



# Still Serving in Korea



Newsletter 99-3

The newsletter for U.S. military retirees in the Republic of Korea

Jul-Sep 1999

## Medical Care Matters

### CORMV Lawsuit Dismissed

In a disappointing decision on August 9, 1999, a three-judge panel of the U.S. Court of Appeals for the Federal Circuit upheld a lower court's decision to dismiss the civil lawsuit filed in December 1996 by the Coalition of Retired Military Veterans (CORMV).

Stating "This case is about honor," CORMV had sought damages for the government's failure to provide the free lifetime medical care for military retirees that it had promised "as an inducement to career service" in service regulations and reenlistment lectures over several decades. Asserting that free post-retirement medical care constituted deferred compensation for their military service and thus was retirees' property, CORMV argued that the government's conduct constituted an unlawful taking of that property and that damages were warranted.

After reviewing several of the regulations cited by CORMV, the appellate panel disagreed, concluding that "nothing in these [service] regulations provided for unconditional lifetime free medical care or authorized recruiters to promise such care as an inducement to joining or continuing in the armed forces." The panel also stated that CORMV's argument that the government should provide the health care as a matter of fairness should be directed not to the courts, but to Congress.

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*Still Serving in Korea* is published quarterly by the Osan Air Base Retiree Activities Office to inform retirees and family members on information of interest on rights, benefits and privileges, and on the status of legislative initiatives which affect military retirees and beneficiaries. Items in this newsletter do not necessarily reflect the views of the 51 FW, 7AF, PACAF, USAF, USFK, or DOD.

## Pay Matters

### Dual Compensation Penalties Ending

House-Senate conferees on the FY 2000 National Defense Authorization Act agreed to end dual compensation penalties on military retirees who work second careers as federal civilians. Starting Oct 1, 1999, about 6000 regular (non-Reserve) retired officers in federal jobs will have their full annuities restored, a change worth an additional \$10,000 to \$20,000 per year.

Currently, these officers only can keep the first \$10,451 of their retired pay plus half of the remainder. Some lawmakers were surprised federal civilian employee unions were not more vocal opposing this initiative, which will stiffen competition from retired or retiring officers for mid- and senior-level federal jobs.

Conferees also agreed to remove the ceiling on combined federal income – civilian salaries plus military retired pay – now set at \$110,700. This one can pinch well-paid enlisted retirees as well as reserve or regular officers.

*Reprinted with permission from Military Update, Pacific Stars and Stripes, Aug 11, 1999*

### Concurrent Pay

As part of the FY 2000 National Defense Authorization Act, severely disabled retirees with VA service-connected disability ratings of 70-100% will receive a monthly special pay ranging from \$100 per month for individuals who are 70% and 80% disabled, \$200 per month for being 90% disabled and \$300 per month for being 100% disabled. To qualify, the disability rating must have been awarded within four years of retirement.

*The Retired Officers Association Legislative Update, Aug 6, 1999*

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### Retiree Activities Office Relocates

The Retiree Activities Office (RAO) has moved from Room 112B to Room 114C in Building 936 at Osan AB. If you visited the office previously, the new office is across the main hallway from the previous office. Enter through Room 114B and the RAO entrance is on the right. The RAO is the only office occupant, thus providing a quieter and more private setting for retirees and widows to discuss their personal affairs. In another change, the RAO hours have been extended, opening one hour earlier. The new hours are 0800-1500, Monday-Friday.

CORMV is now weighing its options, which include asking the full Appeals Court to consider the case, asking the US Supreme Court to hear the case and trying a new tack at the District Court level.

*The Retired Officers Association Legislative Update, Aug 13, '99*

### Y2K Election Issue?

Historically, we know that an economy in crisis makes the economy the number-one issue around which voters mobilize. But suppose the economy is still chugging away in 2000? If that's the case, the "stay the course" attitude will motivate some voters of both parties: Democrats who credit Clinton/Gore for the current prosperity, Republicans who credit Republicans in Congress, or Fed chairman Alan Greenspan or entrepreneurs.

But "keep on keeping on" doesn't motivate occasional voters to the polls or (and this is important, too) demotivate your opponent's base from going to the polls, so there's going to be a big search for other issues. I believe patients' rights – a shorthand term for the perceived insensitivity of managed-care insurers (HMOs) – could be a hot issue everywhere.

It's become legend in political consulting circles how, when the Helen Hunt character in the movie "As Good as It Gets" bemoaned the difficulties she was having with her HMO, audiences around the country vocally agreed. But neither party seems to have a fix on what voters want in the way of patients' rights. Helen Hunt didn't say that the solution was to allow her to sue her HMO, as Democrats claim is the magic wand. And Republicans can't seem to grasp that what patients want is that decisions be made for medical rather than cost reasons. There's an easy solution that could go a long way to solving the patients' rights problem and take this issue off the table for Y2K. But the politicians may not grasp it. Or may prefer the issue to the solution. And that would be a shame. People would die.

*CapitalWatch Insider, Capital Watch, Aug 6, 1999*

### Tricare Dental Plan

On Oct 1, 1999, the Tricare Family Member Dental Plan (active duty only, not the retiree plan) will be going overseas to active duty military families living in remote areas (places without military dental facilities). We will be watching this with interest because of the possibility of pursuing an extension of the Retiree Dental Plan to overseas also. Whether or not it is feasible, remains to be determined. But it certainly behooves us to be looking down the road, even if the possibility is a few years away.

*Max Facts 23-99, Jul 15, 1999*

### Proposed Tricare Medical Changes

\* *Rx Plan for Medicare-Eligible Service Members.* DOD is required to submit to Congress by April 15, 2001, a plan to expand the prescription benefit to all Medicare-eligible uniformed services beneficiaries. Combined with the Rx pilot project that will be implemented at two sites in FY 2000, this should provide the foundation for a world-wide

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prescription drug option for Medicare-eligible uniformed services beneficiaries.

\* *Reduction in Pre-authorization Burden Under Tricare.*

The agreement stipulates that a single Non-Availability Statement (NAS) (instead of having to obtain multiple NASs) shall be required for those not enrolled in Prime for receipt of health care services related to outpatient pre-natal, outpatient/inpatient delivery and outpatient post-partum care subsequent to the visit which confirms the pregnancy. In addition, the legislation requires the Secretary of Defense to submit a report to Congress by March 31, 2000, on specific actions taken (1) to reduce requirements for pre-authorization for care under Tricare and (2) to reduce requirements for non-availability statements. For example, the intent is to reduce requirements for beneficiaries to obtain pre-authorization for preventive services such as OB-GYN exams, mammograms for women over age 35 and urological exams for men over age 60.

\* *Rejuvenating the Claims' Processing System.* The House-Senate conferees direct DOD to implement best business practices in the claims processing system, to include a greater emphasis on electronic claims processing. Electronic claims processing would not only result in faster reimbursements to providers, but would likely save the DOD about \$300 million per year, because the \$9 Tricare per claim processing cost vastly exceeds the \$2 per claim cost of best private practices.

\* *Higher Tricare Reimbursements.* The Secretary of Defense is authorized to increase CHAMPUS (Tricare) maximum allowable charges (CMAC) if necessary to ensure the availability of an adequate number of health care providers.

\* *Tricare Beneficiary Counselors.* The legislation establishes a formal counseling program for beneficiaries at the lead agent (Tricare Region Directors) and at each MTF. This provision falls short of our objective. The intent of The Retired Officers Association and The Military Coalition for such a program was to have the counselors and advocates be independent of both the MTF and the managed care contractor. This is a step in the right direction, but will have to be monitored carefully to ensure this is not a situation where the "fox is guarding the chicken coop."

\* *Tricare-FEHBP Benefit Comparison.* DOD is required to submit a report to Congress by March 31, 2000, which compares the level of benefits under Tricare to the coverage available under similar plans in Federal Employees Health Benefit Plan (FEHBP).

\* *Tricare Prime Age-in Equity.* Provides a "Sense of Congress" resolution that anyone currently enrolled in Tricare Prime who becomes Medicare-eligible should be able to enroll in Senior Prime if they reside in a demonstration area, regardless of whether their primary care manager (PCM) is military or civilian. Currently only beneficiaries with a military PCM are allowed to age-in automatically and The Military Coalition has strongly objected to this discriminatory DOD policy. ■

*The Retired Officers Association Legislative Update, Aug 13, '99*

### Retirement Planning

How much does a person need to retire and about how long will savings last if invested in different growth programs? Assume that at age 65 you have \$200,000 in savings to invest and are receiving \$1,000 a month in Social Security. The following would apply with an average inflation rate of 4.6%:

If invested in conservative growth (9.7% average annual return), and your monthly living expenses were \$2,000, at age 90 you would still have \$57,739 in savings. If expenses were \$3,000 a month, savings would be gone at age 75.

If invested in moderate growth (10.5% average annual return), and your monthly living expenses were \$2,000, at age 90 you would still have \$78,087 in savings. If expenses were \$3,000 a month, savings would be gone at age 76.

If invested in aggressive-growth (12% average annual return), and your monthly living expenses were \$2,000, at age 90 you would still have \$118,426 in savings. If expenses were \$3,000 a month, savings would be gone at age 77.

*Max Facts 23-99, Jul 15, 1999*

### 1999 Cost-of-Living (COLA) Projection

The Department of Labor released the June Consumer Price Index (CPI) this morning. It is unchanged from May, holding steady at 162.8; therefore, the COLA for 1999 remains at 1.8 at this time. I am still holding to my prediction of 2.1% for the 1999 COLA to retired pay and Social Security.

*Max Facts 23-99, Jul 15, 1999*

### Changes to Retirement Plan and COLAs

Those who entered service for the first time after July 31, 1986, will have the option at the 15 year mark of staying under their cheaper retirement plan, called Redux, and accepting a new \$30,000 bonus, or switching to the High-3 plan, which pays 50 percent, rather than 40 percent, of the average of the last three years of basic pay after 20 years of service.

As the Senate proposed, conferees decided the High-3 plan for the Redux generation should include full annual cost-of-living adjustments, not reduced COLAs as proposed by the Clinton administration and the House.

*Reprinted with permission from Military Update, Pacific Stars and Stripes, Aug 11, 1999*

### What Did Not Make the Cut

Amid all the good news about the FY 2000 National Defense Authorization Act, and the House-Senate conference committee agreement, conferees did reject as unaffordable some Senate and House initiatives that were priorities for segments of the military population.

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Proposals not approved included:

\* A House plan to raise monthly Basic Allowance for Housing (BAH) rates for all members living off base by an extra three percent next January, to lower out-of-pocket housing costs.

\* Major improvements in veterans' education benefits including higher tuition reimbursements under the Montgomery GI Bill (MGIB). They also would have allowed about 100,000 active duty members still under the Veterans Educational Assistance Program (VEAP) to switch to the more generous MGIB.

\* A special \$180-per-month subsistence allowance for military families on food stamps, proposed by the Senate.

\* An Increase in survivors benefits to beneficiaries age 62 and older.

Currently at age 62, benefits fall from 55 percent of the covered annuity to 35 percent. The proposal would have raised the post-62 formula to 40 percent starting this fall and would increase it again, to 45 percent, in 2004. ◻

*Reprinted with permission from Military Update, Pacific Stars and Stripes, Aug 11, 1999*

### New Law Mandates Funeral Support

Congress has passed a new law requiring the Department of Defense (DOD) to provide military funeral honors for each eligible retiree or veteran beginning January 1, 2000.

Upon request, the new legislation directs DOD to provide, at a minimum, a ceremonial flag-folding, flag presentation to the next of kin, and the playing of taps at military funerals.

Mike Wiswell, Ohio American Legion internal affairs director, said his organization, which supports military veterans, will keep a close eye on the new law.

"We view the new legislation as a positive step," he said. "Like many mandates from Congress, we will watch the implementation process and how it works. We will see how Congress expects the military to provide these funeral details on top of the missions they already have."

To support an ever-increasing demand for funeral honors, the Air Force has turned to the Air National Guard and the Air Force Reserve for help.

Although Guard and Reserve augmentation is the solution in some areas, many base honor guard teams need a full-time commitment able to support two to four funerals every day.

Currently, about 89,000 Air Force veterans die annually, equating to more than 240 veterans eligible for funerals every day. Last year, base honor guards provided honors at more than 6,000 funerals. The Air Force projects more than 48,000 requests by 2002.

*Air Force News Service, August 19, 1999*

# Pharmacy Matters

## Defense Department Prescribes New Pharmacy Benefit

Rising costs and concerns for patient safety and health have led the Department of Defense (DOD) to redesign its pharmacy system. Defense health officials already were concerned about inconsistencies in the pharmacy benefit when the General Accounting Office (GAO) reviewed the system in 1998. The GAO called for a more coordinated system that controls costs and makes prescription drugs safer and more evenly available at military treatment facilities, through the DOD National Mail Order Pharmacy (NMOP) and at retail pharmacies in networks under Tricare, the defense managed health care plan. Congress then asked DOD to come up with a new system.

"There was a concern that we develop consistency across-the-board in our pharmacy programs," said Mary Gerwin, Deputy Assistant Secretary of Defense for health program integration and senior adviser to the defense health chief.

For example, if patients get their prescriptions filled at military treatment facilities or by mail order, it costs the system less because DOD has access to Federal Ceiling Prices with the drug manufacturers, Gerwin said.

"Whereas, if beneficiaries get their drugs at the retail level, it could cost the military health system 24 percent to 70 percent more for the exact same drugs."

The problem is further compounded by the lack of standard, system-wide drug availability or formularies.

"A drug available at one military treatment facility isn't necessarily carried at another one," she said. "We've asked Congress for a uniform formulary. These are 'preferred drugs.' Let's say you've got a medication for heart disease, and several drugs provide the same benefits. We want all our pharmacies to carry at least one of those preferred drugs."

Even a preferred drug could lose its effectiveness and potentially cause harm if it interacts with another medication. Since the information systems that control military pharmacies don't directly communicate, patients may get prescription drugs from multiple sources that could cause health risks when they interact, Gerwin said.

"Under the current system, we have no way of knowing if a safety factor is involved, but the new computer system provides a database that consolidates information from different points of service and targets those drug interactions," she said. For patient convenience and to reduce DOD program costs, the new system also

encourages use of the department's mail order pharmacy instead of getting drugs through retail pharmacies. Although current usage of the mail order system is below 10 percent, Gerwin said patients who do get their drugs through the mail like it. She added that the department is able to obtain drugs at the federal ceiling pricing for prescriptions filled via NMOP. Details are available at Tricare Service Centers, military treatment facilities and on the Tricare Web site at <http://www.tricare.osd.mil/>.

Beneficiary cost has played a significant role in redesigning the pharmacy system, Gerwin said.

"We want to make sure this doesn't end up with additional out-of-pocket costs to beneficiaries," she said. "Although there are co-pays for use of the mail order pharmacy (\$4 for active duty family members, \$8 for retirees), prescriptions are and will continue to be filled free-of-charge at military treatment facilities."

Included in the redesigned benefit is a pilot program for Medicare-eligible beneficiaries older than 65. Currently, they can get their prescriptions filled only at military pharmacies on a space-available basis or at base closure sites where they were given special access to the Tricare Pharmacy Retail Networks and the NMOP program.

"We will randomly select two sites for the pilot that, by law, can't be near military treatment facilities," Gerwin said. "We expect the demonstration to begin early next year and last three years." Details of this demonstration are now being finalized.

DOD modeled the new pharmacy design on the best business practices of private sector health plans.

"We looked at both fee-for-service and managed care systems to see what they are doing," Gerwin said. "We had to eliminate some of the best business practices used by private health care systems because they would unreasonably increase out-of-pocket costs for beneficiaries. The department wants to avoid increasing the costs that service members and their families have to pay for their prescription drugs."

The plan could have saved the government more money by charging for prescriptions filled at military pharmacies, said Gerwin.

"In the civilian sector, it's unheard of to get drugs free from a hospital pharmacy," she said. "But we believe that's a core part of the benefit we don't want to disrupt. So we didn't go for any changes in the co-pay for drugs obtained at a military hospital pharmacy."

"I think this redesign measures up to the standards of good patient care," she added. "From the managed care standpoint, it will help control costs and maintain high quality." ■

*Air Force News Service, Aug 6, 1999*

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# Social Security Matters

## Social Security Benefits Review

Military retirees are eligible to start drawing reduced retirement benefits at age 62 if they have 40 quarters of work for which social security taxes were paid. Full benefits (100%) are paid at age 65 or later, depending upon the year of birth, and the amount of reduced benefits at age 62 are also determined by the year of birth (see chart below). Spouses can draw reduced benefits starting at age 62 based on either the military retiree's work record, or their own work records if they have 40 quarters of work for which social security taxes were paid.

Year of Birth	Full Retirement Age	% Benefits at Age 62
1937 or earlier	65	80%
1938	65 and 2 mos	78.9%
1939	65 and 4 mos	77.8%
1940	65 and 6 mos	76.7%
1941	65 and 10 mos	74.5%
1943-1954	66	73.3%
1955	66 and 2 mos	72.2%
1956	66 and 4 mos	71.1%
1957	66 and 6 mos	70%
1958	66 and 8 mos	68.9%
1959	66 and 10 mos	67.8%
1960 and later	67	66.7%

Non-citizen spouses who lived in the U.S. together with the worker for at least five years are eligible to draw benefits while living overseas. For non-citizen spouses living overseas who did not live in the U.S. at least five years, benefits can only be paid for each month they are living in the U.S., and for six months following the month of departure from the U.S. Eligibility begins after the non-citizen spouse has lived in the U.S. for one full calendar month, that is, living in the U.S. on the first day of the month and continuing to live in the U.S. through the end of the month. If the non-citizen spouse departs the U.S. and returns to Korea, benefits continue for the month of departure and the next six months. If the spouse returns to the U.S. before six months and remains for one full calendar month, then benefits continue for that month and for six months after returning to Korea.

Social security disability benefits are paid only if the claimant is unable to perform his/her normal work, or is impaired to the point that earnings average is not more than \$700 per month (effective July 1, 1999) as a result of the claimed disability. For blindness disability, you are considered blind and eligible for disability under Social Security rules if your vision cannot be corrected to better than 20/200 in your better eye, or your visual field is 20 degrees or less, even with a corrective lens.

Disability benefits are paid by social security if the disabled worker has worked for 20 quarters within the

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previous ten years before filing the claim for disability. Additional rules apply to the total number of quarters of work based on the worker's age. Benefits begin six months following the month Social Security determines the disability began. However, if the worker's condition improves, disability benefits will continue for nine months after the worker returns to full employment. Additionally, recipients of disability benefits are also eligible to receive Medicare benefits.

Disability benefits may also be paid to a disabled spouse or widow starting at age 50. For widows who are non-resident aliens, they must have lived in the U.S. for five years together with their spouse, or their spouse must have died on active duty, or as the result of a service-connected disability for which a disability pension was being paid.

Survivor benefits will be paid to non-resident alien spouses and children, based on certain qualifications. U.S. citizen children of deceased U.S. citizens are eligible to draw benefits up to age 19. Mothers of these children can draw benefits until the child reaches the age of 16, even if the mother is a non-resident alien and does not otherwise qualify for benefits based on age. Widows who are disabled may qualify for benefits starting at age 50. Otherwise, they qualify for benefits starting at age 60. In both cases, for non-resident aliens, they must have lived in the U.S. together with their spouse for five years, or the military retiree spouse must have died on active duty or died of a service-connected disability for which a disability pension was being paid.

Osan AB Retiree Activities Office

(The following article describes social security benefits and eligibility for non-U.S. citizen wives and widows)

### 시민권 취득자와 미시민권 분께서 미국외 다른 나라에서 살고있을 경우

1. 남편께서 군생활시 불의 사고로 사망 하셨거나 DIC 연금을 받던 분께서 사망하신 분의 미망인. 만약 미망인 남편께서 군생활시 어떤 이유에 사망하신 경우와 군생활시 핏치 못할 병으로 제대하고 DIC 연금을 받다가 사망하신 미망인 이런 경우엔 사회 보장 연금혜택을 받을수 있습니다. 만약 DIC \$861 받고 계신 분이나 자녀와 같이 \$1078을 받고계신 미망인 께서 연령 60세 되면 사회보장 연금을 받을수 있습니다. 미망인 께서는 기억을 하시고 60세가 되시기 전에 아니면 3개월 전에 저희 사무실에 오셔서 서류 절차를 받으시기 바랍니다.

2. 시민권 없이 한국에서 살다가 미국에 방문시 만약 시민권자가 아니거나 시민권 없이 타국에서 (한국) 살면서 사회보장 연금을 받고 싶으신 분은.

일년에 두번 미국을 방문 하시면 됩니다. 6개월씩 두번 입니다. 만약 본인과 부인께서 미국시민권 일경우와 62세 일경우. 당신께서 사회보장제도 연금을 받을수 있습니다. 그리고 미망인 께서도 60세 부터 사회 보장 연금혜택을 받을수 있습니다.

연금 혜택을 받고싶으신 분은 미국을 방문 하되 미국에서 한달 동안 체류하시기 바랍니다. (일년에 두번) 예를 들어 한국에서 7월 30일에 떠나시면 미국에 8월 1일 부터 체류 날자로 치고 떠날실때는 9월 1일에 (미국에서) 떠나야 합니다. 쉬운것 같지만 매우 복잡합니다. 이런식으로 반복하면 연금을 받을수 있습니다. (자세히 알고 싶으신 분은 전화나 사무실로 방문 하시기 바랍니다.)

가. 미국도착 하시고 말일경사 회보장 사무실에 가십시요. 그러면 미망인 께서는 그들이 원하는 양식에 의해 이름과 쏘셜 번호를 적으시고 제출 하시고 기다리시면 언제 도착과 얼마까지 미국에 체류 했는지 걸문 할것이면 동시에 패스포트를 보여 주시면 됩니다.

나. 미국에서 한달 체류한뒤 똑같은 사무실에 가서야 합니다. 그들에게 한달 체류 증거를 보이면 쏘셜 연금을 신청한다고 하세요. 어디에 살고 있는 주소를 알려야 합니다. 중요한 것은 미국 체류기간 누구와 살고 있다고 같이 동행 하셔야 됩니다. 만약 계좌 번호를 새로 만들거나 종전에 갖고 있는 계좌. 아니면 한국에 있는 계좌 번호를 되시면 됩니다. 또한 ATM 카드를 보여 주면 됩니다. 그럼 미국이나 한국으로 계좌 번호에 따라 전달됩니다.

다. 연금을 타기 위해서 한달후에 똑같은 사무실에 가서 연금 신청을 하십시요. 신청하시게 되면 6개월 까지 연금을 받을수 있습니다. 만약 의문점이 있거나 알고 싶은것이 있으신분은 언제나 사무실에 방문 하여 상의 사시기 바랍니다.

상세히 알고 싶으신 분은 미망인 사무실로 오시거나 전화 하십시요 0333-661-1441. ■

#### **Camp Carroll Point of Contact (POC) Identified**

For those living in the Camp Carroll area, your local retiree activities POC is Lonnie Jabour. You can phone him at 765-7433, commercial 0545-970-7433, fax 765-8549 and e-mail JabourL@usfk.korea.army.mil.

## Survivor Issues

### **Burial Expenses**

Do you know what Social Security and the Veterans Administration will reimburse the family for burial of a retiree? Reimbursement for burial expenses, depending upon the status of the retiree, varies in the amount payable from the Veterans Administration and to whom by Social Security. Be sure family members know. The Army does not provide reimbursement for burial expenses. In a recent case, the family had an expensive funeral for a retiree and then could not pay the cost. They applied for a grant from Army Emergency Relief (AER), but it apparently was not declared an emergency or valid reason for a grant. It appeared to be a case of the retiree not having insurance or SBP, and the family overextending its financial situation. Be careful!

*Max Facts 23-99, Jul 15, 1999*

### **Arlington Expansion**

The Arlington National Cemetery (ANC) agreement calls for immediate transfer to ANC of eight acres of adjacent land that is presently part of Fort Myer. It also calls for transfer of Navy Annex property to ANC not later than January 1, 2010, with the stipulation that the Commission on the National Military Museum (created in the bill) may consider up to 10 of the 36.5 acres comprising the Navy Annex as a potential site for the Museum. If the Navy Annex site is eventually selected as a site for the Museum (by no means a certainty), it must be designed in consultation with the Superintendent of Arlington National Cemetery. The Secretary of Defense is required to write a "master plan" for the Navy Annex. The master plan process is designed to take into account any concerns of local governments about the eventual use of this land for cemetery purposes. The master plan could also potentially accommodate a military memorial that is "compatible" with Arlington National Cemetery.

*The Retired Officers Association Legislative Update, Aug 6, 1999*

### **SBP Wins and Losses**

The FY 2000 National Defense Authorization Act initiative to increase the minimum age-62 Survivor Benefit Plan (SBP) annuity from 35 percent to 40 percent immediately and 45 percent on Oct. 1, 2004, was dropped by the conferees because of their inability to offset its costs with other cuts in mandatory spending programs. SBP reform is a major equity issue and will be high on The Retired Officers Association's legislative priorities next year. The 2001 termination date for the Forgotten Widows SBP annuity (currently \$171 per month) would be repealed and the annuity would become permanent. Finally, individuals who enrolled in the Retired Servicemen's Family Protection Plan were included in the 30-year paid-up SBP program, which is effective in 2008. ■

*The Retired Officers Association Legislative Update, Aug 6, 1999*

## Community Matters

### AAFES Mail Order

Retirees without full SOFA mailing privileges are restricted to sending and receiving items no heavier than 16 ounces. This restricts them from two key services: 1) the Mail Order Pharmacy, and 2) Army and Air Force Exchange Service (AAFES) Catalog ordering. The mail restriction is DOD imposed, not a local mail restriction, and it applies to all retirees in overseas areas who have postal privileges. (We are working with the USAF Retiree Council Pacific Region Representative to see if anything can be done to get this changed.) The AAFES Catalog ordering has been solved, at least partially.

If you are an Osan AB retiree in this category, and you wish to order from the AAFES Catalog, place your order through Customer Service and request delivery of the order to the Osan Exchange. When it arrives, you can pick it up from Customer Service. Because of the limited storage space available, please pick up the order as soon as it arrives. This will be especially true during the upcoming holiday season when the Exchange needs increased merchandise storage space.

Retirees at other locations should check with their Exchange manager. This service could be available if your local Exchange has sufficient storage area.

*Osan AB Retiree Activities Office  
continued on page 8*

## Laughing Matters

### But What Kind of Dreams Does He Have?

A man goes to visit his 90-year-old grandfather in the hospital. "How are you grandpa?" he asks.

"Feeling fine," says the old man.

"What's the food like?"

"Terrific, wonderful menus."

"And the nursing?"

"Just couldn't be better. These young nurses really take care of you."

"What about sleeping? Do you sleep OK?"

"No problem at all --- nine hours solid every night. At 10 o'clock they bring me a cup of hot chocolate and a Viagra tablet --- and that's it. I go out like a light."

The grandson is puzzled and not a little alarmed by this, so he rushes off to question the nurse in charge. "What are you people doing," he says. "I'm told you're giving a 90-year-old Viagra on a daily basis. Surely that can't be true?"

"Oh, yes," replies the nurse. "Every night at 10 o'clock we give him a cup of chocolate and a Viagra tablet. It works wonderfully well. The chocolate makes him sleep, and the Viagra keeps him from rolling out of bed." ☺

## The Director's Corner

### Retiree Home Page

In June, I assumed responsibility for maintaining the Osan AB Retiree Activities Office Home Page ([www.osan.af.mil/retireeaffairs](http://www.osan.af.mil/retireeaffairs)). The revised page has been significantly expanded, and will continue to grow as you tell me what you want to see. To date there has been a good response, especially from retirees in the U.S. who are interested in visiting or relocating to Korea. There is a moderate amount of information to start them off, together with links to key sites containing information on visas, customs (the tax kind), and "touristy"-type information.

The site is there primarily for you, the Korea military retiree. If you want to see more information or more detail added to the site, let me know. Also, let me know if you want more links added and tell me what kind you want. I've purposely kept the site simple, but will add whatever is legal if that will help you and other retirees.

### Forms, Forms, Forms

The RAO maintains many forms, including some of the more commonly used Department of Defense (DOD) and Standard forms, and a limited selection of Social Security forms. The greatest selection of forms is the Veterans Administration forms.

If you want to apply for a disability pension, if you want to convert your military disability pension to a VA pension, if you want to apply for a VA home loan or VA education benefits, then you can call, e-mail or stop by the RAO. If I don't have the form in stock, I can order it.

Social Security forms are a different matter. Generally, when you want to apply for Social Security benefits, I provide a basic information form that is sent via fax to Social Security. Based on the information you provided, they will send you the necessary forms, together with a letter of instruction on what supporting documentation you will need to submit with the completed application. Since these forms are modified frequently, it would be difficult for me to keep the current versions on hand.

*Jack Terwiel*

**RETIREE ACTIVITIES OFFICE  
51 MSS/CVR  
UNIT 2097  
APO AP 96278-2097**

ADDRESS CORRECTION REQUESTED

*Community Matters - continued from page 7*

### **Flags for Army Retirees**

Hold tight, it is going to happen, we are working on it. A staff action paper for the DCSPER signature has been coordinated with the necessary agencies, including the budget people, and is now awaiting final approval and signature by the DCSPER. The Air Force and the Navy earlier sent messages to the field telling installations to issue the flags. However, I've heard it is not in effect at all their installations either. If a retiree loses the flag that is issued, replacement may not be possible.

*Max Facts 24-99, Jul 28, 1999*

### **Army Retiree Records Could Be Moving**

As it stands now the Army in FY 2000 will have to pay for storage of military retiree records. The National Archives has determined that retiree records are permanent records. This means they can be stored at the National Archives without cost to the Army. While the storage and maintenance of Army retiree records is not a responsibility of Army PERSCOM, I have been in contact with the Army action office to provide input from the retiree's viewpoint and some areas of retiree concern. As this progresses, information will be provided here and through *Army Echoes*. ■

*Max Facts 23-99, Jul 15, 1999*

### **U.S. Military Retirees Association Korea Annual Membership Meeting**

The annual meeting of the U.S. Military Retirees Association Korea (USMRAK) will be held on Saturday, December 4, 1999, from 1100-1245 in the Main Lounge of the Moyer Community Activities Center.

All military retirees living in Korea are members of this association by their retired status. The annual meeting provides the opportunity for members to gather and discuss retiree issues. These issues then can be taken up by the USMRAK, the USFK Retiree Council, or other appropriate forum or agency for further action. The election of new officers for the coming year will also take place at this meeting.

*All retirees are invited to attend.*

### **In the Next Issue**

**Enacted Legislation Review –**

Changes affecting retirees

**Your Responsibility –** Helping your family survive your passing