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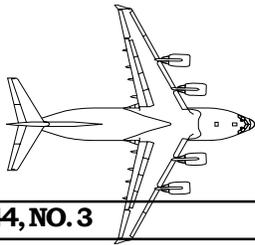
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Afterburner

NEWS FOR USAF RETIRED PERSONNEL

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SEPTEMBER 2002

DoD announces new TRICARE contract request for proposal

The Department of Defense TRICARE Management Activity (TMA) has released a request for proposal (RFP) for a multibillion dollar health care delivery package to serve DoD's 8.7 million TRICARE beneficiaries.

"Our new TRICARE contracts will reward superior customer service, simplify administration of TRICARE, and increase the ability of local medical commanders to best serve their local beneficiaries," said Assistant Secretary of Defense for Health Affairs Dr. William Winkenwerder.

The solicitation will result in the award of three contracts covering the

North, South and Western regions of the United States. Each contract



includes a transition period of 10 months, plus five one-year option periods for health care delivery.

Officials explained that TMA is replacing its regional managed care

support service contracts, and other medical and dental contracts that are about to expire, with the next generation of TRICARE contracts, under which TMA will include incentives for superior and measurable performance in customer service, quality of care and access to care.

Based on industry suggestions, and on lessons learned from the significant time and money it takes to change current contract requirements, TMA is making the new contracts less prescriptive. TMA also plans to adopt industry best practices to improve the TRICARE program, while leaving the basic benefit structure (TRICARE

(See TRICARE RFP on page 4)

Initiatives consolidate retiree, annuitant pay, change contact center location

The Defense Finance and Accounting service recently completed two initiatives designed to better its service to retired and annuity pay customers.

First was the consolidation of retired and annuity pay by moving annuity pay from Denver to Cleveland, Ohio. Retired Pay operations have been in Cleveland since 1993 when it moved from Denver.

This latest move follows the award of retired pay operations last year to a civilian contractor, ACS Government Services, Inc. of Rockville, Md. The

contract was to provide pay and services to about 2.5 million Department of Defense retirees and annuitants. It was announced at the time that annuity pay would be moving to Cleveland.

DFAS officials explained that the latest consolidation will provide more efficient processing of retired pay casualty notifications and annuity pay establishments. The consolidation expands customer service hours for annuitants since they can now speak to a customer service representative between the hours of 7 a.m. and 7:30

p.m., Eastern Time, Monday through Friday.

Both retirees and annuitants may use the same toll free number, (800) 321-1080, to contact DFAS-Cleveland. However, there are separate fax numbers—(800) 469-6559 for retirees and annuitants should use the (800) 982-8459 fax number.

DFAS-CL officials emphasized the importance when calling the Retired and Annuity Pay Contact Center to have pencil and paper ready to record information provided by the

(See DFAS move on page 5)

In this Afterburner

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Long term care — what it is and isn't

Long term care insurance!

What does it mean?

Do you need it?

Are you sure?

Do you think the Federal Long Term Care Insurance Program (FLTCIP) is the best deal available to you as a member of the military retiree community because it's sponsored by the U.S. Office of Personnel Management (OPM)?

Are you sure?

With the FLTCIP open enrollment period now going on, these are just a few of the important questions for which retirees need answers. The period will extend through Dec. 31 with staggered 60 day enrollments within that time period.

Although some information you need can be found in this issue of the **Afterburner, News for USAF Retired Personnel**, there is no way we can furnish all the details available on OPM's home page, <http://www.opm.gov/insure/ltc/>. If you don't have a computer and haven't received an information package already, you can request information by calling toll free (800) 582-3337.

To get you started, let's first try to determine what long term care is. OPM says it's the kind of care that you would need to help you perform daily activities if you had

Editor's Notebook

By
Bill
Turner

an ongoing illness or disability. It also includes the kind of care you would need if you had a severe cognitive problem like Alzheimer's disease. It is help with eating, bathing, dressing, transferring from a bed to a chair, toileting, etc.

This type of care isn't received in a hospital and isn't intended to cure you. It is not acute care. It is chronic care that you might need for the rest of your life. It can be received in your own home, at a nursing home or other long term care facility.

Now, let's take a short look at what it's not and, based on calls to my office, there seems to be a lot of confusion in this area in that many folks think long term care is a health care plan. It isn't.

As OPM reports, although health plans may cover some of the skilled medical services you may need when you can't care for yourself after an illness or injury, it's usually for a limited period and only as long as you're showing improvement. Health plans typically do not cover ongoing chronic care such as an extended stay in an assisted living facility or a continuing need for a home health aide to help you in and out of bed. No health plan known by OPM will cover all of your long term care needs.

That's where long term care insurance comes in. It's insurance that helps you pay for long term care services, such as home care or care in a nursing home or assisted living facility.

Open season applications are available at <http://www.ltcfeds.com> and by calling the previously listed toll free number. Hearing impaired customers may call the TDD number, (800) 843-3557.

My advice is to study all material you receive — and can find — very carefully and understand long term care insurance thoroughly before enrolling.

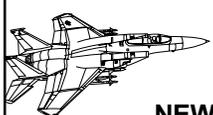
There is an FLTCIP calculator linked to the web site you can use to come up with the exact cost. Also, there are charts included in the information package the LTC Partners send out.

And after you've looked at the FLTCIP and calculated your rates, check around for plans offered by several other companies. Determine if there is a discount if two household members are enrolled.

Read the advertisements you're probably getting from insurance companies (as soon as the federal long term insurance plan was announced, I started getting ads in the mail, some from well known companies and others bearing unfamiliar names); look in the yellow pages under insurance companies; do a long term care insurance search on the Internet; talk to your friends who may have such coverage.

In this case there is no such thing as too much information.

(See related long term care story on page 5)



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 the Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried nonannuitant surviving spouses of deceased Air Force members, who were entitled to receive retired pay, may receive the Afterburner by requesting it from the address below. The Afterburner is not sent to former spouses nor to retirees of other services. Additional copies are not available. The Afterburner address:

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

E-mail address is [Billy.Turner@afpc.randolph.af.mil](mailto:Bill.Turner@afpc.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.

AF Chief of Staff to name new Council co-chairmen

Air Force Chief of Staff Gen. John P. Jumper is presently considering retired Air Force members to head the Air Force Retiree Council for the next several years.

Retired Lt. Gen. Everett H. Pratt, Jr., and Retired Chief Master Sergeant of the Air Force Eric W. Benken stepped down as Council Co-chairmen shortly after hosting a successful meeting of the council in late May at Randolph AFB, Texas. It was the 29th meeting of the Council.

General Pratt was appointed Council Chairman Jan. 1, 1999, and Chief Benken joined the Council when the position of Co-chairman was created.

Their last official act as Co-chairmen was a June 6 letter to General Jumper discussing the results of the meeting and asking for his support and involvement in certain areas.

After a lot of consideration during both panel and open discussions, the Council included the following issues in Category I which were sent to General Jumper for his support:

- * Support for full Concurrent Receipt;
- * Survivor Benefit Plan (SBP) Enhancements;
- * Joint DoD-VA Health Care Eligibility;
- * Recognition and Support of Retiree Activity Offices and Retirees.

The Council also surfaced and discussed a number of issues that were placed in Category II, which will require further research and response by the appropriate staff

agencies. They include:

- * Wavier of Medicare Part B Penalty for overseas military retirees;
- * Allotment support for Armed Forces Retirement Home;
- * Reservations at Air Force FamCamps;
- * Space-Available (Space-A) overseas travel for military widows/widowers;
- * Retired Address Finder (RAF) account;
- * Acknowledgement of changes requested at DFAS-CL;
- * Direct deposit of retiree/annuitant pay in currency of country of residence;
- * DoD Overseas Military Community Bank Region;
- * VA claims backlog;
- * Use of Government Computers by RAO volunteers when Common Access Card (CAC) is implemented and computers are modified.



In their letter to General Jumper, the co-chairmen praised the other council members and the thousands of volunteers Air Force wide, who are making countless contributions to the Air Force.

Retiree Council looks to fill 6 area representative spots

Six retired Air Force members will be named later this year to fill vacancies on the Air Force Retiree Council. Although those selected will not become members until July 1, 2003, the new area representatives are expected to attend the May 2003 council meeting as observers.

Following is a list of the council areas where vacancies will occur and the name of the current representative:

Area I (Idaho, Montana, Oregon, Washington)—Col. Tom Hansen;

Area II (California)—Lt. Col. Leo Sampanis;

Area IX (Alabama, Louisiana, Mississippi, Tennessee)—Col. Glen Dunlap;

Area X (Florida)—Col. Ron Buchert;

Area XI (Georgia, North Carolina, South Carolina and Virginia)—Chief Master Sgt. Greg O'Donoghue;

Area XII (Delaware, Maryland, and Washington, D.C.)—Chief Master Sgt. Charles Lucas.

Members who reside in an area where there will be a council vacancy are encouraged to visit the Retiree Activities Office at the nearest base to review the application procedures in the governing directive, Air Force Instruction 36-3106, Retiree Activities Program.

Interested Air Force retirees may apply only for the vacancy in the area of their residency. Candidates, officer or enlisted, should apply to the commander of the nearest installation.

Since commanders must screen and forward their nominations to the council co-chairmen by Nov. 8, interested retirees should apply not later than Oct. 15. The council co-chairmen will accept nominations only from installation commanders.

While all Air Force retirees will be considered, those who have shown involvement in retiree programs in the past will be considered more favorably.

Areas of responsibility and interest are spelled out in the previously mentioned directive.

(See a complete list of Council members with addresses on page 6).

New DEERS will consolidate 120 databases in 2003

The New Defense Enrollment Eligibility Reporting System, scheduled to begin in 2003, consolidates medical information from more than 120 different databases into a single one that will benefit not only TRICARE patients but also the providers, said an Air Force surgeon general official.

"New DEERS is really a tremendous step forward," said Maj. (Dr.) Paul Friedrichs, operations branch chief of the health benefits and policy division at Bolling Air Force Base, D.C. "It will consolidate information on eligibility, enrollment, claims processing, the primary care manager, and if enrollees have other health insurance."

Under the old system, the major said, the large number of databases resulted in repeated problems for patients and medical officials.

"One common example is that one database would reflect that a person was enrolled in Region 1 while another would report that (he or she was) enrolled in Region 6," Friedrichs said. "Similar conflicts between the various databases could occur, creating problems when a claim was processed or a person sought medical care."

Information on patients from all of the services, including the Coast Guard, as well as Guard, Reserve and any other agency using the TRICARE health system will be included in the new database, said Friedrichs.

"For the first time, all military treatment facilities and TRICARE contractors will be able to access New DEERS to verify someone's eligibility for care, which is a real ad-

vantage, particularly if you're traveling," he said.

Keeping such a massive database up to date can be a daunting task, but one that Friedrichs believes is necessary.

"It improves the way we can deliver health care," he said.

"We will be able to get the right information about a patient at the right time to improve (his or her) treatment, enrollment or claims processing needs. For example, providers won't have to worry about searching through duplicate records to find the correct lab results. This will greatly help providers give our customers the best care possible."

New DEERS is being deployed in three phases. The first, deployed in July 2001, consolidated everyone's enrollment information.

The second phase, deployed in October 2001, added the TRICARE for Life information to the database for senior enrollees (those older than 65) and anyone who qualified for Medicare.

Phase three will be deployed next year and will contain the remaining information regarding claims, data about other health insurance carried by enrollees, and additional administrative data, he said.

Friedrichs expects full implementation of New DEERS in 2003.

TRICARE RFPP

(Continued from page 1)

Prime, Extra, Standard, and Plus) unchanged.

Contracts summary:

Contracts awarded as a result of the Managed Care Support Contract RFP will replace the seven current managed care support contracts with three contracts. This consolidation is intended to improve portability and reduce the administrative costs of negotiating change orders and providing government oversight across seven contracts.

Additionally, according to officials, the reduction in the number of contracts should improve TMA's responsiveness and allow for a uniform implementation period. The three regional contracts will each have Integrated Health Care Delivery and Administrative Services requirements to include network functions, health care functions, claims processing, enrollment, provider certification and related administrative services.

The new contract structure carves out certain elements so that contractors may focus on their core competencies. The carve-out elements include:

* **The TRICARE Dual Eligible Fiscal Intermediary Contract**--This contract is designed to perform claims

processing and customer service functions for DoD beneficiaries who also are eligible for Medicare. For most claims filed by this clearly defined population, TRICARE is second payer to Medicare.

* **Pharmacy Contracts**--There will be two pharmacy contracts. The first will provide a national mail order pharmacy for TRICARE beneficiaries to replace the current one. The second will integrate all national retail pharmacy services. With this contract, TMA seeks to solve many beneficiary portability issues, reduce administrative costs, and provide a consistent benefit.

* **Marketing/Education Contract**--A separate contract will create a national suite of TRICARE Marketing and Education products to provide a uniform message and reinforce the fact that TRICARE is a single, portable benefit.

* **Local Support Contracts**--Military treatment facility commanders will be able to contract for services beyond the national contracts.

TMA is also procuring a new TRICARE Retiree Dental Program contract, and a new National Quality Monitoring Contract.

Long-term care open enrollment extends through Dec. 31

Air Force active-duty, selected Reserve, appropriated-fund civilian employees, military retirees and qualified family members now have the opportunity to purchase long-term care insurance during an open season enrollment period, July 1 to Dec. 31.

The Federal Long Term Care Insurance Program was authorized by Congress in September 2000 to help federal employees, including military, defray the rising costs of long-term care. It helps pay for services such as home care, nursing home care, or assisted living facilities for people no longer able to perform the normal daily activities of living because of chronic mental or physical conditions.

“Long-term care is a subject many young folks don’t see a need for,” said Robin Conner, Air Force long-term care program monitor. “In reality, many people not yet eligible for retirement find themselves in this situation every year.”

According to published statistics, more than 40 percent of people needing long-term care are between the ages of 18 and 64.

Premiums for long-term care insurance are based on age

when the application is received and the benefits chosen. People who apply during the upcoming open season will pay premiums based on their age on July 1.

“We suggest that individuals take the time to educate themselves on this insurance program,” said Conner. “It’s not something people like to think about, but if they or a family member need it, they’ll be glad they did.”

Officials from the U.S. Office of Personnel Management, the sponsor of the Federal Long Term Care Insurance Program, contracted with two major companies to provide coverage. Metropolitan Life and John Hancock Life insurance companies formed Long Term Care Partners, which will be the exclusive operators of the program.

More information on the insurance program is available online at the Federal Long Term Care Insurance Program web site at www.ltcfeds.com, or by calling (800) 582-3337 or TDD (800) 843-3557.

DFAS move

(Continued from page 1)

representative. Also, customers should be prepared to provide their social security number or spouse’s social security number in the case of annuitants.

Mondays and paydays (first business day of the month) are typically the busiest days of the week and month. Customers usually have more success reaching the center during operating hours other than the peak 10 a.m. to 2 p.m. period.

The second project, according to DFAS officials, involved relocating the mail handling operations to London, Ky. That facility has state of the art equipment that enhances processing correspondence, which ultimately results in faster responses to the customer. Retirees and annuitants should use the following addresses to send correspondence to DFAS.

Retirees
 Defense Finance and Accounting Service
 U. S. Military Retirement Pay
 P.O. Box 7130
 London, KY 40742-7130

Annuitants
 Defense Finance and Accounting Service
 U.S. Military Annuitant Pay
 P.O. Box 7131
 London, KY 40742-7131

Officials recommend that customers submit copies rather than original documents, when warranted, since documents

Important phone numbers

The toll-free numbers below are staffed by experts who can help beneficiaries find out about TRICARE-For-Life, the TRICARE Senior Pharmacy Program and TRICARE Prime Remote for active duty and their family members.

These new telephone numbers greatly expand TRICARE’s communications efforts.

* TRICARE Senior Pharmacy Program (877) DoD-MEDS (877-363-6337).

* TRICARE- For-Life program (888) DoD-LIFE (888-363-5433).

Hearing- or speech-impaired beneficiaries may call TTY/ TDD (877) 535-6778.

cannot be returned. All correspondence should contain the retiree’s or annuitant’s social security number. This includes requests to change correspondence address (please see procedures to change addresses on page 11).

In addition, officials remind members of the retiree community that retirees and annuitants can also e-mail certain pay inquiries to them. Those desiring to do so should log on to www.dfas.mil and click on “Contact DFAS.” Scroll down the page to the appropriate title, “Retired Pay” or “Annuitant Pay.” Then, scroll down and click on “Questions or Comments.” Select “Military Retiree” or “Annuitant” then fill out the data fields. After completing the inquiry, click “Submit” at the bottom of the page. All e-mail inquiries will be answered in five to seven business days.

Changes of address may also be submitted by E-mail. As mentioned previously, all requests should include the appropriate SSNs.

Air Force Retiree Council members, addresses

Following is a list of members of the Air Force Retiree Council by area of representation..

For immediate assistance or information, the Retiree Activities Office — located in the military personnel element at most Air Force bases — should be the first line for assistance.

Please call the base operator for the phone number. RAOs are staffed by volunteers who provide valuable assistance to the Air Force retiree community.

Retirees with issues they feel should be brought to the attention of the Air Force Retiree Council should contact the representative for their area.

Area I (Idaho, Montana, Oregon, Washington)

Col. Tom Hansen
8117 75th Street SW
Lakewood, WA 98498-4819
E-mail: C130hans@aol.com

II (California)

Lt. Col. Leo Sampanis
5948 Jeanine Drive
Sacramento, CA 95842-3125
E-mail: retcoun2@cwnet.com

III (Arizona, New Mexico)

Brig. Gen. Keith B. Connolly
9720 E. Vista Montanas
Tucson, AZ 85749-9480
E-mail: kbpacon@cs.com

IV (Colorado, Nevada, Utah, Wyoming)

CMSgt. Charles H. Keeler
781 W 3800 South
Riverdale, UT 84405-1535
E-mail: keelerch@aol.com

V (Iowa, Minnesota, Nebraska, North Dakota, South Dakota, Wisconsin)

Lt. Col. Lawrence M. Phillips
13420 Marquette Ave
Elm Grove, WI 53122-1726
E-mail: swimymca@aol.com

VI (Texas)

Col. Donald W. Hobart
2407 Toulouse
Austin, TX 78748-6047
E-mail: hobartdb@msn.com

VII (Arkansas, Kansas, Missouri, Oklahoma)

Col. Thomas P. Williams
4404 Dawson Ave
N Little Rock, AR 72116-7037
E-mail: williamstp111@aol.com

VIII (Illinois, Indiana, Kentucky, Michigan, Ohio, West Virginia)

Col. Paul B. Moore, Jr.
301 E. Peach Orchard Ave
Dayton, OH 45419-2645

IX (Alabama, Louisiana, Mississippi, Tennessee)

Col Glen R. Dunlap
635 Country Club Drive
Ozark, AL 36360-9016
E-mail: Sactype@snowhill.com

X (Florida)

Col. Ronald V. Buchert
14504 Thornfield Ct
Tampa, FL 33624-2641
E-mail: rbuchert@aol.com

XI (Georgia, North Carolina, South Carolina, Virginia)

CMSgt. Gregory N. O'Donoghue
208 Gable Drive
Dudley, NC 28333-9519
E-mail: tmgregod@juno.com

XII (Delaware, District of Columbia, Maryland)

CMSgt. Charles E. Lucas
9539 Hunt Square Court
Springfield, VA 22153-1343
E-mail: clucas5@juno.com

XIII (Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont)

CMSgt. Bud Hassler
12 Donna Place
Aberdeen, NJ 07747-1312
E-mail: BudHassler@aol.com

XIV (Pacific Region, includes Alaska)

CMSgt. Vincent D. Mee, Jr.
4724 Kershner Ave
Anchorage, AK 99517-3280
E-mail: meeranch@aol.com

XV (Europe)

CMSgt. Bobby G. Roberts
PSC 118 Box 565
APO AE 09137
E-mail: jrاندbgr@t-online.de

Member at large for medical issues

Col. Roger A. Beck
7833 E Foxmore Lane
Scottsdale, AZ 85258-3402
E-mail: beckrml1@cox.net

Member at large representing surviving spouses

Mrs. Jane Edwards
13702 Rhodes
Universal City, TX 78148-2621
E-mail: theprofitt@earthlink.net

IRS warns of identity, financial data theft scheme

The Internal Revenue Service recently warned of a fraudulent scheme that uses fictitious bank correspondence and IRS forms in an attempt to trick taxpayers into disclosing their personal and banking data.

The information fraudulently obtained is then used to steal the taxpayer's identity and bank account deposits.

Officials reported that the IRS has received reports of the scam surfacing from coast-to-coast, including Maine, New York, Georgia, North Carolina, Texas, California and the state of Washington. Dozens of U.S. and foreign victims have been identified so far.

In this scam, a letter claiming to be from the taxpayer's bank states that the "bank" is updating its records in order to exempt the taxpayer from reporting interest or having tax withheld on interest paid on his or her bank accounts or other financial dealings.

The "bank" correspondence encloses a phony form that purports to come from the IRS and seeks detailed personal and financial data. The letter urges the recipient to fax the completed form to a specific number within seven days or lose the reporting and withholding exemption, resulting in withholding of 31 percent on the account's interest. The scheme promoters then use the faxed information to impersonate the taxpayer and gain access to the taxpayer's

Authorization Act adds school physicals to TRICARE benefits

Under the 2001 National Defense Authorization Act, TRICARE will cover physical examinations required for school enrollment.

The new benefit applies to all TRICARE-eligible beneficiaries ages 5 through 11. It does not cover sports physicals. The effective date for the benefit was Oct. 30, 2000.

TRICARE advised beneficiaries to save all receipts and related paperwork for TRICARE reimbursement of school physicals received since Oct. 30, 2000. To file a claim for this reimbursement, beneficiaries should attach the receipt and paperwork to a claim form and send it to their regional managed care support contractor.

TRICARE regards school physicals as preventive services. TRICARE Prime enrollees will not have co-payments or need referrals or authorizations from their primary care managers unless they go to a non-network provider. TRICARE Standard and Extra beneficiaries do not have to get referrals, but they will have to pay applicable cost shares and deductibles for the school physicals.

Beneficiaries may download claim forms from the TRICARE Web site at <http://www.tricare.osd.mil/claims/default.htm> or may contact a local TRICARE Service Center.

finances.

The Treasury Inspector General for Tax Administration investigates a wide variety of offenses, including the misuse of IRS insignia, seals and symbols and identity theft related to tax administration. Taxpayers who have received a fraudulent letter and form should report this to TIGTA by calling the toll-free fraud referral hotline at (800) 366-4484, faxing a complaint to (202) 927-7018 or writing to the TIGTA Hotline, P.O. Box 589, Ben Franklin Station, Washington, D.C. 20044-0589. TIGTA's Web site is located at www.ustreas.gov/tigta.

SS Administration announces "Save For Your Future" campaign

Plans to enhance national education efforts on the importance of savings have been announced jointly by Anne Barnhart, Social Security commissioner, and Dallas L. Salisbury, chairman of the American Savings Education Council (ASEC).

The Social Security Administration and ASEC will combine their efforts through the national "Save for Your Future" campaign, which will begin in the spring of 2003.

Barnhart and Salisbury noted that: * Most financial planners say a person needs between 70 and 80 percent of his or her pre-retirement income to live comfortably in retirement. But for the average worker, Social Security replaces only about 40 percent of pre-retirement income. The balance must come from pensions and personal savings.

* The EBRI-ASEC 2002 Retirement Confidence Survey reveals that 68 percent of American workers have not tried to calculate how much money they will need to save for a comfortable retirement. Yet, 45 percent of those who have done a calculation have made changes in their retirement planning as a result.

Social Security numbers for children

Social Security Administration officials remind parents with children younger than a year old that they will save time and trouble by applying for a Social Security number for the child now.

It's important because an SSN is needed on any child who will be claimed as a dependent on a tax return. Officials report that today, the parents of 92 percent of newborns apply for their child's Social Security number right at the hospital.

If the number is not applied for before the child is one year old, parents will have to wait longer while SS officials verify the submitted birth record with the office that originally issued it.



AAFES sale honors retirees

The Army and Air Force Exchange Service has announced that its special "Still Serving" sales event will again be held this year at most of its world wide facilities. It's scheduled for Sept. 20-22.

The Still Serving event is aimed directly at retiree households.

Officials point out that retirees represent 43 percent of the AAFES eligible customer shopping base, so this event presents both a way to salute the retirees, and an outstanding marketing opportunity.

Store teams are responsible for putting together events for the three days. Details including sale items, prizes and promotional events will be announced later through the Air Force Retiree News Service, flyers and special direct mailings to members of the military retiree community.

Retirees help recruiters meet goal

The Volunteer Involvement Program (VIP), which includes retirees assisting recruiters, is paying big dividends for the Air Force.

Col. Marianne Rogers, chief of the Air Force Recruiting Service Marketing Division, told members of the Air Force Retiree Council recently that the Air Force reached its first milestone in meeting this year's recruiting goal May 2 with the signing of its 37,283rd enlistment contract.

With more than 22,757 airmen sent to basic training since the beginning of the fiscal year, the Air Force has more than enough contracts with people to enter basic training by Sept. 30, meeting its annual goal of 37,283. This is the earliest the Air Force has reached this milestone since 1986, and it's the third consecutive year the goal has been attained earlier than the previous year.

While there were many contributing factors, including more recruiters and more marketing and advertising, Colonel Rogers said the Volunteer Involvement Program played a major role in the accomplishment. There are currently 29 Air Force retirees helping recruiters. Officials said the volunteers, working mostly in administrative areas and manning phones, afford the recruiters more time to perform the essential recruiting duties.

Members of the Air Force retiree community who would like to volunteer for the program should call toll free 1-800-433-9448.

AF museum expansion taking shape

Expansion of the U.S. Air Force Museum is under way in Dayton, Ohio.

Construction crews put in steel frame arches recently, introducing the public to the quickly developing structure that will be the museum's 200,000-square-foot third building. The hangar is the centerpiece of a major museum expansion, with follow-on phases to include a hall of missiles, a space gallery and an education center.

Work on the \$16.6 million project is on schedule, according to officials, and the building is expected to open to the public next spring, coinciding with the centennial of flight celebration.

A master plan developed by museum officials calls for the new hangar to house aircraft and exhibits from the Cold War era to now. The new building will permit the museum to present Cold War history from an Air Force perspective and to realign the flow of exhibits and aircraft into a more chronological format.

The museum staff will undertake a massive movement of display aircraft this fall as a major first step toward reconfiguring the museum's galleries.

Museum officials intend to accomplish the aircraft move while keeping the museum open, although affected areas may be temporarily inaccessible.

The Air Force Museum Foundation is funding the expansion, with the Air Force funding the facility's operating costs.

Museum officials hope to raise attendance from its current annual average of 1.2 million visitors to nearly 2 million visitors. For more information, write or call the museum at: USAF Museum, 1100 Spaatz St., Wright-Patterson AFB, OH 45433; telephone, (937) 255-3286

8th AF Museum seeks certain artifacts

The Mighty Eighth Air Force Heritage Museum in Savannah, Georgia, has issued a call to all Air Force veterans. According to Wade Scrogam, they are presently in the design phase of a post-World War II Gallery expansion and are in search of artifacts.

Scrogam said in order to adequately and effectively tell *your* story, the museum needs three-dimensional objects relevant to Air Force operations after World War II. This includes materials relating to the Cold War, Korea, Vietnam, Panama, Gulf War, Balkans, Afghanistan, etc. He indicated that the museum is a non-profit institution and gifts are deductible.

Individuals interested in making contributions should contact: *The Mighty Eighth Air Force Heritage Museum*, PO Box 1992, Savannah, GA 31402. The museum's phone number is (912) 748-8888 X109 and the e-mail address is collections@mightyeighth.org/.

Travel wisely

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

Editor's note — The following articles are intended to assist members of the retiree community in getting the most for their lei-

Retiree European Escapes program slated for 2003

The Armed Forces Recreation Center Resorts in Europe has announced the 2003 European Escapes, designed exclusively for retirees.

According to AFRC officials, it's back by popular demand and packed with even more "Escapes." AFRC-Europe offers you the opportunity to explore Bavaria's beauty and culture.

In 2003, AFRC Resorts will offer a total of 11 European Escapes. Each escape is made up of different tours and varies in length.

Our European Escapes program has been overwhelmingly popular these past two years," said Richard LeBrun, AFRC general manager. "We have added some exclusive destinations to our standard AFRC tours that will really make your vacation special."

He emphasized that each "Escape" offers a unique itinerary with tours to places such as Neuschwanstein, Berchtesgaden and Munich.

Exclusive "European Escapes" tours include a trip to Rothenburg in January, March and December, the Third Reich-Munich History tour in September, and the Nuremburg Christmas Market tour in December.

Each European Escapes vacation package is based on two adults and includes a welcome reception, hotel accommodations, breakfast, personalized tours, farewell dinner and an airport shuttle to and from the Munich airport. In addition, each identification card holder is eligible to sponsor a total of three European Escapes packages so that they may bring friends and family along.

Mr. LeBrun pointed out that retirees don't have to be part of a European Escapes package to take advantage of

what the Armed Forces Recreation Center Resorts in Europe have to offer. AFRC welcomes retirees for a vacation at any time of the year, with a variety of tours and recreation options.

For further information, go to the AFRC web site at WWW.AFRCEUROPE.COM or write to AFRC Europe HQ, Attn: Marketing, Unit 24501, APO AE 09053. Also, members of the retiree community can contact Linda Bolan at LBOLAN@AFRC.GARMISCH.ARMY.MIL.

Publisher works to make updated travel handbook easy to understand

Essential information in easily understood terms is how the publisher describes the 13th edition of the Worldwide Space-A Travel Handbook and RV Camping Guide now available for purchase by direct order and at many Army and Air Force Exchange Service facilities.

Readers will find detailed information categorized by service, state and country, and everything is alphabetized. You'll find installations, flights, destinations, lodging availability, the best times to travel, telephone and fax numbers. Your chances of obtaining flights and lodging are shown using a "star" system.

Miniature base maps showing lodging and dining facilities in relation to air terminals, gates, etc., are especially useful, said the publisher.

Where possible, lodging prices are shown, as is transportation potential to nearby cities.

Camping or recreational vehicle possibilities and prices, as well as information about worldwide military recreation sites are included for the land-based traveler.

Also included are supplemental *Space-A Travel Updates*. These, as well as e-mail links for remote sign-up, are available on the publisher's Web site: spaceatavel.com.

Updates are also made available in printed form for non-computer users.

The bonus updates offer subscribers up-to-date travel information, including changes in schedules and telephone numbers. Of particular interest are recent, detailed traveler trip accounts, the publisher emphasized.

This edition sells for \$25 plus \$3 S&H (TX residents add \$2.06 tax). Copies can be ordered on the publisher's secure spaceatavel.com web site, by mail using check or credit card, by mail from SpaceaTravel.com, P.O. Box 55, Hurst, TX 76053-0055, or by toll free telephone at (888) 277.2232.

To save additional money, check your base exchange. This title is an AAFES standard stock item, available under an AAFES' STOVES contract with Vendor #60441010

(Editor's note: Another travel story aimed at helping retirees save money on their vacations follows on the next page)

Armed Forces Vacation Club offers retirees big savings

Members of the retiree community are eligible to rent condominiums in certain resorts around the world as part of a vacation club arrangement between the Army and a civilian corporation.

Army Morale, Welfare and Recreation arranged with Cendant Corp. and one of its subsidiaries, Resort Condominiums International, to offer the condos at reduced rates. The deal offers condominium unit rentals for \$234 per week at selected resorts.

Dan Yount, chief of Army leisure travel services, said he thinks the program is a good deal for the DoD community. "I've stayed in some of these places at a much higher rate," he said. "It cost me \$1,000-plus. So \$234 a week for anything from a three-bedroom unit to an efficiency is a good deal."

More than 327 military bases currently take part in the program. Verlin Abbot, Cendant national vice president for DoD and government marketing and a retired Army officer, said the condo rentals are made available at near-cost to military members and DoD civilians. "This way,

we're able to cover expenses and the service member is getting a fun, inexpensive vacation," he said.

Some restrictions apply. Confirmed vacations are not transferable. The customer purchasing the space-available voucher must check in at the resort and be at least 21 years old. Pets are not allowed at any location.

Abbott said service members and civilians must be flexible with their requests. "You're not going to get Vail (Colorado) at Christmas," he said.

"Generally, what's available is off-season or on relatively short notice." In fact, most vacancies aren't posted until 14 to 21 days before the scheduled date of arrival, he said.

For more information on the program and other discount travel packages and specials go to <http://www.armymwr.com/portal/travel/traveldeals> and click on ArmedForcesVacationClub.

Members of the retiree community without Internet access should visit the nearest participating MWR ITR or ITT office and ask to see the Resort Resource Book.

CAP gives retirees opportunity to continue supporting country

As the country steps up its homeland security program, the Civil Air Patrol is doing the same thing and is looking for cadets and senior members to join the effort.

Reflecting back to when the CAP was created a week before Pearl Harbor, Robin Hunt, chief of CAP membership development at the CAP headquarters, Maxwell AFB, Ala., said the organization has come full-circle as it prepares to play a vital role once again in homeland security through the new initiatives being established.

In the early days, the CAP was assigned to the War Department under the jurisdiction of the Army Air Corps. The contributions of the CAP, including logging more than 500,000 flying hours, sinking two enemy submarines, and saving hundreds of crash victims during World War II, are well documented.

Now, according to CAP officials, the auxiliary of the U.S. Air Force can be a major contributor to the critical homeland security efforts. Members have excellent air/ground observation and communications assets at their disposal to provide aerial reconnaissance, photography and transportation, radiological monitoring, disaster and damage assessment, and other jobs.

Perhaps best known for performing emergency services, including disaster relief, search and rescue missions over the past five years, CAP has averaged more than 32,000 flying hours per year of reconnaissance and support to counterdrug missions for the government's fight against narco-terrorism.

All CAP members participating in counterdrug activities must pass Drug Enforcement Administration and U.S. Customs Service background screening. CAP performs missions for several federal government agencies, including: the Departments of Defense, Justice, Transportation, Treasury and Agriculture, the Federal Bureau of Investigation; Drug Enforcement Administration, U.S. Coast Guard; Federal Aviation Administration, U.S. Customs Service, U.S. Forest Service, Federal Emergency Management Agency, and state and local law enforcement.

Civil Air Patrol's assets include a force of more than 61,000 volunteers—36,000 adult members and more than 25,000 cadet members—in more than 1,700 communities across the nation.

Ms. Hunt explained that CAP also possesses a command and control structure that reaches to the local community and supports the Air Force Rescue and Coordination Center and Air Force National Security Emergency Preparedness Agency control centers.

The membership development chief emphasized that "Civil Air Patrol is always in need of individuals to perform missions, mentor to young people, and help lead the organization into the exciting future that we greatly anticipate."

Members of the retiree community—retirees or family members—who would like more information on becoming either an adult member or cadet should call (800) FLY 2338 to determine the name and phone number of the squadron in their area.

FTC issues financial information safeguards rule

The Federal Trade Commission has issued a final rule governing the safeguarding of customer records and information for the financial institutions subject to its jurisdiction. The rule will be published in the Federal Register shortly.

The final rule requires each of these financial institutions to implement an information security program that is appropriate to its size and complexity, the nature and scope of its activities, and the sensitivity of any customer information at issue.

The rule implements the safeguards provisions of the Gramm-Leach-Bliley Act (GLB Act), which require the Commission and certain other federal agencies to establish standards for financial institutions relating to administrative, technical, and physical safeguards for customer information.

Objectives of these standards are to:

- * ensure the security and confidentiality of customer records and information;
- * protect against any anticipated threats or hazards to the security or integrity of such records;
- * and protect against unauthorized access to, or use of, such records or information that could result in substantial harm or inconvenience to any customer.

The Commission also carefully weighed the comments, including concerns expressed about the ability of smaller and less-sophisticated financial institutions to meet the rule's requirements. As stated in the Federal Register notice, the Commission believes that the final rule strikes an appropriate balance between allowing flexibility to financial institutions and establishing standards for

safeguarding customer information that are consistent with the Act's goals.

The rule will require financial institutions over which the FTC has jurisdiction to develop, implement, and maintain a comprehensive information security program that contains administrative, technical, and physical safeguards. As part of its program, each financial institution must:

- * Designate an employee or employees to coordinate its information security program.
- * Identify reasonably foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction, or other compromise of information and assess the sufficiency of any safeguards in place to control the risks.
- * Assure that contractors or service providers are capable of maintaining appropriate safeguards for the customer information and requiring them, by contract, to implement and maintain such safeguards.
- * Adjust the information security program in light of developments that may materially affect the entity's safeguards.

DD Form 214

Following up on a story printed in the last issue of the **Afterburner**, it's obvious that retirees do carry some weight when they make their opinions known. That issue reported the concern that the DD Form 214 is not protected when registered with the county in most states.

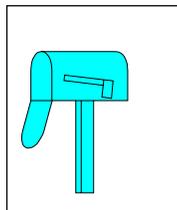
After the **Afterburner** story, parts of which were also run in other publications, retirees weighed in and voiced their opinions.

As a result, we're hearing from retirees, other veterans, and state officials that the issue is being addressed in a number of states. We hope to have more details on this for the January issue.

Moving?

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

* **Retirees** send change of address requests **only** to Defense Finance and Accounting Service, U. S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130. Mark the envelope "change of address" and include your retired grade and Social Security number. DFAS-CL is the only agency which can change the address of retirees for the **Afterburner** and other Air Force correspondence. Their data flows to the Air Force Personnel System, but not DEERS.



* **Annuitants** (surviving spouses who receive pay under the Survivor Benefit Plan or Retired Serviceman's Family Protection Plan) send address change requests **only** to Defense Finance and Accounting Service, U.S. Military Annuitant Pay, P.O. Box 7131, London, KY 40742-7131. Include retired grade and SSN of sponsor and your SSN. This is the only agency that can change the address of SBP annuitants for the **Afterburner** and other Air Force correspondence.

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

Some TRICARE Prime travel expenses reimbursable

Travel expenses incurred while seeking specialty care are reimbursable in certain circumstances under new TRICARE rules.

Nonactive-duty TRICARE Prime beneficiaries can be reimbursed for "reasonable travel expenses" when they are required to travel more than 100 miles from their primary care manager's office, according to TRICARE officials. This benefit is retroactive to Oct. 30, 2000.

The new rules also allow one nonmedical attendant to accompany the nonactive-duty patient. This benefit is retroactive to Dec. 28, 2001.

Some specifics must be met for reimbursement:

- * The primary care provider must refer the patient for the specialty care.

- * The travel distance for specialty care must be at least 100 miles from the primary care manager's office, regardless of the distance from the patient's home.

- * To qualify for reimbursement for a nonmedical attendant's expenses, the patient's primary care manager must indicate the attendant is medically necessary. The attendant also must be a parent, guardian, or other family member 21 or older, TRICARE officials said.

Actual expenses for lodging and meals will be reimbursed up to the government per diem rate for the location of the specialty care.

Receipts are required for amounts more than \$75. Government per diem rates can be found on the Internet at <http://www.dtic.mil/perdiem/pdrates.html>.

Travel reimbursement is handled by each service, so the program may vary slightly among services, TRICARE officials said. They recommend patients with questions or

seeking reimbursement contact their local TRICARE beneficiary counseling and assistance coordinator.

SBP note — Former spouse provision

The Uniformed Services' Former Spouse Protection Act (USFSPA) has many provisions affecting both active duty and retired members.

One provision states that former spouses have certain rights as beneficiaries under the Survivor Benefit Plan (SBP) if ordered by the court. However, the laws controlling the SBP state that a person's eligibility as a "spouse" beneficiary terminates following divorce. The SBP covers a category of beneficiary, not a specifically named individual.

A previously covered "spouse" may retain eligibility as a "former spouse" following a divorce, but action is required to make that happen. The law requires the member to submit a request to DFAS-CL within the first year following divorce to change SBP "spouse" coverage to "former spouse" coverage, in order to ensure the former spouse is eligible for the SBP.

Simply continuing to pay SBP "spouse" premiums following divorce will not guarantee that the person who is now the former spouse will receive the SBP in the event the member dies.

If you are not certain you took the required steps to change your SBP coverage after your divorce, you should contact DFAS-CL at (800) 321-1080 to ensure your former spouse's coverage is properly coded.

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

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