

Afterburner

NEWS FOR USAF RETIRED PERSONNEL

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myPay improves retiree, annuitant electronic pay services

Members of the retiree community will soon be able to enjoy improved services from “myPay” to manage their pay account information more easily and more securely than ever before.

Formerly known as E/MSS, myPay will allow retirees and annuitants as well as active, Reserve, and Guard members and civilian employees to take charge of their pay accounts on-line. The new improved service, when tested and approved, will be launched on the Internet at <http://mypay.dfas.mil>. Retired members and annuitants should check the site from time to time to determine its status.

With myPay, customers will be able to perform the following activities by simply using their existing E/MSS Personal Identification Number (PIN):

- * View and print tax statements
- * Change federal and state tax withholdings
- * Update bank account and electronic funds transfer information
- * Manage allotments
- * Edit address information
- * Purchase U.S. Savings Bonds

Easy — According to DFAS officials, myPay’s new design will help customers find the information they want and complete any transaction with just three clicks. Available nearly 24 hours a day, myPay will mean no waiting in lines or on the phone. It will also improve customer confidence by providing clear confirmation messages.

Secure — myPay will combine strong encryption and secure sockets layer technology with the user’s Social Security Number and PIN to safeguard information from unauthorized access, officials explained.

Customers who have been using E/MSS can continue to use their PIN at mypay.dfas.mil.

Military retirees and annuitants who need a new PIN should go to the web site and click on “Need new PIN?” It will be sent through the mail.

All customers with questions about myPay may call customer support at 1 (800) 390-2348, Monday through Friday between 7 a.m. and 7:30 p.m. Eastern Time.

(See related story on page 4)

AF Chief of Staff names new Retiree Council co-chairmen

Retired Lt. Gen. Donald L. Peterson and retired Chief Master Sergeant of the Air Force Jim Finch have been selected as the new co-chairmen of the Air Force Retiree Council.

They replace retired Lt. Gen. Everett H. Pratt, Jr., and retired CMSAF Eric W. Benken.

Air Force Chief of Staff Gen. John P. Jumper made the selection. The first meeting of the Air Force Retiree Council under their leadership will be May 20-23, 2003.

Prior to retiring Sept. 1, 2001, General Peterson was the deputy chief of staff for personnel, Headquarters U.S. Air Force, Washington, D.C. In that position, he was the senior Air Force personnel officer, responsible for comprehensive plans and policies covering all phases of military and civilian personnel management, including education and training, compensation and resource allocation.

The general entered the Air Force in 1966 after graduating from Texas A&M University. He is a command pilot with more than 4,000 hours, including 597 combat hours. He is the executive director of the Air Force Association.

CMSAF Finch, who retired June 28, was the 13th chief master sergeant of the Air Force, having been appointed Aug. 2, 1999. He represented the highest enlisted level of leadership, serving as personal advisor to the secretary of the Air Force and the Air Force chief of staff on all issues regarding the welfare, readiness, morale, proper utilization and progress of the enlisted forces.

Entering the Air Force in July 1974, his background is mostly in missile maintenance and professional military education. He served in a number of operational, maintenance and support units at every level of command.

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A word to the wives (and a few husbands).

This is a rewrite of a previous column first published several years ago. At the time, it drew a lot of attention from retiree spouses, of whom about 99 percent are women.

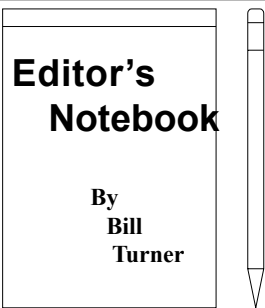
A repeat seems appropriate because the required information should be readily available rather than buried in some folder in the bottom of the closet. If the retired member hasn't just received an annual retired pay statement, it will arrive soon.

Folks, take a look at the statement because it contains a wealth of information that's absolutely essential for planning your financial future. Retirees might want to read on, too, because your spouse might ask questions later.

You might be the next one, after a certain period of grieving, to call reporting "a terrible mistake" because you were told you were financially secure, but now discover otherwise. Typically, the caller who thought she could live comfortably on the money received from the Survivor Benefit Plan (SBP) and Social Security, has been informed by the Defense Finance and Accounting Service that the retiree had not been enrolled in SBP.

When told that the SBP status is always reflected on the retired pay account, the reply usually is "that's something my husband took care of."

The first part of the statement shows the statement effective date, new pay-due-as-of date and the Social Security number. Below that is a block entitled Pay Item Description with an itemized list of the pay and how much is being deducted.



The information in the next three blocks should be self-explanatory as it shows old and new pay, SBP costs, taxable income, Federal Income Tax Withholding (FITW), perhaps additional FITW (for people having extra taken out to avoid paying so much at the end of the year), allotments and bonds.

For those with SBP, you'll find information in the SBP coverage block indicating the retiree has elected to participate in the SBP and the type of coverage, i.e., spouse full, spouse reduced, etc. To the side it will show the annuity base amount, a figure that will range from \$300 up to the total amount of the retired pay. It will then show a figure that is the 55 percent annuity amount and one that is the 35 percent annuity amount.

It will show the spouse's date of birth if it is for spouse coverage. If you're the spouse and there is a birth date other than yours, you might want to find out why. Remember, SBP is not for a particular person but a category of person, i.e., spouse, child, or both spouse and children, or even former spouse.

The annuity information shows that if the retiree dies before the beneficiary is 62, the beneficiary will get 55 percent of the base amount; after 62, the survivor gets 35 percent. That's when the beneficiary becomes eligible to receive Social Security based on the retiree's work record.

The form points out that the combination of the SBP annuity and the Social Security benefits will provide total payments of at least 55 percent of the base amount. If the pay statement shows no SBP costs or a small base amount, a spouse should understand the impact of no or low SBP income. **Retired pay stops when the member dies unless there is SBP coverage.**

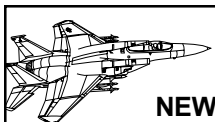
More information on the reverse side of the statement will present the type of allotment and where it goes. Check the allotments/bonds to determine if something is going out for insurance. If not, it doesn't mean that there is no insurance but only that the insurance is not being paid by allotment.

Also, there is a block showing arrears of pay (AOP) beneficiary information. Since retired pay is paid in arrears, (pay received the first of one month is for the previous month), a retiree is entitled pay for the number of days lived during the month of death.

That portion of the money goes to the person designated as the AOP beneficiary. It may or may not be the person listed as the SBP beneficiary. Check that block to make sure there is a name (s) in it and percentage the individual will receive.

This article is designed to encourage you to take action now while you may still have the opportunity to adjust your financial planning to prevent what could become a bad situation.

Please see additional information on page 4 concerning SBP and AOP as well as contact points if changes are needed.



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/DPPT
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.

TRICARE Mgt awards new mail order pharmacy contract

The Department of Defense TRICARE Management Activity has awarded Express Scripts, Inc. of Maryland Heights, Mo., a contract to provide mail order pharmacy services for the TRICARE Program. The contract covers a five-year period and is valued at approximately \$275 million over the five years.

“The DoD learned from the past five-year contract about the benefits and services that are important to beneficiaries,” said Dr. William Winkenwerder, assistant secretary of defense for health affairs. “We have worked to improve benefits and have designed the next generation of TRICARE contracts, including the mail order pharmacy contract, to build on constantly increasing levels of excellence in performance and value. It is our goal, as well as our commitment to our beneficiaries, to ensure they have the best health care available, and we believe this contract will help us meet this goal.”

The new TRICARE Mail Order Pharmacy contract will replace the existing National Mail Order Pharmacy contract, which is due to expire at the end of February 2003. The TMOP

contract will provide a worldwide, full-service mail order pharmacy program to all TRICARE-eligible beneficiaries and will begin on or about March 1, 2003.

Like the NMOP, the TMOP provides another option for TRICARE beneficiaries to meet their prescription needs in addition to military and retail pharmacies. The Pharmacy Data Transaction Service, a patient medication record that enhances patient safety, will monitor all three options for pharmacy services. “The military health system continues to be a leader in quality, convenience and safety in providing pharmacy services,” said Army Col. Bill Davies, director of DoD pharmacy programs.

More information about the new TMOP program will be available soon on the TRICARE Web site at <http://www.tricare.osd.mil>. Beneficiaries currently using NMOP will receive information about TMOP prior to its start date.

AFAF drive: more important than ever!

The 2003 Air Force Assistance Fund drive will run from Feb. 24 until May 9.

Contributions to this fund drive are a major source of revenue for the four fund drive affiliates – the Air Force Aid Society, the Air Force Enlisted Foundation, the Air Force Village and the LeMay Foundation.

According to AFAF officials, if these organizations are to continue their current levels of support, this year’s fund drive is more important than ever for them because of the poor economy and the three years of down markets. All four organizations have a long history of supporting the Air Force retiree community.

Just in the past year:

The Air Force Aid Society provided \$3.9 million in the form of education grants and emergency assistance to retirees.

The Air Force Enlisted Foundation provided \$207,200 in direct support to widows of enlisted members so they could have a safe and comfortable place to live.

The Air Force Village provided \$589,000 in direct support to Air Force officers’ widows who have outlived their financial resources.

The LeMay Foundation provided \$257,000 to indigent officer and enlisted widows or widowers residing throughout the United States.

Officials said the Air Force family has always prided itself on taking care of our own and have made it easy to make a donation to the AFAF drive by simply completing the form on page 11 of this **Afterburner** issue as soon as possible.

TRICARE Standard inpatient rates increase slightly

The TRICARE Standard diagnosis-related group (DRG) daily rate for most civilian non-mental health hospital admissions has increased to \$417, up from \$414 last year. Changes were effective Oct. 1.

Officials reported that the rate increase applies to retirees, their families and survivors who use TRICARE Standard. They either pay the fixed daily rate of \$417, or a cost share of 25 percent of the hospital’s billed charges, whichever is less.

They also pay 25 percent of the allowable charge for separately billed professional services. There is no DRG rate increase for beneficiaries who use a TRICARE network facility under TRICARE Extra.

Rates for inpatient mental health care or a substance-use disorder increased from \$154 to \$159 per day for retirees, their families and survivors who use TRICARE Standard. They also pay 25 percent of the allowable charge for separately billed professional services. The inpatient mental health rate is unchanged for family members of active duty service members, military retirees, their families and survivors in TRICARE Prime and Extra.

For additional information about DRG payments, interested parties may contact the nearest beneficiary counseling and assistance coordinator (BCAC). A BCAC directory is available online at <http://www.tricare.osd.mil/BCACDirectory.htm>. Beneficiaries also may contact a customer service representative at the nearest TRICARE service center.

DFAS issues 2002 tax season forms for retirees, annuitants

The 2002 1099R tax forms for all Department of Defense military retirees and annuitants will be mailed by Jan. 15, 2003 to the home addresses on file with the Defense Finance and Accounting Service.

That's according to DFAS officials, who also said that former spouses who receive pay as a result of a court ordered division of community property will also receive 1099Rs.

Reissue Requests: Retirees and annuitants, who do not receive their 1099Rs by Jan. 31, 2003, or have questions about their 1099R forms, should call 1 (800) 321-1080 or (216) 522-5955.

When calling to request a reissue of the 2002 1099R, press **1** when prompted and the call will be forwarded to the next available Customer Service Representative. Callers should expect to receive the reissued 1099R approximately seven business days after the initial request.

DFAS officials said customer service representatives are available Monday through Friday, from 7 a.m. to 7:30 p.m. EST (except federal holidays). Paydays, or the first business day of each month, are the busiest days. Mondays are also characteristically busy. Beginning Jan. 11 until Feb. 15, Saturday service will be available from 7 a.m. - 3:30 p.m. EST.

Customers may also write to the following addresses for service and are reminded to always include the Social Security number and signature in all correspondence.

Retirees

Defense Finance and Accounting Service
U.S. Military Retired Pay
P.O. Box 7130
London, KY 40742-7130
Fax: 1 (800) 469-6559

Annuitants:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131
Fax: 1 (800) 982-8459

Special DFAS notes

Address changes: There are several ways customers can update addresses to ensure delivery of 2002 1099R, Retired Account and Annuitant Account Statement.

* Log onto www.dfas.mil and click on "Contact DFAS." Scroll down the page to the appropriate title, i.e., Retiree Pay or Annuitant Pay. For *Annuitants*, simply complete the form and send. For *Retirees*, scroll down and click on questions or comments regarding retired pay. Select "Military Retiree," then fill out the data fields. After you have completed your inquiry, click "Submit" at the bottom of the page. Email inquiries will be answered in five to seven

business days.

* Use the Employee/Member Self Service (E/MSS) at <http://emss.dfas.mil>.

* Call 1-800-321-1080.

* Send a letter or fax to the address previously listed.

The amount withheld for state taxes does not automatically change when an address update is submitted. A letter requesting to change your state taxes is required. Include your Social Security number, printed name and signature. The monthly amount deducted for state taxes must be in whole dollars (no cents) and a minimum of \$10.

Federal tax exemption: Federal tax exemption does not automatically carry over into the next tax year. IRS regulations stipulate that a new W-4 must be completed **before** Feb. 15 each year to maintain exempt status. To have a W-4 processed before that cutoff date, submit a completed W-4 form after Jan. 1, 2003 but before Feb. 10, 2003 to the address or fax number listed above.

Marital status changes: If your marital status has changed due to marriage, divorce, or death, your Survivor Benefit Plan election may need to be updated. Send a copy of the marriage certificate, divorce decree, or death certificate along with a brief letter to update your SBP election. Include your Social Security number and signature. Submit your request to the address or fax number listed above.

Retirees should note that changing an SBP election does not automatically change beneficiary information for arrears of pay. The arrears of pay are any unpaid monies due the retiree up to the date of death.

Complete a Change of Beneficiary form to update your AOP beneficiary(ies). You may request these forms by contacting the Retired and Annuity Pay Contact Center at the phone number listed above.

The term "CINC" is sunk

Defense Secretary Donald Rumsfeld recently put out a memo to DoD leaders saying there is only one commander in chief in America — the president.

His memo also forbids use of the acronym "CINC" (pronounced "sink") with titles for military officers.

The title of commander in chief is enshrined in the U.S. Constitution. Article II, Section 2, states, "The President shall be Commander in Chief of the Army and Navy of the United States, and of the Militia of the several States, when called into the actual Service of the United States."

Full Social Security retirement age goes up starting January

Starting in January, individuals born in 1938 and afterward will have to work additional months before reaching the full Social Security retirement age.

Those people born in 1937 and prior years reached full retirement age upon attaining their 65th birthday.

Social Security eligibles born in 1938 reach 65 in 2003, but must go an additional two months to receive full retirement benefits. Those born in 1939 will have to wait until they are 65 years four months, and the age will keep going up until it reaches 67 for full retirement for those born in 1960 and later.

The only exception to the rule is that those born on Jan. 1 go by the requirements of the previous year.

Even with the full retirement age increasing, eligible people can still receive retirement benefits as early as age 62, but with reduced payments. There is both a major disadvantage and a big advantage to taking the benefit before reaching full retirement age. The advantage is that you collect benefits for a longer period of time. The disadvantage is that the benefit is permanently reduced. Since it's different for each person, those thinking about retirement should be sure to contact Social Security before making a decision.

Also, officials point out that many people equate full Social Security retirement age with Medicare and remind them that they are not the same. Although the Social Security



full retirement age is going up, it does not hold true for the Medicare age.

The Medicare age will remain 65, so those workers who elect to wait for the full 100 percent Social Security payment will still have to enroll in Medicare Part B during the open enrollment period around their 65th birthday. That period includes the three months prior to the birth month, the birth month and three months following the birth month.

A method of payment must be arranged to pay the premiums before Social Security retirement benefits start and the premium can be automatically deducted. Failing to enroll during the seven-month period will require the retiree to wait until the following open enrollment period of Jan. 1 – March 31 of each year, with coverage starting July 1. Each year's delay adds 10 percent penalty to the premium cost.

Social Security Full Retirement and Reductions by Age

No matter what your full retirement age is, you may start receiving benefits as early as age 62*

Year of Birth	Full Retirement Age	Age 62 Reduction Months	Monthly % Reduction	Total % Reduction
1937 or earlier	65	36	.555	20.00
1938	65 and 2 months	38	.548	20.83
1939	65 and 4 months	40	.541	21.67
1940	65 and 6 months	42	.535	22.50
1941	65 and 8 months	44	.530	23.33
1942	65 and 10 months	46	.525	24.17
1943 – 1954	66	48	.520	25.00
1955	66 and 2 months	50	.516	25.84
1956	66 and 4 months	52	.512	26.66
1957	66 and 6 months	54	.509	27.50
1958	66 and 8 months	56	.505	28.33
1959	66 and 10 months	58	.502	29.17
1960 and later	67	60	.500	30.00

* Percentage monthly and total reductions are approximate due to rounding. The actual reductions are .555 or 5/9 of 1% per month for the first 36 months and .416 or 5/12 of 1% for subsequent months.

DoD studies digitized bugle for military funeral use

The Department of Defense is studying the use of a “digital” bugle to render Taps at veterans’ military funerals.

The digital unit won’t replace trained buglers, but it is an alternative to the audio tapes and compact discs that have been used at many military funerals in recent years. It consists of a standard bugle that has a special electronic device inserted into its bell.

DoD has shipped 50 of these ceremonial bugles to military units and veterans’ groups in Missouri for six months’ testing, said Mark Ward, DoD’s senior policy adviser on casualty and mortuary funeral honors.

Ward said the National Defense Authorization Act for fiscal 2000 authorized the playing of Taps at veterans’ military funerals. However, he noted, the entire U.S. military has only about 500 buglers while more than 1,800 veterans pass away each day.

“This is a real bugle,” Ward emphasized. In normal use, the audience can’t see the device — and if it’s removed,

the bugle becomes standard issue.

“The device has a volume control and is powered by two nine-volt batteries. It is water-resistant and usable in all types of weather.”

The ceremonial bugles are neither substitutes for live buglers nor intended to be blanket replacements for them, Ward maintained.

“If we can get a live bugler, that’s our first priority,” he explained. “Absent a live bugler, though, our ceremonial bugle is an alternative to the ‘boom box’ CD player.”

He said families of deceased veterans will be asked before the funeral service about their preference for the playing of Taps.

Missouri was chosen for the test because of its robust state funeral honors program, Ward said. Those groups that have the bugles and the families who choose to use them will be asked to complete an evaluation survey.

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.

A personal vacation experience

By Bill Turner

Editor, Afterburner

In mentally planning this column over a period of a couple of days, three things kept coming to mind:

- * If it sounds too good to be true, it probably is.
- * You get what you pay for.
- * And if you find a good thing, keep it to yourself.

What I’m about to say here about the Armed Forces Vacation Club goes against all three of these life lessons.

Sure, the first is a great lesson to keep in mind and it’s usually true, especially if it requires paying out a considerable amount of up-front money. That’s what I thought about when I heard I could get a condo for only \$234 for a full week. Also, it certainly tied in with the second: It had to be a dump for that amount of money.

Well, it wasn’t too good to be true and we certainly got more than we paid for when renting a condo in the mountains of Ruidoso, N.M. for a week back in late June. There were a couple of minor problems, but they certainly didn’t detract from some of the most beautiful scenery to be viewed anywhere.

Before going any further though, let me explain that at this stage of my life, I’m not looking for a lot of excitement during my vacations. I look more to the laid back, relaxing, enjoy the scenery, and recharge the batteries type of vacation. Fortunately, my wife enjoys the same thing, and that’s what we experienced in New Mexico, spending quite a few hours just looking at the mountains from the

third floor deck and doing the typical tourist thing in the surrounding area.

It was so enjoyable we decided to try it again using the money we had saved on the first trip. This time it was the mountains of Arkansas in Fairfield Bay, north of Little Rock.

Again, it would have been difficult to beat this for the price, although the cost in September had jumped up from \$234 to \$249, but even with a \$15 increase, it was a price a vacationer might pay for two nights or perhaps even one during peak periods. That’s right, to take advantage of the Armed Forces Vacation Club, you have to be flexible and be able to go within a couple of weeks or less notice and accept the fact that you’re vacationing during the off season in a particular area. As one of the club officials said, you’re not going to get Aspen during ski season.

It’s not going to work for everybody, but it will for many of us who no longer have to schedule vacations around periods when the kids are out of school. And most of us aren’t looking for skiing in Colorado, or vacationing in the Florida Keys when it’s cold at home and everybody else has the same thoughts.

And that brings us to lesson number three, keep it to yourself. Why spread the word and get everybody into the act? It will just make it harder for me to get a place when I’m ready to go again. I can’t help myself. It simply goes with who I am and the job. This column is all about trying to help retirees stretch those hard earned vacation dollars.

Am I saying that each of you will enjoy yourselves as much as we did? Not at all. It’s not a perfect world and there may be times when something goes wrong. I am saying, though, that for the price of \$249 it might be worth the effort to check out the Armed Forces Vacation Club at www.AFVClub.com, or visit the nearest participating MWR ITR or ITT office and ask to see the Resort Resource Book.

DoD/VA pilot program tests delivery of TRICARE prescription refills

Three military installations, one each from the Air Force, Army and Navy, are testing a program that may eventually expand to TRICARE beneficiaries worldwide.

The test program joins the forces of the Department of Defense and Department of Veterans Affairs to provide TRICARE beneficiaries with a new pharmacy benefit that delivers prescription refills by mail.

The DoD/VA MTF Refill Mail Service (MRMS), a joint initiative with the VA's Consolidated Mail Outpatient Pharmacy (CMOP) program, is ramping up at three sites. The telephone numbers for the refill pharmacies at the demonstration sites are: Darnall Army Community Hospital, Fort Hood, Texas, (800) 351-3636 or (254) 288-8911; the Naval Medical Center, San Diego, Calif., (619) 532-8414; and the 377th Medical Group, Kirtland AFB, N.M., (505) 846-5770 or (800) 752-7990 (this toll-free refill line accepts calls only from New Mexico).

To use the MRMS, beneficiaries must fill their original military or civilian prescription at one of the above military treatment facilities (MTFs) first," said Army Col. Bill Davies, director, DoD pharmacy programs. "In most cases, beneficiaries at these sites will not have to leave their homes just to refill a prescription. All they have to do is pick up the phone, call the pharmacy that has their original prescription, select the refill by mail option, and CMOP does the rest," Davies said.

Most prescriptions can be delivered within five to eight



days. There are, however, some medications (such as controlled substances or locally compounded items) that may not be available for delivery through CMOP.

To eliminate delays processing or delivering refill medications, beneficiaries should check with their MTF to ensure their eligibility status and home address listed in the MTF's Composite Health Care System (CHCS) electronic record are the same as the information listed in Defense Enrollment Eligibility Reporting System (DEERS).

The DoD/VA CMOP does not require copayments and only involves MTF refills.

Retiree news e-mail subscriptions show three-fold increase in one year

The Air Force Retiree News Service, an electronic mail subscription list numbering about 9,000 when first mentioned in the **Afterburner** one year ago, has now grown to nearly 30,000.

The good news is that there is still server space available to allow the list to grow.

Many of the articles disseminated via the news service are the same as those in the **Afterburner**, but that's where the similarities end. Where the **Afterburner** is sent out in January, May and September, several Air Force Retiree News Service articles are distributed weekly, and even daily depending only on the availability of newsworthy material.

Check out the subscription procedures at <http://www.afpc.randolph.af.mil/afretire> and click on Air Force Retiree News. Also, the text versions of past issues of the **Afterburner** are posted on the same site.

Enlisted retirees may return to AF

The Air Force is currently looking for recent enlisted retirees to volunteer to return to active duty.

Master Sgt. Garvis R. Leak, superintendent of the Air Force Personnel Center's Voluntary Retired Airman Program, said a recent Air Staff announcement listed the eligibility criteria as:

- * Retired within the last three years;
- * Not within two years of the High Year of Tenure (HYT);
- * Possess an AFSC that is on the Voluntary Return to Extended Active Duty (VREAD)/Prior Service Skills List.
- * Must be able to complete a physical examination with lab work.

To determine eligibility, personnel can go to the AFPC

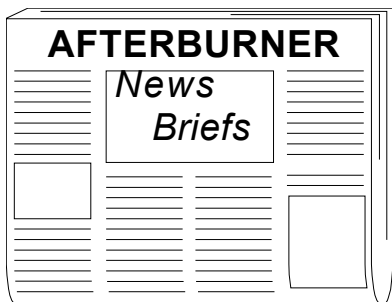
website at <http://www.afpc.randolph.af.mil/> click on "Want to rejoin the Air Force," and then click on Enlisted Retired. Individuals who want to be contacted should click on contact information and then update personal information. They will be contacted within three to five business days.

In addition, those without computer access may contact the Air Force Contact Center toll free at (866) 229-7074 or call the VREAD Office at (210) 565-1373 or DSN: 665-1373.

Sergeant Leak said individuals, upon return to active duty, will be eligible for promotion, transportation of family members and shipment of household goods. They will incur a two-year active duty service commitment, but no more than one year when there is no longer a declared national emergency in effect.

If selected for promotion, an individual must satisfactorily serve in the new pay grade for at least six months with extensions authorized to meet requirement in order to return to the retired Reserve list in the new pay grade.

Law eliminates disability offset for small number of retirees



The Fiscal Year 2003 Defense Authorization, signed into law by President Bush, Dec. 2, will eliminate the disability offset to retired pay for a small number of retirees when it becomes effective June 1.

The Act (Public Law 107-314), among other things, eliminates the disability offset to retired pay for those retirees with at least 20 years of active duty and:

(a) any disability rating (at least 10 percent) that is associated with a Purple Heart or

(b) a disability rating of 60 percent or higher that is due to a combat-related or operations-related disability.

Eligible retirees will have to apply for this new compensation.

Congress made the effective date of the new payment 180 days after the President signs the law. He did that on Dec. 2.

DoD work — to include establishing documentation requirements, approval procedures, guidelines and application forms — is not expected to be completed before the end of April. Disabled retirees have been asked not to send inquiries to the DoD until the rules are announced.

Health care lawsuit decision proves confusing to many

A recent decision by the U.S. Court of Appeals for the Federal Circuit in Washington, D.C. regarding a Class Act Groups health care lawsuit has not only disappointed some members of the military retiree community, but has confused a great number of them.

Reporting the decision, which was 9-4 in favor of the government and against the health care lawsuit filed by retired Air Force Col. “Bud” Day’s Class Act Group, various newspaper and electronic media failed to mention that the decision does not mean a loss of current medical benefits.

The lawsuit was filed on behalf of individuals who entered the military before June 6, 1956, the date that Congress linked retiree medical care to space availability. Before that, medical care for life was “promised by service secretaries, recruiters and others, none of whom had authority to do so.” Only Congress can authorize those benefits, the Court determined.

Some retirees, noting the lack of details in the stories, reported that alarm bells went off when they read stories reporting a decision “against free medical care.” Their issues ranged from simply not understanding what the law-

suit is about to major concerns that the decision means their medical care will be eliminated or that the government will bill them for past medical care.

Air Force Enlisted Foundation celebrates 35th anniversary

The Air Force Enlisted Foundation celebrated 35 years of taking care of the surviving spouses of retired enlisted Air Force, Air Force Reserve and Air National Guard members.

Since its inception in 1967, more than 1,450 residents ages 55 to 95 have had a safe haven to call home.

From its beginnings as the Air Force Enlisted Men’s Widows Dependents Home Foundation in a small office at Bolling Air Force Base, Washington, D.C., to a near-defunct apartment complex in Fort Walton Beach, Fla., named Teresa Village, to the four-village complex that makes up Bob Hope Village in Shalimar, Fla., the AFEF has evolved over the years to keep up with the changing times.

As the leadership of the Foundation has changed, so has its thinking, according to Foundation officials. In 2001, the Retiree Allotment Program began, giving retired Air Force members the ability to donate to the AFEF conveniently through payroll deduction, just as they were used to doing while on active duty.

The program was started to help generate funding for an Assisted Living Facility to be built on the Bob Hope Village campus and the Assisted Living Facility has become a goal for everyone in the Foundation.

For more information about the AFEF, see the website at www.afenlistedwidows.org, call (800) 258-1413, or write to the Air Force Enlisted Foundation, 92 Sunset Lane, Shalimar, FL 32579-1000.

DeCA scholarship program opens

The Defense Commissary Agency’s 2003 Scholarships for Military Children program is open and the essay topic is: How has being the child of a military service member influenced your educational goals?

Although the minimum grade point average to apply for these scholarships is 3.0, the average recipient has a 3.8 or better.

Applications for the 2003 \$1,500 scholarships can be downloaded from <http://www.commissaries.com> or <http://www.fisherhouse.org>. They can also be picked up at any commissary. The deadline for returning applications by hand or mail to a commissary is Feb. 21, 2003. That’s in the store, not postmarked.

The scholarship program is open to dependent unmarried children (under the age of 23) of active duty personnel, Reserve, Guard and retired military.

All applicants must be citizens of the United States and be planning to attend, or already attending, an accredited college or university full-time in the fall term of 2003.

DoD and OPM announce end of FEHBP demonstration

The Department of Defense (DoD) Federal Employees Health Benefits Program (FEHBP) Demonstration Project ended Dec. 31, 2002. FEHBP Demonstration Project beneficiaries have resumed health care coverage with TRICARE.

The FEHBP Demonstration Project was mandated by Congress for three years and was jointly sponsored by DoD and the Office of Personnel Management. The FEHBP Demonstration Project was available in 10 demonstration sites within the United States and Puerto Rico.

FEHBP Demonstration Project beneficiaries, who are age 65 and over, Medicare eligible and enrolled in Medicare Part B come under TRICARE For Life, DoD's wrap-around Medicare coverage.

Beneficiaries, who are age 65 and over and Medicare eligible, but who are not enrolled in Medicare Part B, may purchase Medicare Part B during a special enrollment period that will be announced at a later date. This special enrollment period will allow these beneficiaries to become eligible for TRICARE For Life benefits on Jan. 1, 2003. A premium surcharge may be imposed on beneficiaries who declined enrollment in Medicare Part B when they first became Medicare eligible.

Health care options for beneficiaries who are not Medicare eligible may include TRICARE Prime, TRICARE Extra and TRICARE Standard. Beneficiaries who are under age 65 and are Medicare eligible due to a disability or end-stage renal disease must be enrolled in Medicare Part B in order to be eligible for TRICARE Prime, TRICARE Extra or TRICARE Standard, and they will receive DoD's wrap-around Medicare coverage, TRICARE For Life.

Under TRICARE Prime, beneficiaries may enroll with a primary care manager at a military treatment facility (MTF) or within an established network of civilian providers. Retirees and their families may enroll in TRICARE Prime. Costs for TRICARE Prime include annual enrollment fees (\$230 per individual or \$460 per family) and minimal co-payments for care received in the civilian network. TRICARE Prime may not be available in all locations.

TRICARE Extra is a preferred provider option that allows beneficiaries the freedom to choose from any

TRICARE network provider. TRICARE Extra providers agree to accept the TRICARE maximum allowable charge (TMAC) for services rendered. Beneficiaries are responsible for a 20 percent cost share after deductibles are met. TRICARE Extra may not be available in all locations.

TRICARE Standard is a fee-for-service option that allows beneficiaries to choose from any TRICARE-authorized provider. Cost shares are five percent higher than TRICARE Extra after deductibles are met. Beneficiaries who use TRICARE Standard may be responsible for additional charges from the provider (up to 15 percent above the TMAC). Some outpatient procedures and certain specialized treatments may require beneficiaries to obtain nonavailability statements from nearby MTFs before using TRICARE Standard.

TRICARE pharmacy benefits also are available. Beneficiaries may have prescriptions filled at MTF pharmacies free of charge, or for a nominal fee, prescriptions may be filled through the National Mail Order Pharmacy or at civilian network and non-network pharmacies.

TRICARE Management Activity will mail information about future health care options to beneficiaries of the FEHBP Demonstration Project. Beneficiaries also may contact the FEHBP Demonstration Project Customer Care Center from 9:00 a.m. to 7:30 p.m. EDT at 1-877-363-3342 (English) or at 1-866-363-3342 (Spanish) or visit the TRICARE Web site at <http://www.tricare.osd.mil/fehbp/> for more information.

Money matters

Military retirees should have found a little more money in their most recent pay check, the results of a 1.4 percent pay increase. It's the same rate as received by Social Security annuitants, based on the Consumer Price Index which determines the cost-of-living adjustment (COLA) to various programs.

On the negative side of the balance sheet, the cost for Medicare Part B has gone up 8.7 percent from \$54 to \$58.70.

AAFES starts Debit Card Program

The Army and Air Force Exchange Service is implementing a Debit Card Program that will provide a faster and more convenient alternative to writing checks.

Worldwide rollout began Oct. 28 at approximately half of AAFES' exchange locations. Implementation started at the remaining facilities on Nov. 4. With the exception of remote locations, debit card capabilities should be in place in all major AAFES facilities by the end of the month.

Customers making purchases with the debit card will also be able to receive cash back — up to \$100 cash in main stores and up to \$50 cash back in other retail facilities, depending on availability of funds. All U.S. issued debit cards will be accepted.

Previously, debit cards used in AAFES facilities were processed as credit card transactions that carry higher processing fees as compared to fees for on-line debit card transactions. The Debit Card Program will result in lower processing fees for AAFES, which will translate to higher dividend payments to the Services.

Directory assistance

Afterburner – To change your address for official correspondence, including the **Afterburner**, see page 12.

Air Force Retiree Services Branch – Hq AFPC/DPPTR, 550 C Street West Ste 11, Randolph AFB TX 78150-4713; (210) 565-4663. Manages the retiree activities program and supports the Air Force Retiree Council; advises the Air Force retirement community.

* **Air Force Enlisted Foundation, Inc.**, 92 Sunset Lane, Shalimar FL 32579, or call (850) 651-9858 or 651-3766, or toll free (800) 258-1413; <http://www.afef@afenlistedfoundation.org>.

* **Air Force Village Foundation**, a retirement community for officers and families, also provides assistance to widows of Air Force officers, 5100 John D. Ryan Blvd., San Antonio TX 78245-3502, or call (210) 677-8989 or (800) 762-1122; <http://www.airforcevillages.com>.

* **The General and Mrs. Curtis E. LeMay Foundation**, 17050 Arnold Dr., Riverside CA 92508, helps indigent widows of Air Force people. The phone number is (909) 697-2099/2000; or toll free 1 (800) 554-5510; <http://www.lemayfoundation.org>.

Arlington National Cemetery – (703) 695-3250/3255, <http://www.arlingtoncemetery.org>.

Casualty Assistance – Report the death of an Air Force retiree by calling the local base or HQ AFPC's hotline (877) 353-6807, Monday - Friday, 7 a.m. to 5 p.m. central time. Voice mail available after duty hours.

DEERS Telephone Center – (800) 334-4162 (Calif.); (800) 527-5602 (Alaska and Hawaii); (800) 538-9552 (all other states). Sponsors are responsible for updating DEERS if family status changes.

ID cards – Customers with ID card questions should contact a military personnel office. Call (866) 229-7074 for location of the nearest issuing facility.

Locating Air Force retirees or active duty members – Write a letter to the person you're trying to locate, seal it in a stamped envelope, enter your return address (including retired grade) and send letter and addressee's name, grade and SSN or service number in another envelope to HQ AFPC/MSIMDL, 550 C Street West Ste 50, Randolph AFB TX 78150-4752. (If addressee's SSN/SN is not available, furnish the most recent base assignments/dates, etc.). Locator service - free to retirees and their immediate families - is limited to one address per request. There is no reunion locator service.

Lodging Reservations – Air Force, (888) 235-6346 (AF-LODGE), after prompt, dial first three digits of base name; Army, (800) 462-7691 (GO-ARMY-1); Navy, (800) 628-9466 (NAVY INN).

National Personnel Records Center – Recorded information is available at (314) 538-2050. Written requests are required to replace lost documents from the NPRC: NPRC/NCMPF-C, 9700

Page Avenue, St. Louis, MO 63132-5000. Include full name, retired grade, SSN, and an explanation of exactly what you need. Dependents' medical records are forwarded to an NPRC depository at 111 Winnebago St., St. Louis, MO 63118-4126 two years after the sponsor retires.

Pay – Retirees may contact the retired pay section at the nearest Air Force base or contact the Defense Finance and Accounting Service-Cleveland Center; toll-free (800) 321-1080 or commercial (216) 522-5534. The fax number is (800) 469-6559. SBP annuitants may use the same voice toll-free number but the fax is (800) 982-8459.

Armed Forces Recreation Centers:

Dragon Hill, Korea – 011-822-790-0016, FAX 011-822-792-0036; <http://www.drangonhillodge.com>

New Sanno Hotel (Tokyo) – <http://www.thenewsanno.com>.

Hale Koa Hotel, Hawaii – For reservations, call 1-800-367-6027; fax is (800) HALE FAX; or write to Armed Forces Recreation Center, 2055 Kalia Road, Honolulu, Hawaii 96815-1998.

Shades of Green Resort in Orlando, Fla. – reservations, call (407) 824-3600; fax (407) 824-3665.

Europe – Chiemsee: 011-49-8051-803172, FAX 011-49-8051-803158; Garmisch: 011-49-8821-79081, FAX 011-49-8821-3942. E-Mail vacation@afrc.garmisch.army.mil; or write Vacation Planning Center, AFRC Europe, Unit 24501, APO 09053; retirees should mention code 4M. Check the site on the web at <http://www.armymwr.com>.

Survivor Benefit Plan – Call or visit the military personnel flight at the nearest Air Force installation.

Armed Forces Retirement Homes:

U.S. Soldiers and Airmen's Home – Contact USSAH Admissions Dept., Washington, D.C. 20317-0001; (800) 422-9988 or (202) 730-3337.

U. S. Naval Home – Resident Affairs Office, U. S. Naval Home; 1800 Beach Drive; Gulfport, MS 39507-1597 (800) 332-3527.

TRICARE – General telephone menu: (303) 676-3400. For other health care information, visit the health benefits advisor at the nearest military installation. The web site is <http://www.tricare.osd.mil>.

TRICARE Senior Pharmacy – (877) 363-6337.

VA matters – For an NSLI account, contact VA Insurance, P.O. Box 8079, 5000 Wissahickon St., Philadelphia, PA 19101, 1-800-669-8477. For a VGLI account, contact OSGLI, 213 Washington St., Newark, NJ 07102, (201) 802-7676. For VA benefits or disability compensation, claims and for other information, call (800) 827-1000; VA TDD (Telecomm. Device for Deaf) (800) 829-4833. Web site is <http://www.va.gov>.

Social Security – (800) 772-1213 or (410) 965-8019 or write to: Social Security Administration, Attn: Office of International Operations, 6401 Security Blvd, Baltimore Md 21235. Web site: <http://www.ssa.gov>.

Blood donor restrictions also apply to retirees

Some military retirees have been surprised to find that they are no longer eligible to give blood.

A substantial number of active-duty and retired military personnel cannot donate blood because of past duty assignments in the United Kingdom and Europe.

Officials from the Armed Services Blood Program, which provides blood products for military hospitals and military readiness purposes, have increased their efforts to educate retirees about the restrictions, which were implemented last fall.

Recently, retirees have answered the call to donate blood only to discover they can't because of standards implemented about a year ago by the Food and Drug Administration as a precautionary measure against exposure to the human form of mad cow disease.

The FDA restricted donations from people who lived or traveled in the United Kingdom and Europe during specified timeframes. Department of Defense officials issued a policy based on that of the FDA, which defers retirees, military personnel and family members who meet any of the following criteria:

- * Traveled or resided in the United Kingdom from 1980 through 1996 for a cumulative period of three months or more.

- * Traveled or resided in Europe from 1980 through 1996 for a cumulative period of six months or more.

- * Traveled or resided in Europe from 1980 to the present

for a cumulative period of five years or more.

- * Received a blood transfusion in the United Kingdom since 1980.

- * Received a bovine insulin product produced in the United Kingdom since 1980.

“We want to stress that retirees who are eligible to donate should continue to give blood to ensure DoD supplies are met,” said Major Ronny Alford, deputy director for AFBPO. To find out how you can give blood through the Armed Services Blood Program, people can contact their local military treatment facility.

How to make AFAF contributions

Contributions can be made by sending your check with the completed form below to Air Force Assistance Fund, HQ AFPC/DPSFM, 550 C Street West Ste 37, Randolph AFB TX 78150-4739.

Contributions may also be made by allotment by completing and signing Part B of the form below. It may be sent directly to the Defense Finance and Accounting Service-Cleveland Center (the address is on the form above the signature line).

If desired, retirees may also contribute to the AFAF through the project officer at the nearest Air Force installation.

2003 Air Force Assistance Fund				Mail to: Air Force Assistance Fund HQ AFPC/DPSFM 550 C Street West Suite 37 Randolph AFB TX 78150-4739				
Name (last, first, middle initial)		Grade	SSN					
IF CASH, COMPLETE SECTION A IF PDP, COMPLETE SECTION B		B. PDP		AFV Air Force Village Indigent Officers' Widows	Allotment 706 \$	Months X 12 =	Total \$	
A. CASH		(Remember, the minimum allotment to any affiliate is \$1 per month) Allotments are effective June 2003		AFAS Air Force Aid Society	707 \$	X 12 =	\$	
Air Force Village Indigent Officers' Widows (AFV)				\$	AFEF Air Force Enlisted Foundation	705 \$	X 12 =	\$
Air Force Aid Society (AFAS)				\$	LeMay The Gen and Mrs Curtis E LeMay Foundation	704 \$	X 12 =	\$
Air Force Enlisted Foundation (AFEF)				\$	Please Read: I hereby authorize deductions from my monthly retired pay beginning June 2003 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 - Cleveland Center, ATTN: CODEFR, PO Box 99191, Cleveland OH 44199-1126.		TOTAL \$	
The General and Mrs Curtis E. LeMay Foundation (LeMay)				\$				
TOTAL GIFT		\$	SIGNATURE	PREPARED BY		FOR AFO USE ONLY CLASS C ALLOTMENT FOR AFAF CONTRIBUTION EFFECTIVE DATE 010603		

TRICARE handbook available for beneficiaries, providers

The 2002 TRICARE Handbook is now available for distribution to beneficiaries and providers worldwide.

The new handbook highlights all three TRICARE options — Prime, Standard and Extra — and the many health care programs and benefits added since the 1997 edition.

New topics and benefits covered include TRICARE For Life, TRICARE Prime Remote for Active Duty Family Members, TRICARE Plus, Travel Reimbursement, Chiropractic Care, TRICARE Senior Pharmacy Program, TRICARE Dental Program, Debt Collection Assistance Officer Program, Beneficiary Counseling and Assistance

Coordinator Program and more.

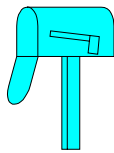
TRICARE officials said the handbook includes helpful telephone numbers and addresses on the back. It includes improved charts and graphs for cost comparisons.

The new handbook is being shipped to TRICARE service centers and military treatment facilities in every TRICARE region and is available to sponsors and their family members upon request. An electronic version of the handbook is available to view or download on the Internet at <http://www.tricare.osd.mil/TricareHandbook/>.

How to change your address for the Afterburner

Retirees – Those members in receipt of or entitled to retired pay, including retirees whose pay (part or all), comes from the VA or from Civil Service because of combined federal service), mail to:

DFAS
U. S. Military Retirement Pay
P.O. Box 7130
London, KY 40742-7130
Phone: 1 (800)321-1080 or
FAX: 1(800)469-6559



SBP/RSFPP annuitants – Those surviving spouses who are in receipt of or entitled to a Survivor Benefit Plan/Retired Serviceman's Family Protection Plan annuity (this includes surviving spouses of retirees who were enrolled in SBP/RSFPP but who are receiving SBP in lieu of the SBP/RSFPP, mail to:

DFAS
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131
Phone: 1(800)321-1080 or
FAX: 1(800)982-8459

Include your Social Security number and sign your request.

Non-SBP/RSFPP annuitants — Surviving spouses of retirees who were not enrolled in either the Survivor Benefit Plan/Retired Serviceman's Family Protection Plan (but who may or may not be receiving a DIC pension from the VA), mail the new address and include the sponsor's retired grade and SSN to:

HQ AFPC/DPPTTR
550 C Street West Ste 11
Randolph AFB TX 78150-4713

This office is not manned to take changes of address by telephone but they may be FAXed to (210) 565-2322. Your telephone number should also be included.

DO NOT use this portion as a Change of Address form. See information above for the correct change of address procedures. Anything else will cause delays in updating the new address.

HQ AFPC/DPPTTR
550 C STREET WEST STE 11
RANDOLPH AFB TX 78150-4713

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