there someday."

Despite the hardship, there was



Retired Col. Lee Ellis, a prisoner of war who spent five and a half years in the "Hanoi Hilton" during the Vietnam War, spoke at the Air Force Academy's National Character and Leadership Symposium in February. His plane was shot down March 14, 1973. (Courtesy photo)

a hidden treasure to be found among the trials of being a POW, as the experience gave many who survived the experience the strength of character to overcome difficulties and achieve success.

"There are 16 admirals and generals that came out of the POW camps," Ellis said. "Out of 400 to 500 people, there have been two U.S. senators, one of them a nominee for president, a number of congressmen, CEOs and two or three presidents of universities after the experience. I think we all, in a way, never want to do it again, but benefited from the hardships we had there. We learned lessons that have stood us well throughout the years."

Among his other awards, Ellis is the recipient of two Silver Star Medals, the Legion of Merit Medal, the Bronze Star Medal, the Purple Heart Medal and the POW Medal. (Courtesy of Air Force News Service)



## Resources: Where to go for answers, assistance

**Arlington National Cemetery** - Write to Arlington National Cemetery, Arlington, VA 22211. For general information, location of gravesites, and visitor information call 877-907-8585. Please note that the Arlington National Cemetery staff does not make pre-arrangements. Visit [www.arlingtoncemetery.mil/](http://www.arlingtoncemetery.mil/).

**Armed Forces Retirement Home** -- AFRH-Gulfport, 1800 Beach Drive, Gulfport, MS 39507; AFRH-Washington, 3700 N. Capitol Street, NW, Washington, DC 20011. For information about either location, visit [www.afrh.gov](http://www.afrh.gov). Phone toll free at 800-422-9988 and select option 1, or send email to [admissions@afrh.gov](mailto:admissions@afrh.gov).

**Casualty Assistance** - Call toll free 877-353-6807. Overseas callers should contact the nearest U.S. Embassy.

**DEERS Telephone Center** - Phone 800-334-4162 (Calif.); 800-527-5602 (Alaska and Hawaii); or 800-538-9552 (all other states). Visit DEERs online at <https://www.dmdc.osd.mil/appj/bwe/indexAction.do>.

**Delta Dental Plan for Retirees** -- For inquiries call 888-838-8737 or visit [www.ddpdelta.org](http://www.ddpdelta.org).

**Identification Cards** - Call 800-525-0102 for location of the nearest issuing facility, or to visit the site locator at <http://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1>.

**Legal Offices** can assist people with preparing wills and powers of attorney, and answer certain legal queries. People can visit the new Air Force Legal Assistance website at <https://aflegalassistance.law.af.mil>.

**Lodging Reservations** - Air Force, 888-235-6343 (AF-LODGE) and after the prompt, dial first three letters of base name, or visit <http://dodlodging.net/>.

**Medicare** - Call 800-633-4227 or visit online at [www.medicare.gov](http://www.medicare.gov).

**Pay** - Call the Defense Finance and Accounting Service-Cleveland Center toll free at 800-321-1080; commercial 216-522-5534; fax 800-469-6559. SBP annuitants may use the same voice toll-free number, but the fax is 800-982-8459.

**Social Security** - Call toll

free 800-772-1213; commercial 410-965-8019; or write to Social Security Administration, Office of Public Inquiries, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235. Visit the website at [www.ssa.gov](http://www.ssa.gov) for more information.

**Survivor Benefit Plan** - Call or visit the military personnel flight at the nearest Air Force installation or call 210-565-2273.

**Tricare** - The website is [www.tricare.mil](http://www.tricare.mil). Choose from one of three regional numbers: West, 888-874-9378; North, 877-874-2273; South, 800-444-5445; or overseas, 888-777-8343.

**Tricare for Life** - Call 866-773-0404.

**Tricare Mail-Order Pharmacy Program** (Express Scripts, Inc.) -- In the United States, call toll free 866-363-8667; or overseas, call 866-275-4732. Visit the website at [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE).

**VA matters** - For benefit inquiries call 800-827-1000; life insurance 800-669-8477; status of headstones and markers, 800-697-6947; special issues such as Gulf War/radiation/Agent Orange call 800-749-8387; and GI Bill and education matters call 888-442-4551. Visit the website at [www.va.gov](http://www.va.gov).

### Visit [www.retirees.af.mil](http://www.retirees.af.mil) for the latest in Air Force retiree news and information

Featuring:

- Survivor Benefit Plan details
- *Afterburner* archive (2001-2012)
- Library of assorted information, checklists
- Retiree Activities Offices
- More resources

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Retirees must change their address by calling 800-321-1080. (Do not mention the *Afterburner* or you may be referred elsewhere.) If you have an myPay account you can make the change online. You can fax your change to 800-469-6559, or send it to DFAS, US Military Retirement Pay, PO Box 7130, London KY 40742-7130.

Air Force Survivor Benefit Plan annuitants must call DFAS at the number above, or use their online myPay account. The fax number for annuitants is 800-982-8459 or mail the change to DFAS, US Military Annuitant Pay, PO Box 7131, London KY 40742-7131.

**Only** nonannuitants should send changes to the *Afterburner* at AFPC/PA, 550 C Street W Ste 43, Randolph AFB TX 78150.



# Air Force Retiree Activities Offices

Retiree Activities Offices are made up of volunteers from all services including surviving spouses. Their charter is to coordinate, establish and staff an office on an active-duty, Reserve or Guard base through command channels that will assist retirees with myriad actions.

These actions include: serving as an information center for space-available travel, TRICARE, base services, etc; offering referrals for financial assistance and pay matters; counseling active-duty Airmen nearing

retirement; and providing literature on retirement issues.

Another major activity involves working with base agencies to set up Retiree Activity Day events offering briefings by different agencies on respective services, tax preparation and advice, staff judge advocate assistance, base tours, Defense Finance and Accounting Service, etc.

Not all states or countries have an established Air Force RAO. The following is a listing of Air Force-wide RAOs:

**Alabama**  
MAXWELL  
Phone: 334-953-6725  
email: retiree.affairs@maxwell.af.mil

**Alaska**  
JB ELMENDORF-RICHARDSON  
Phone: 907-552-2337  
email: jerry.beale@yahoo.com

**Arizona**  
DAVIS-MONTHAN  
Phone: 520-228-5100  
email: retired@dm.af.mil

**LUKE**  
Phone: 623-856-3923  
email: rao@luke.af.mil

**Arkansas**  
LITTLE ROCK  
Phone: 501-987-6095  
Toll Free: 877-815-3111  
email: john.heffernan.2@us.af.mil

**California**  
BEALE  
Phone: 916-634-2157  
email: tbm3e@yahoo.com

**EDWARDS**  
Phone: 661-277-0237/4931  
email: 412Tw.rao@edwards.af.mil

**LOS ANGELES**  
Phone: 310-653-5144  
email: rao@losangeles.af.mil

**MARCH**  
Phone: 951-655-4077/4079  
email: stephen.scheffrin.1@us.af.mil

**MCCLELLAN**  
Phone: 916-640-8445  
email: george.moses@va.gov

**MOFFETT FIELD**  
Phone: 650-603-8047  
email: bfrench2905@gmail.com

**TRAVIS**  
Phone: 707-424-3904  
email: raotravis@yahoo.com

**VANDENBERG**  
Phone: 805-606-5474  
email: rao@vandenberg.af.mil

**Colorado**  
BUCKLEY  
Phone: 720-847-6693/9213  
email: james.stewart.68.ctr@us.af.mil

**USAF ACADEMY**  
Phone: 719-333-1055  
email: none

**PETERSON**  
Phone: 719-556-7153  
email: RAO.Peterson@us.af.mil

**Delaware**  
DOVER  
Phone: 302-677-4612  
email: Dover.RAO@us.af.mil

**District of Columbia**  
BOLLING  
Phone: 202-767-5244  
email: rao@afncr.af.mil

**Florida**  
CENTRAL FLORIDA  
Phone: 352-430-1679  
email: centralfloridarao@thevillages.net

**EGLIN**  
Phone: 850-882-5916  
email: jack.houlgate@eglin.af.mil

**HOMESTEAD**  
Phone: 786-415-7580  
email: rao.homestead@us.af.mil

**HURLBURT FIELD**  
Phone: 850-884-5443  
email: 1sofss.rao@hurlburt.af.mil

**MACDILL**  
Phone: 813-828-4555  
email: rao.macdill@us.af.mil

**PATRICK**  
Phone: 321-494-5464  
email: patrick.rao@patrick.af.mil

**TYNDALL**  
Phone: 850-283-2737  
email: rao@tyndall.af.mil

**Georgia**  
Phone: 229-257-3209  
email: rao@moody.af.mil

**ROBINS**  
Phone: 478-327-4707  
email: 78.abw.rao@robins.af.mil

**Hawaii**  
No Air Force office at this time.

**Idaho**  
MOUNTAIN HOME  
Phone: 208-828-4878  
email: 366rao@acc.af.mil

**Illinois**  
ARLINGTON HEIGHTS  
Phone: 847-506-7625  
Toll Free: 800-741-4650 Ext 7625  
email: oharearlingtonrao@sbcglobal.net

**RANTOUL**  
Phone: 217-893-1723 (answering machine)  
email: geneandjune@aol.com

**SCOTT**  
Phone: 618-256-5092  
email: scottrao@us.af.mil

**Indiana**  
GRISSOM  
Phone: 765-688-3002  
Toll Free: 800-635-0961, Ext. 3002  
email: Grissom.RetireeActivities@us.af.mil

**Kansas**  
MCCONNELL  
Phone: 316-759-3829/4411  
email: mary.eary.1@us.af.mil

**Louisiana**  
BARKSDALE  
Phone: 318-456-5976  
Toll Free: 866-544-2412  
email: retiree.office@us.af.mil

**Maryland**  
JB ANDREWS  
Phone: 301-981-2726/2180  
email: rao@andrews.af.mil

**Massachusetts**  
HANSCOM  
Phone: 781-225-1310  
email: retiree@hanscom.af.mil

**OTIS**  
Phone: 508-968-4175  
email: 102iw.rao@ang.af.mil

**WESTOVER**  
Phone: 413-557-3918/3424  
email: raodirwestover@us.af.mil

**Michigan**  
SELFRIDGE  
Phone: 586-239-5580  
Toll Free: 800-645-9416 Ext 5580  
email: selfrao@greatlakes.net

**Minnesota**  
MINNEAPOLIS  
Phone: 612-713-1516

email: msp934rao@yahoo.com

**Mississippi**  
COLUMBUS  
Phone: 662-434-3120  
email: columbusretiree@yahoo.com

**KEESLER**  
Phone: 228-376-8111  
Toll Free: 800-732-2984, Ext. 8114  
email: rao.keesler@us.af.mil

**Missouri**  
JEFFERSON BARRACKS  
Phone: 314-527-8212  
email: 157aog.rao@ang.af.mil

**O'FALLON**  
Phone: 636-379-5577  
email: veteransaffairs@ofallon.mo.us

**WHITEMAN**  
Phone: 660-687-6457  
email: 509.bw.retiree.affairs.office@us.af.mil

**Montana**  
MALMSTROM  
Phone: 406-731-4751  
email: denglo3138@bresnan.net

**Nebraska**  
OFFUTT  
Phone: 402-294-4566  
email: rao.activity.office@offutt.af.mil

**Nevada**  
NELLIS  
Phone: 702-652-9978  
email: JeanPutney@cox.net

**New Jersey**  
JB MCGUIRE-DIX-LAKEHURST  
Phone: 609-754-2459  
email: mcgrao@us.af.mil

**New Mexico**  
KIRTLAND  
Phone: 505-846-1536  
email: michael.colbert@kirtland.af.mil

**New York**  
NIAGARA FALLS  
Phone: 716-236-2389  
email: john.caruso@niagarafalls.af.mil

**STEWART**  
Phone: 845-563-2369  
email: retiredcms@yahoo.com

**North Carolina**  
SEYMOUR JOHNSON  
Phone: 919-722-1119  
email: william.watson@seymourjohnson.af.mil

**POPE**  
Phone: 910-394-1950  
email: pope.rao@pope.af.mil

**North Dakota**  
**GRAND FORKS**  
Phone: 701-747-4899  
email: rao.grandforks@us.af.mil

**MINOT**  
Phone: 701-723-3440  
email: bobherr@srt.com

**Ohio**  
**WRIGHT-PATTERSON**  
Phone: 937-257-3221  
email: paul.moore@wpafb.af.mil

**YOUNGSTOWN**  
Phone: 330-609-1611  
email:  
rao.youngstown.ohio@gmail.com

**Oklahoma**  
**ALTUS**  
Phone: 580-481-6761  
email: none

**TINKER**  
Phone: 405-739-2795  
email: rao@tinker.af.mil

**VANCE**  
Phone: 580-213-6330  
email: angel.dominguez@vance.af.mil

**Oregon**  
**KINGSLEY FIELD**  
Phone: 541-885-6362  
email: raokingsley@charter.net

**Pennsylvania**  
**PHILADELPHIA**  
Phone: 215-323-7300  
email: raotrpspt@dla.mil

**PITTSBURGH**  
Phone: 412-474-8816  
email: john.casey.22@us.af.mil

**HORSHAM AIR GUARD STATION**  
Phone: 215-323-7135  
email: 111fw.retirees@ang.af.mil

**WYOMING, PA**  
Phone: 570-288-1947 Ext. 220  
email: raysmith1313@cs.com

**South Carolina**  
**CHARLESTON**  
Phone: 843-963-2228  
email: rao.628abw.cvr@us.af.mil

**SHAW**  
Phone: 803-895-1098  
email: rao@shaw.af.mil

**South Dakota**  
**ELLSWORTH**  
Phone: 605-385-3600  
email: 28bwrao@ellsworth.af.mil

**Tennessee**  
**ARNOLD**  
Phone: 931-454-4574  
email: grace.standley@arnold.af.mil

**Texas**  
**DYESS**  
Phone: 325-696-4980/1484  
email: rao@dyess.af.mil

**GOODFELLOW**  
Phone: 325-654-5388  
email: raodirector@goodfellow.af.mil

**JBSA LACKLAND**  
Phone: 210-671-2728  
email: 502abw.cvr@us.af.mil

**LUBBOCK**  
Phone: 806-749-3728  
email: none

**JBSA RANDOLPH**  
Phone: 210-652-6880  
email: rao.randolph@us.af.mil

**SHEPPARD**  
Phone: 940-676-2654/5088/3381  
email: sheppard.rao@us.af.mil

**Utah**  
**HILL**  
Phone: 801-777-5735  
email: retact@hill.af.mil

**Virginia**  
**LANGLEY**  
Phone: 757-764-7386  
email: retireeactivities@langley.af.mil

**Washington**  
**FAIRCHILD**  
Phone: 509-247-5359  
email: rao.fairchild@us.af.mil

**RICHLAND**  
Phone: 509-376-7588  
email: military\_rao@rl.gov

**JB LEWIS-MCCHORD**  
Phone: 253-982-3214  
email: rao@mcchord.af.mil

**Wisconsin**  
**MILWAUKEE**  
Phone: 414-944-8212  
email: rao.128arw@ang.af.mil

**TRUAX FIELD**  
Phone: 608-242-3115  
Toll Free: 800-335-5147 Ext 3115  
email: widma.retiree@wisconsin.gov

**Wyoming**  
**FE WARREN**  
Phone: 307-773-2309  
email: mikearcher@bresnan.net

**Pacific Region**

**Guam**  
**ANDERSEN**  
Phone: 671-366-2574  
email: Guam.RAO@us.af.mil

**Thailand**  
**BANGKOK**  
Phone: 66-2-287-1036, Ext 165  
email: raothailand@jusmagthai.org

**Japan**  
**MISAWA**  
Phone: 011-81-176-77-4428  
email: rao@misawa.af.mil

**YOKOTA**  
Phone: 011-81-3117-55-8324  
email: yokota.rao@us.af.mil

**South Korea**  
**OSAN**

Phone: 011-82-31-663-0319  
email: john.terwiel.ctr@osan.af.mil

**Philippines**  
**CLARK REGION/CVR**  
Phone: 011-63-45-888-2748  
email: rao\_cabr@mozcom.com

**Commonwealth of the Northern Mariana Islands**  
**SAIPAN**  
Phone: 607-288-3021  
email: PeterC11@yahoo.com

**European Region**

**Italy**  
**AVIANO**  
Phone: 011- 39-0434-30-8404  
email: rao@aviano.af.mil

**England**  
**ROYAL AIR FORCE ALCONBURY**  
Phone: 011-44-1480-84-3364 (From U.S.) 01480-84-3364 (Within U.K.)  
email: rao@alconbury.af.mil

**ROYAL AIR FORCE CROUGHTON**  
Phone: 011-44-1280-70-8182  
email: 422abg.rao@croughton.af.mil

**MILDENHALL/LAKENHEATH**  
Phone: 011-44-1638-54-2039  
email: rao@mildenhall.af.mil

**Germany**  
**RAMSTEIN/KAISERSLAUTERN MILITARY COMMUNITY**  
Phone: 011-49-6371-47-5486  
email: 86aw/rao@ramstein.af.mil

**SPANGDAHLEM**  
Phone: 011-49-656561-9013/9424  
email: 52fw.rao@spangdahlem.af.mil

**Portugal - The Azores**  
**LAJES FIELD**  
Phone: 011-351-295-57-1037  
email: arthur.nilsen@us.af.mil

**Spain**  
**TORREJON**  
Phone: 011-34-91-640-9879

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## Air Force Retiree Council

The following retirees currently serve on the Air Force Retiree Council:

- Lt. Gen. Steven R. Polk, Co-Chairman
- Chief Master Sgt. of the Air Force No. 15 Rodney J. McKinley, Co-Chairman
- Col. Milton L. Felch, Area I representative - Oregon, Idaho, Montana and Washington
- Chief Master Sgt. Thomas P. Kelley, Area II representative - California
- Chief Master Sgt. Kathleen E. Rose, Area III representative - Arizona and New Mexico
- Lt. Col. John S. Lannefeld, Area IV representative - Colorado, Nevada, Utah and Wyoming
- Chief Master Sgt. Robert Wheeler, Area V representative - North Dakota, South Dakota, Iowa, Minnesota, Nebraska and Wisconsin
- Chief Master Sgt. Robert A. Merritt Jr., Area VI representative - Texas
- Chief Master Sgt. James T. Watson, Area VII representative - Arkansas, Kansas, Missouri and Oklahoma
- Lt. Col. Richard I. Brubaker, Area VIII representative - Illinois, Indiana, Kentucky, Michigan, Ohio, West Virginia
- Brig. Gen. Richard R. Moss, Area IX representative - Alabama, Louisiana, Mississippi and Tennessee
- Col. Terry W. Jensen, Area X representative - Florida (Includes Puerto Rico and Panama)
- Lt. Col. Thomas G. Hogg, Area XI representative - Georgia, North Carolina, South Carolina and Virginia
- Chief Master Sgt. Charles E. Lucas, Area XII representative - Delaware, District of Columbia and Maryland
- Master Sgt. Roger E. Corey, Area XIII representative - Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont
- Lt Col Nathan D. Hathorne, Area XIV representative - Pacific Region (includes Alaska and Hawaii)
- Master Sgt. Donald K. Davis, Area XV -representative - Atlantic Region (includes Europe and The Azores)
- Col. Frank G. Rohrbough, member at large

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