

# Afterburner

NEWS FOR USAF RETIRED PERSONNEL

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## Survivor Benefit Plan open enrollment set to begin Oct. 1

A one-year Survivor Benefit Plan open enrollment season, a provision of the National Defense Authorization Act for Fiscal Year 2005, is scheduled to begin Oct. 1.

Although complete details have not yet been determined, here's what is known at this time:

During the open season, retirees not currently participating in the SBP will be permitted to elect SBP. Retirees participating in the SBP at a reduced base amount will be permitted to increase the base amount. Lastly, retirees who currently have child only coverage will be permitted to add spouse or former-spouse coverage to the existing child coverage.

There will be a buy-in premium, which will represent the costs that would have been paid for this election had it been made at the first opportunity to do so. Please note that interest and any actuarial charges necessary may be added to this amount. The costs associated with buy-in premiums are not yet available, but will be posted on the Internet at <http://www.dfas.mil> once they are available and will also be publicized extensively.

Retirees must live for two years following the election for the coverage to become fully effective. Should the retiree die before the two-year period expires, this election shall become void, and all costs attributed to the election will be refunded to the named beneficiary of the voided election.

SBP officials point out that individuals who have been retired for many years may find the buy-in premiums high, but urge each retired member to consider the benefits before deciding not to elect coverage.

Recent legislation has greatly enhanced the plan by eliminating the age 62 offset over a period of three and a half years.

The offset previously reduced the SBP annuity from 55 percent to 35 percent when the annuitant reached age 62

and became eligible for Social Security based on the retired member's work record.

Members of the Air Force Retiree Council, retiree councils of other Services, and numerous military-related organizations have long supported the offset elimination, which will be accomplished by increasing the annuities paid to survivors, who are 62 and older, from 35 percent to the following percentages:

**(See SBP on page 9)**

## Family members 75 and older to receive indefinite ID cards

Military retirees already receive ID cards with no expiration dates, but renewing ID cards upon expiration every four years has been a continuing requirement for family members.

Help is on the way for some. Congress passed legislation with the FY 2005 National Defense Authorization Act to authorize the Services to issue ID cards without an established expiration date to those dependents and survivors of military retirees who are 75 years of age or older.

The affected individuals should note, however, that although the law is in place, the capability to issue the indefinite card to the eligible population will not be available until the next software release, which is not expected until this summer.

Until the capability to issue the indefinite cards is brought on line, these individuals must continue to renew their ID cards upon expiration by visiting an issuing facility or by the mail-in renewal process if they qualify to use it.

In the past, many Medicare-eligible family members simply let their ID cards expire if they were not near an installation to use the shopping privileges. But since enactment of Tricare for Life and Tricare Senior Pharmacy coverage several years ago, older family members who have Medicare A & B now have a medical benefit and must have a valid ID card to use the benefits.

This summer, check with your local ID card issuing facility or look for an update in the Air Force Retiree News Service concerning the status of the issuance capability for the over 75 ID card population. The latest information will also be printed in the first possible Afterburner.

### What's Inside

- Former Retiree Council Chairman dies - page 2
- SSA works Medicare penalty waivers - page 3
- BRAC supports DoD transformation - page 4
- Agent directive assists shoppers - page 7
- VA increases home loan max - page 9
- Directory Assistance - page 10
- AFAF drive starts Feb. 14 - Page 11
- Changing your address - Page 12

# Lackland historian adds photos to basic training collection

Hundreds of Air Force retired members have taken a stroll down memory lane while responding to a request to submit photographs of their basic training flights to the historian at Lackland Air Force Base, Texas.

The Flight Photograph Project is an ongoing effort to collect approximately 119,000 U.S. Air

Force basic training flight photographs from the service's inception in 1947 to the present. The collection included photos from the following bases known to have conducted Air Force basic training: Sampson AFB, N.Y., Parks AFB, Calif., Amarillo, Sheppard and Lackland AFBs, Texas.

Since an initial request for photographs in the Air Force Retiree News Service in September and a mention in the October *Afterburner*, e-mail messages have been received from retired members saying they had taken their basic training in Miami, Fla., Panama, Wales and the Philippines. Pictures from the Philippines (Clark AB) and Wales (Sealand) were submitted.

The historian, Tech. Sgt. Tracy English, noted that although the response was much more than he expected, the collection is still in need of high-quality scanned images of your Air Force BMT Flight Photo. Ideally, the pictures can be sent via e-mail to 37TRW.HO@Lackland.af.mil. Pictures can also be sent through the U.S. Mail System to:

## Editor's Notebook

By  
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Turner

37TRW/HO  
1650 Carswell Ave  
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The current collection now numbers more than 1,700 photos and are available for view on the Internet at <http://www.lackland.af.mil/info/flightphoto.asp>. In addition, at press time, Sergeant English estimated he had another 100 in the mail bin.

To make them easier to find and view, photographs have been divided into decades and then listed by year and month of graduation, with the added note to also check both the month before and after the scheduled graduation date.

Submitted photos should be well identified with year, squadron and flight. Photographs of other basic military training activities may also be submitted to add to the collection. Sergeant English said he had added a "Remember When" page to display some of the "really neat" photos that he's getting. Most of them are the fun shots that trainees took when the tactical instructors weren't around.

He's also planning another page with photographs of famous people who took Air Force basic training.

## Maj. Gen. Travis McNeil USAF Retired

Retired Maj. Gen. Travis McNeil, former chairman of the Air Force Retiree Council, died Dec. 11, four years after suffering a stroke. He was 80 years of age.

General McNeil, who enlisted in 1944, served in various positions, including duty as a fighter pilot and as a commander at various levels, until his retirement in 1976.

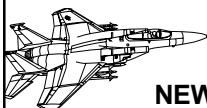
In retirement, General McNeil served six years as chairman of the Air Force Retiree Council. In that capacity, he was the Air Force chief of staff's personal liaison with the Air Force retiree community.

Top Air Force leaders frequently mentioned that the retiree motto of "Still Serving" was always at the forefront in General McNeil's thoughts and actions.

A major achievement occurred during Operations DESERT SHIELD/STORM. One of the first to recognize that retirees could help the cause, General McNeil – in letters, by telephone, and on personal visits – charged retirees to assist whenever and wherever possible.

When military members deployed to the Middle East, retirees stepped in to fill many jobs normally performed by active duty members. Retirees also initiated and supervised programs designed to support families of deployed members.

His last act as Council chairman was heading the annual meeting in October 1992.



## AFTERBURNER NEWS FOR USAF RETIRED PERSONNEL

*The Afterburner is authorized by Air Force Instruction 36-3106. It is published in February, June and November by the Retiree Services Branch. Distribution: individuals entitled to Air Force retired pay; unmarried 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/DPPRT  
550 C Street W Ste 3  
Randolph AFB TX 78150-4713

*E-mail address is afpc.retiree@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 on page 12 of this issue.*

## SSA continues to work Medicare Part B penalty waivers

Members of the retiree community otherwise eligible for Tricare for Life (TFL) except for being enrolled in Medicare Part B, still have an opportunity to enroll.

Unless they enrolled in Medicare Part B, effective Jan. 1, Tricare began denying payment of health care claims for individuals entitled to Medicare Part A only.

The Social Security Administration (SSA), working with the Department of Defense and the Center for Medicare and Medicaid Services, notified and provided Part B coverage to most individuals affected by the new law.

However, those who were missed during that notification should contact the SSA. If you learn that you are not eligible for Tricare because you are not enrolled in Medicare Part B, you should either visit your local Social Security Office or call SSA at 1-800-772-1213 to discuss enrolling in Medicare Part B retroactively.

Social Security officials report they can check Medicare records for any problems, and enroll individuals in Part B for months in 2004 – and may do this even if you reach them after Dec. 31, 2004.

This is all part of the Medicare Modernization Act of 2003, which provided for a special enrollment period for Tricare beneficiaries who had never signed up for Medicare Part B. It also authorized a prospective waiver of late enrollment penalties for military beneficiaries who signed up for Part B in 2001 or later. The purpose was to ease penalties for unenrolled retirees who had signed up late for Part B to get TFL benefits.

Tricare beneficiaries who enrolled in Medicare Part B from Jan. 1, 2001 through Dec. 31, 2004 and whose Part B premium was more than the 2004 premium of



\$66.60 per month, may have the premium surcharge removed and get a refund of all premium surcharges previously paid in 2004. They should call the toll free number for the SSA.

Members of the retiree community entitled to Medicare Part A and who also have group health plan coverage based on

their current employment should note they do not need to enroll in Medicare Part B, although they may do so while they are employed and covered under their group health plan. However, if the beneficiary chooses not to enroll in Medicare Part B, he or she will not be able to receive Tricare benefits until enrolled in Part B. Tricare will not act as a second payer.

They may also enroll in Part B, without penalty, during the eight-month period following the month the employment ends or the group health plan coverage ends, whichever occurs first.

Coverage under Tricare for Life is effective with the Part B entitlement date. Those enrolling in Part B after the eight-month period following the end of employment or end of the group health plan coverage, would be subject to the Medicare Part B penalty. Currently, that is 10 percent of the premium, increasing by 10 percent each year.

## DFAS expands automated services for retirees, annuitants

Several improvements were recently announced by the Defense Finance and Accounting Service to make it easier for customers to access pay files.

As part of myPay, the DFAS online pay account information system, all myPay users can:

- \* assign a “restricted access PIN” to a designated individual to view the information, but that person cannot make any changes to the allotments or information; and

- \* add a personal e-mail address, so DFAS can notify users of pay changes and other items of interest.

myPay is a web-based system that allows customers to

access and control their pay account information. Receipt of electronic LES and other financial information eliminates the risks associated with postal delivery while providing members up-to-date information on pertinent changes by delivering notices to users’ e-mail addresses.

To use the Restricted Access Personal Identification Number Program, the DFAS customer must first have a myPay PIN which is available on the Internet at <https://mypay.dfas.mil> and click on “Need a New PIN.”

Once the PIN has been received, the customer will be able to set up the RAPIN.

myPay also allows customers to provide a personal e-mail address for future correspondence. The e-mail address will be used to keep retirees apprised of future events and capabilities, such as e-mail notification of pay changes and other items of interest. You may provide your e-mail address by setting up your “Personal Preference” page.

## BRAC '05 to support Department of Defense transformation

The 2005 base realignment and closure initiative will be different from previous rounds in that it will directly contribute to the Department of Defense's transformation efforts, a top DoD official said recently.

BRACs conducted between 1988 and 1995 closed 97 military bases and realigned 57, Raymond DuBois, deputy undersecretary of defense for installations and environment, told attendees at the Association of the U.S. Army's annual meeting in Washington, D.C. Officials estimate the department still carries about 23 percent excess infrastructure.

The 2005 BRAC will be unique in that besides paring no-longer-needed facilities, it will also support transformation goals, thereby making DoD better prepared for combating 21st century threats like global terrorism, DuBois observed.

A key component of 2005 BRAC consideration, he explained, involves weighing an installation's military value in view of how it contributes to and accommodates joint operations. Joint warfighting has proven to be the coin of the realm when confronting terrorists in Afghanistan and Iraq, he said.

In the post-Cold War world, "the U.S. Army must own

speed and surprise," DuBois said, noting that multiservice cooperation in the transportation field in recent years has greatly leveraged the Army's combat projection power.

DuBois said the 2005 BRAC is aimed at combining that kind of power, including joint training, at installations that best offer it. Also, he noted, duplication can be reduced by merging military research and laboratory facilities.

Any new base closures would take into account the need to maintain a military "surge" capacity to deal with potential future threats, Dubois emphasized.

Previous BRACs have provided \$7 billion in annual savings to DoD since 2001, DuBois recalled. But, he noted, DoD still has \$660 billion tied up in property inventory.

The Defense Department needs "to free up that kind of investment capital to support our troops in areas where those resources are needed," he said.

"We have a responsibility to provide the people defending our country with the highest quality training, technology, weapons systems, information and resources available," he said, "to include a well-maintained infrastructure by eliminating the unnecessary capacity."

Final 2005 BRAC recommendations will be presented in the spring.

## New federal law sinks check floating practice

The practice of "floating" a check until payday recently became a thing of the past when the new federal Check Clearing for the 21st Century Act, also known as Check 21, went into effect.

"Check floating" occurs when people write checks a few days before payday, figuring that by the time their checks hit the bank, there will be money in the accounts to cover them.

With Check 21, money will be withdrawn immediately from a person's account when he or she writes a check.

The new federal law is designed to help banks efficiently process more checks electronically. This means that debits to a person's checking account will occur in minutes, not days.

Paper checks as record-keeping devices are also becoming a thing of the past. Instead, banks will replace canceled checks with substitute checks — paper copies of electronic images of a person's original check. Consumers must have a substitute check to exercise all of their rights under Check 21 for the re-crediting of their account in the event of a transactional error.

The potential effect on consumers is simple. Unwary consumers will be more likely to bounce checks because of the



enhanced speed and efficiency of check processing.

Consumers probably will not be able to access funds from checks deposited in their accounts any sooner because the new law does not shorten check hold times for banks. This means people may not be able to withdraw money from their accounts the same day a deposit is made.

Here are a few tips to help people adjust their banking habits in response to Check 21:

- \* Check your balance. Ensure you have sufficient funds in the checking account to cover any purchases made by check.

- \* Request substitute checks. Although banks are not required by law to issue them, be persistent in requesting that substitute checks accompany bank statements.

- \* Ask for a re-credit in writing. If a loss is related to a substitute check received, notify the bank in writing within 40 days of the bank statement and request a re-credit to the account. Do not forget to include the substitute check.

## **Junior ROTC expands, seeks retirees to teach at new units**

Airmen planning to retire within the next couple of years and Airmen who have retired within the past five years may want to look to Junior ROTC before storing their uniforms, said Jo Alice Talley. She is the Air Force Junior ROTC instructor management chief.

Air Force Junior ROTC will add 201 units by fall 2007, creating a need for an additional 402 aerospace science instructors to teach in high-school classrooms worldwide, Ms. Talley said.

"The mission of the (Junior ROTC) program is to build better citizens for America," she said. "Many instructors find their relationships with the students, schools and communities the most satisfying aspect of the job."

In early 2005, 50 Air Force Junior ROTC units will open and will need at least 100 new instructors for the 2005 to 2006 school year. In early 2006 and 2007, another 75 and 76 units, respectively, will open.

People from all career fields are needed, said Col. H.B. McCarraher III, Air Force Junior ROTC director.

"It doesn't matter what background the person had in the Air Force," he said. "The leadership skills, customs and courtesies, academic background and professional military education are all excellent preparations for becoming a leader (and) role model in the Air Force Junior ROTC classroom."

The Air Force Personnel Center at Randolph Air Force Base, Texas, recently added Air Force Junior ROTC teaching opportunities to the transition assistance program's mandatory pre-retirement counseling to get the

word out to people scheduled to retire.

Senior Master Sgt. Jodell Dunlap, who is beginning her second month as an assistant aerospace instructor, said she enjoys watching students advance in the program.

"They are very different from (how) they were (at the beginning of the school year)," she said. "Junior ROTC gives them a secure place to have the freedom to learn and grow."

Air Force officers or enlisted Airmen who retired from active duty within the past five years or less, and those who have at least 20 years of service may apply, Ms. Talley said. Active duty Airmen may apply when they are within six months of their retirement date. In some instances, the five-year date of retirement can be waived up to 10 years. Waiver consideration is based on the program needs and applicant qualifications.

Instructors wear the Air Force uniform and are expected to maintain appearance standards. In addition, they receive, as a minimum, a salary equal to the difference between their retired pay and their active duty pay and allowances.

For more information, call the Air Force Junior ROTC division toll free at (866) 235-7682, ext. 35275 or 35300. The DSN number is 493-5275 or 5300.

Prospective applicants can also write: HQ AFOATS/JRI, 551 E. Maxwell Blvd, Maxwell AFB, AL 36112-6106; or visit their Web site at [www.afoats.af.mil](http://www.afoats.af.mil) and then select the AFJROTC link. (Courtesy of Air Education and Training News Service)

## **Retiree Dental Program nears 800,000 participants**

A record 791,000 Uniformed Services retirees and their family members are enrolled in the TRICARE Retiree Dental Program, now in its sixth year of operation. Delta Dental of California administers the program and they report that TRDP is the nation's largest all-enrollee-paid, voluntary dental program.

During TRDP's six years, Congress has approved changes to improve and expand the program, including immediate coverage and/or reduced waiting periods for crowns, bridges, dentures, orthodontics and dental accidents.

Benefits also include routine cleanings and examinations, fillings, root canals, gum treatment and oral surgery.

Improvements made in May 2003 included an increase in the annual and lifetime orthodontic maximums; a shortened enrollment commitment; a single, 12-month waiting period for 50 percent of the allowed amount for cover-

age of crowns, bridges, dentures and orthodontics; and an expanded national dentist network for additional cost savings. Since these changes were made, more than 7,300 new sponsors and their family members have joined TRDP every month.

Delta has also developed "self-service" tools to make enrollment and customer service easier, including a secure Web site at <http://www.trdp.org> and an automated Interactive Voice Response system at 1-888-838-8737.

The "Subscriber Toolkit" on the Web site lets enrollees verify their eligibility and review personal, up-to-date benefits information, such as how much of their annual maximum they have used to date. Subscribers can also use the toolkit to review processed claims, reimbursements and payments made to their dentist, and to print new dental plan ID cards - all online.

## AMC offers Space Available travel general tips

Space Available flights allow retired military personnel and eligible family members to travel to, from and between overseas areas.

### Travel wisely

The one-year test to expand space-available travel privileges to family members of active-duty and retired personnel traveling within the Continental United States was extended.

Under the test phase, family members are able to travel Space-A aboard military flights when accompanied by their sponsors. The test does not apply to "gray-area" retirees.

Most bases with passenger terminals have four ways to sign up for Space-A travel: a completed AMC Form 140; on-line registration (e-mail); fax; or in person.

#### General information from Air Mobility Command

If your travel schedule is flexible and your finances permit for an unexpected stay (sometimes in a high-cost area) while awaiting movement, Space Available travel is a good travel choice. While some travelers sign up and travel may be the same day, many factors could come together to make buying a commercial ticket your best or only option. Remember, Space-A travel success depends on flexibility and good timing.

Travelers remain on the register 60 days after registration or until they are selected for travel, whichever occurs first. Revalidation has been eliminated.

Under this program, you may sign up for five different countries rather than five different destinations. You are also eligible for the "All" sign-up, which makes you eligible for every destination served. This gives you a greater selection of destinations from which to choose.

When traveling on a passport (family members, retired, Reserve, etc.), you may return to the continental United States only through authorized ports of entry where customs and immigration clearance is available.

You are encouraged to call the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedules, Space-A backlog, movement forecast, etc.

For a listing of AMC passenger operations, go to [https://public.amc.af.mil/Library/SPACEA/24\\_203.htm#contact](https://public.amc.af.mil/Library/SPACEA/24_203.htm#contact). The "Retired Military Almanac," available commercially, also contains information on Space-A travel. Another useful publication may be the Worldwide Space-A Travel Handbook & RV Camping Guide, available by calling toll free 1 (888) 277-2232. It is also available in some military exchanges.

## Air Force Thunderbirds sets 2005 demonstration schedule

The U.S. Air Force Air Demonstration Squadron, known as the Thunderbirds, announced its 2005 air show schedule:

**March:** 19 and 20, Luke AFB, Ariz.

**April:** 2 and 3, Davis Monthan AFB, Ariz.; 9 and 10, MacDill AFB, Fla.; 16, Laughlin AFB, Texas; 17, Holloman AFB, N.M.; 23, Shaw AFB, S.C.; 24, Patrick AFB, Fla.; 30, Fort Lauderdale, Fla.

**May:** 1, Fort Lauderdale, Fla.; 7 and 8, Rochester, N.Y.; 14 and 15, Langley AFB, Va.; 20 and 22, Andrews AFB, Md.; 28 and 29, Wantagh, N.Y.

**June:** 1, U.S. Air Force Academy, Colo.; 4, Peterson AFB, Colo.; 5, Malmstrom AFB, Mont.; 11 and 12, Smyrna, Tenn.; 18 and 19, Lacrosse, Wis.; 25 and 26, Davenport, Iowa

**July:** 2, Tinker AFB, Okla.; 3 and 4, Battle Creek, Mich.; 9 and 10, Pittsburgh; 16 and 17, Dayton, Ohio;

23 and 24, Terre Haute, Ind.; 27, Cheyenne, Wyo.; 30 and 31, McChord AFB, Wash.

**August:** 13 and 14, Abbotsford, British Columbia; 20 and 21, Chicago; 27 and 28, Westfield, Mass.; 30 and 31, Atlantic City, N.J.

**September:** 3 and 5, Cleveland; 10 and 11, Portland, Ore.; 16 and 17, Reno, Nev.; 18, Mountain Home AFB, Idaho; 24 and 25, Fort Worth, Texas

**October:** 1 and 2, Salinas, Calif.; 8 and 9, Little Rock AFB, Ark.; 15 and 16, Travis AFB, Calif.; 22 and 23, Naval Air Station-Joint Reserve Base New Orleans; 26, La Aurora, Guatemala; 29 and 30, Ilopango Air Base, San Salvador

**November:** 2, Acapulco, Mexico; 5 and 6, Randolph AFB, Texas; 12 and 13, Nellis AFB, Nev.

For more information on the Thunderbirds, visit: [www.airforce.com/thunderbirds/](http://www.airforce.com/thunderbirds/).

## Agent may assist authorized commissary shoppers

The Defense Commissary Agency (DeCA) has again issued a reminder that there are provisions for authorized commissary patrons to have an agent assist or shop for them.

This need has most recently come to the front because of the numbers of deployed parents who have left their children in the care of family members. But a little known directive also may serve the needs of retired members.

Agent authorization benefits any authorized commissary shopper who needs assistance shopping or who cannot shop because of disability, illness or infirmity, as well as the children of service members who may not be available due to deployment, remote assignment or casualty.

Agent authorization is not granted by the Defense Commissary Agency. It is administered and managed by the installation commander through the local pass and identification office.

"We want to provide a touch of home for children whose parents are deployed, and often family finances are stretched to the limit," said Patrick B. Nixon, acting director and chief executive officer for DeCA. "Whether they're buying for a toddler or a teen, we can help the agents get the best value on groceries and personal care items by providing savings of 30 percent or more. It's just one less worry deployed parents will have."

The agent does not have to be an authorized commissary shopper. The individual who is the primary caregiver for the children of deployed parents may request an agent authorization.

Non-military primary caregivers should contact the identification card section on the installation to determine what legal documents, such as power of attorney, may also be needed to establish proof of caregiver status. At the same time, the individual can ask about gaining access to the installation.

Upon verification of caregiver status, the individual receives written authorization from the commander's representative designating him or her as an "agent" to accompany the children of deployed parents, or to shop for someone who is unable to get to the commissary or needs assistance while shopping. Usually, the letter is for a 12-month period, but it can be extended in cases of continued hardship.

"Every situation is unique so contact the identification card section on the installation to determine what proof is needed to have an agent shop in the commissary on your installation," Nixon said.

"In most cases you can also get in touch with the commissary's store director to put you in touch with the appropriate officials," he said.

## Air Force Retiree News Service serves 47,000 subscribers

More than 47,000 individuals are now getting most of their military retiree news through the electronic Air Force Retiree News Service.

In addition, because of the ease of this communication, more than 9,000 retired members have volunteered to give up the hardcopy edition of the **Afterburner, News for USAF Retired Personnel**. Of those requests, 8,600 have already been coded and 700 more are being worked.

Retirees with computer access can subscribe to the AFRNS by going to <http://www.afpc.randolph.af.mil/> afretire and clicking on "Retiree News" and then on "How to Subscribe."

The news service and **Afterburner** editor uses the AFRNS to send out individual articles of importance to the retiree community and to also notify subscribers when the **Afterburner** has been posted on the Internet.

A link is also furnished for ease of communications. The **Afterburner** is posted in a portable document format for easy reading or printing.

Individual articles are disseminated several times a week, rather than compiled into one transmission, to make them more current. As the editor noted, not all news items will

apply to every retired member, but the subject line lets the subscriber know immediately if it's applicable or can be deleted without reading.

In addition, subscribers who don't have time to read an article at the time can go to the Internet later where it's posted under "Current Articles."

After getting used to the AFRNS, retirees may decide they no longer need a hard copy of the **Afterburner**. If so, they can send an e-mail with Cancel **Afterburner** in the subject line to the editor.

In the text area, show your full name, address and last four of your SSN. The e-mail address is [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil).

Those who do not feel comfortable with that can send a request with SSN in an envelope via the U.S. Postal System to:

HQ AFPC/DPPRT  
550 C Street W Ste 3  
Randolph AFB TX 78150-4713

Mark "Cancel **Afterburner**" on the outside of the envelope.

## 2005 Retired Military Almanac available

Now in its 28th year, the Retired Military Almanac is a 256-page guide designed to keep members of the military retiree community up to date on subjects of vital interest. It contains detailed information on recently passed legislation, including updates to the Concurrent Retirement and Disability Payments Program (formerly known as Concurrent Receipt), and improvements to the Survivor Benefit Plan (including information on the upcoming open enrollment period).

Also included are lengthy sections on military health care, including Tricare and Tricare for Life; information on veterans benefits (including a completely updated list of VA facilities); space available lodging and travel; and many other topics affecting retirees and their families.

Order directly from the publisher for \$12.45 (includes postage) by sending a check or money order to Uniformed Services Almanac, Inc., PO Box 4144-AB, Falls Church, VA 22044, or if ordering by credit card, call toll-free 1-(888) 872-9698. You can also order secure online: [www.militaryalmanac.com](http://www.militaryalmanac.com).

## VA awards contract for CARES

PricewaterhouseCoopers has been awarded a contract by the Department of Veterans Affairs to complete studies required by the Secretary's Capital Asset and Realignment for Enhanced Services plan.

"CARES is VA's blueprint for the future," VA Secretary Anthony J. Principi said. "With this contract, we will ensure the historic modernization of our health care system includes input from our veterans and other stakeholders."

The \$9.6 million contract calls for completing studies at 18 sites throughout the country during a 13-month period.

PricewaterhouseCoopers has more than 25 years experience conducting health care delivery studies and providing implementation support.

Study recommendations, including those from stakeholders, will be reviewed by the VA Under Secretary for Health and CARES Implementation Board, consisting of senior VA officials, who will make recommendations to the Secretary. The studies will be completed no later than February 2006.



## Retired Military Golf Classic slated

The 22nd National Retired Military Golf Classic will be held in Myrtle Beach, S.C., from May 31 to June 4. The tournament will be played on five different courses at the Myrtle Beach National and Wildwing Golf Clubs.

Only 864 men and 132 women will be accepted for this event, which NRMGC officials say is the largest retired military golf event in the world. More than \$125,000 in cash and prizes will be awarded.

Applications were mailed in December to those on the mailing list. Applications are also available at many military golf courses around the country. Priority is given to those who have played previously in the classic. After Feb. 1, acceptance will be on a first come, first served basis. A waiting list will be established once the tournament is full.

For applications, write to NRMGC, PO Box 3608, Myrtle Beach, SC 29578.

## StarCard increases interest rate

The Exchange Credit Program has increased its rate for the Military STAR card to 10 percent, an increase of .25 percent.

Officials explained the increase is based on the Nov. 10 announcement by the Federal Reserve raising the prime rate to 5 percent. Military STAR card terms and conditions state that the interest charged will be based upon the current prime rate plus 5 percent.

The interest rate will become effective after the January billing statement. Any new purchases after the January billing statement will constitute acceptance of the revised interest rate, according to officials.

The rate increase doesn't apply to the zero-interest Military Clothing Plans, special promotions already in existence or to deployed customers whose balances are treated under special conditions or have balances at reduced rates.

### Air Force Village I opens doors to all honorably separated officers

After years of requests from former officers and their widows, eligibility to live in Village I in San Antonio, Texas, has been expanded to include honorably separated officers and their spouses, widow(er)s, and elderly family members, age 62 and older.

For more information, call the Villages' toll free number at 1-800-762-1122, or use the "Contact Us" web page of their website at [www.airforcevillages.com](http://www.airforcevillages.com).

# Experts can answer long term care questions

Got a specific question or need more information about long time care insurance? Long Term Care Partners has answers.

For any federal employee – and that includes military retirees and family members, as well as surviving spouses receiving a Survivor Benefit Plan annuity -- trying to decide if the Federal Long Term Care Insurance Program is right for them, FLTCIP Consultative Services Unit offers a toll-free hotline.

On the other end of the line are consultants, not commissioned sales people — so no hard-sell tactics to worry about.

The consultants, trained by Long Term Care Partners, mostly come from customer-service backgrounds, said Joan Melanson, director of program promotions for LTC Partners. John Hancock and MetLife formed LTC Partners after OPM selected them as the federal government's long-term-care insurers in 2001.

Consultants are also available for call back. This means you don't have to start over with someone new if you have another question and call again.

Currently, there are approximately 205,000 people enrolled in the program. LTC Partners recommend enrolling early.

## New law allows higher limits in VA Home Loan Program

Legislation recently signed by President Bush makes home ownership more affordable for many veterans.

Changes under the law mean veterans will be able to get no-downpayment loans of up to \$359,700. The previous ceiling was \$240,000.

VA-guaranteed home loans are made by banks and mortgage companies to veterans, service members and reservists. With VA guaranteeing part of the loan, veterans can receive a good interest rate without having to make a downpayment.

The changes took effect Dec. 10 when President Bush signed into law the Veterans Benefits Improvement Act of 2004. The law also allows for loan limits to keep pace with rising home values.

The new law allows VA to guarantee one-year adjustable rate mortgages and it extends, through 2008, VA's "hybrid ARM program," which allows veterans to lock in a favorable interest rate for at least three years.

More information about VA home loan benefits is available on the Web at <http://www.homeloans.va.gov>.

"You're never too young to enroll. You never know when you might need it," Melanson said. "The younger, the better, because you'll pass medical underwriting. It is a medically underwritten program, and the premiums are a lot lower (for healthy people)."

While the insurance program is not recommended for those who qualify for Medicaid, anyone who has \$30,000 or more in assets to protect should consider the coverage. Enrollment at a younger age has its benefits, such as lower premiums.

If you already have a long-term-care insurance policy, but it was purchased a few years or more ago, FLTCIP can be used as a supplemental policy. It can add new benefits that weren't available when the old policy was purchased.

"If someone has purchased a product in the past, we're very reluctant to replace it. If someone purchased it five or six or eight years ago, the premiums were calculated at (the individual's age at the time), but it might not have some of the newer features," Melanson said. "So it may make sense to purchase a supplemental policy to add on."

Consultants can also offer a rate quote based on personal needs on the phone. If preferred, the quote can also be mailed.

The toll-free number, 1-800-LTC-FEDS (1-800-582-3337) is available Monday through Friday from 8 a.m. until 7 p.m. Eastern Time. Consultants have been taking more than 5,000 inbound calls a month, Melanson said.

More information is also available at the LTC Web site, <http://www.ltcfeds.com>.

## SBP open season

**(Continued from page 1)**

- \*40 percent beginning Oct. 1;
- \*45 percent beginning April 1, 2006;
- \*50 percent beginning April 1, 2007
- \* 55 percent beginning April 1, 2008.

Members of the retiree community should not call the Air Force SBP office or local base counselor at this time as they have no information on the open season.

The Air Force Retiree News Service, and **Afterburner, News for USAF Retired Personnel**, and various military-related publications will include information on the SBP open season as it becomes available.

Plans are to include the enrollment form in the June **Afterburner** if at all possible.

## Directory assistance

**Air Force Retiree Services Branch** – HQ AFPC/DPPRT, 550 C Street West Ste 3, 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 Aid Society** - Contact the AF Aid Society through the Family Support Center on any Air Force base or go to the Society's web site at [www.afas.org](http://www.afas.org). Phone: 1 (800) 769-8951

\* **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; the web address is <http://www.afenlistedwidows.org> and the e-mail address is [afef@afenlistedfoundation.org](mailto:afef@afenlistedfoundation.org).

\* **Air Force Village Foundation** - A retirement community for retired officers and their spouses, widow(er)s and elderly family members. Also provides assistance to widow(er)s of Air Force officers. 5100 John D. Ryan Blvd., San Antonio TX 78245-3502, <http://www.airforcevillages.com>; call (210) 677-8989 or (800) 762-1122.

\* **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>.

### Armed Forces Recreation Centers:

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

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

**Hale Koa Hotel, Hawaii** – 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.** – (407) 824-3600; fax (407) 824-3665. Toll-free reservations number is 1 (888) 593-2242.

**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](mailto:vacation@afrc.garmisch.army.mil); or write Vacation Planning Center, AFRC Europe, Unit 24501, APO 09053; <http://www.armymwr.com>.

### 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.

**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. 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/DPDXIDL, 550 C Street West Ste 50, Randolph AFB TX 78150-4752; [www.afpc.randolph.af.mil/IM/AFLocator&FOIA/afwwloc.htm](http://www.afpc.randolph.af.mil/IM/AFLocator&FOIA/afwwloc.htm) or call (210) 565-2660.

**Lodging Reservations** – Air Force, (888) 235-6343 (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) 801-0800. Written requests are required to replace lost documents from the NRPC: NRPC/NCPMF-C, 9700 Page Avenue, St. Louis, MO 63132-5000. Include full name, retired grade, SSN, and an explanation of exactly what you need. Check the Web site at: <http://vetrecs.archives.gov>. Dependents' medical records are forwarded to an NRPC 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.

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

**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>.

# 2005 Air Force Assistance Fund drive starts Feb. 14

Air Force retirees are invited annually to join the active duty, Guard and Reserve forces in contributing to the Air Force Assistance Fund campaign, with this year's campaign set for Feb. 14 through May 6.

The AFAF campaign supports the four official charities of the Air Force — the Air Force Aid Society, the Air Force Enlisted Village, the Air Force Village and the General and Mrs. Curtis E. LeMay Foundation.

Officials note these organizations provide comfortable and secure retirement environments for indigent Air Force spouses, and provide educational, financial and emergency assistance to active duty and retired members in times of

## Edelweiss Lodge and Resort officially opens in Germany

Edelweiss Lodge and Resort, located in the Bavarian Alps, hosted its official Grand Opening Celebration in October with an estimated 1,000 guests attending.

The 330 room lodge features spacious guest rooms, three uniquely themed restaurants, The Point Wellness Club, leisure activities, daily tours, recreation programs center and full service conference facility.

To plan an Edelweiss Lodge and Resort getaway, contact the Vacation Planning Center at 08821-9440 in Germany and (011-49) 8821-9440 from the United States. For more information and pictures, see the resort web site at: <http://www.edelweisslodgeandresort.com/>.

need.

The 2004 AFAF campaign raised \$6.7 million for the AFAF charities.

The active duty and retired AF communities have long benefited from these charities whose return on the investment of contributions and loan repayments enable them to provide more than \$7 in assistance for every \$1 contributed during the annual campaign.

Officials, who said the Air Force family has always prided itself on taking care of our own, have made it easy to make a donation to the AFAF drive by simply completing the form below as soon as possible. Campaign information and links to the AFAF charities are on the world-wide-web at [www.afpc.randolph.af.mil/votefund](http://www.afpc.randolph.af.mil/votefund).

## 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/DPFFPC, 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.

2005 Air Force Assistance Fund			Mail to: Air Force Assistance Fund HQ AFPC/DPFFOC 550 C Street West Suite 37 Randolph AFB TX 78150-4739			
Name (last, first, middle initial)		Grade	SSN			
<b>IF CASH, COMPLETE SECTION A IF PDP, COMPLETE SECTION B</b>		<b>B. PDP</b>  (Remember, the minimum allotment to any affiliate is \$1 per month) Allotments are effective June 2005	<b>AFV</b> Air Force Village Indigent Officers' Widows 706      \$  <b>AFAS</b> Air Force Aid Society 707      \$  <b>AEFE</b> Air Force Enlisted Village 705      \$  <b>LeMay</b> The Gen and Mrs Curtis E LeMay Foundation 704      \$	Allotment  <b>X 12 =</b>	Months  <b>X 12 =</b>	Total  <b>\$</b>
<b>A. CASH</b>  Air Force Village Indigent Officers' Widows (AFV)  \$						
Air Force Aid Society (AFAS)  \$						
Air Force Enlisted Village (AFEV)  \$						
The General and Mrs Curtis E. LeMay Foundation (LeMay)  \$						
<b>TOTAL GIFT</b>  \$		<b>SIGNATURE</b>		<b>TOTAL</b> \$		
<b>Please Read:</b> I hereby authorize deductions from my monthly retired pay beginning June 2005 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.			FOR AFO USE ONLY			
			CLASS C ALLOTMENT FOR AFAF CONTRIBUTION EFFECTIVE DATE 010605			
			<b>PREPARED BY</b>			

## How to change your correspondence address

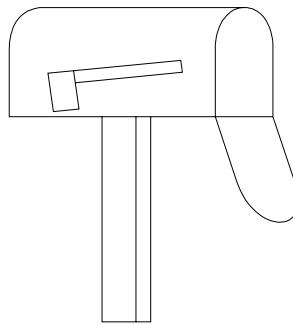
### The Afterburner, News for USAF

**Retired Personnel**, is mailed to Air Force retirees and Survivor Benefit Plan annuitants using correspondence addresses supplied by the Defense Finance and Accounting Service's Cleveland Center.

Addresses of non annuitant surviving spouses of Air Force retirees are maintained in a separate data base ex-

plained below.

It's important to send the change of address to the correct location to ensure the change is made in a timely manner. Please note that the London, Ken., address below is a contractor that films the written request as a computer image and transmits it to the Cleveland pay center.



**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), should send their change of address 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

Include your Social Security number and sign your request when mailing or FAXing.

### 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 but who are receiving DIC in lieu of the SBP) must send a change of address 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

If mailing or FAXing, include your and the deceased sponsors Social Security numbers and sign the 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), and who are currently receiving the **Afterburner** in their own name, should mail the new address and include the sponsor's retired grade and SSN to:

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

Surviving spouses in this category who are not receiving the **Afterburner** in their own name may request to be placed on the list by sending a letter of request to the same address.

**DO NOT use this portion as a Change of Address form. See information in the appropriate block above for the correct change of address procedures. Anything else will only delay matters.**

HQ AFPC/DPPRT  
550 C STREET WEST STE 3  
RANDOLPH AFB TX 78150-4713

Prsrt Std U.S. Postage Paid Omaha, NE Permit No. 166
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