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COLA 2010 Update 07: Rep. Carolyn McCarthy (D-NY) introduced 8 SEP 09 legislation that, if passed, ensures retirees will receive a cost-of-living-adjustment (COLA) in 2010. Under the current guidelines, social security recipients are not scheduled to receive any COLA next year. The Social Security COLA Fix for 2010 Act (H.R.3536) will help seniors offset the rising costs that they face by providing them with a one-time \$150 payment in lieu of the Social Security COLA. Social Security COLAs are based on inflation, and since inflation did not increase in 2009, Social Security payments are expected to remain at the same levels in 2010 as they have been in 2009. While inflation may not have gone up since last year, costs for seniors, especially their healthcare costs, are increasing. According to McCarthy's office, Medicare Part B costs, for example, have gone up by an average of 7.8% over the last five years and are projected to rise in 2010 by as much as 9%. Seniors also largely live off investment income, many of which have seen staggering hits as a result of the economic downturn.

The lack of a Social Security COLA increase in 2010 would affect over 50 million individuals who receive Social Security checks, says McCormick's office. The 2010 Social Security projections represent the first year without a COLA increase since the automatic Social Security COLA adjustments began in 1975. "I have been hearing from many seniors in my district who are concerned about not getting a COLA in 2010. Seniors rely on these payments and with the increasing costs of healthcare coupled with hits to their investments, America's seniors are being shortchanged. This bill will help provide some relief to millions of Americans," said Rep. McCarthy. While most federal retirees and their survivors who receive Social Security would benefit from the bill -- if it passes -- about 200,000 federal annuitants, covered by CSRS and other systems, who are not eligible to receive Social Security benefits would not, according to the National Archive and Retired Federal Employees Association (NARFE). [Source: My Federal Retirement Newsletter 14 Sep 09 ++]

STUDENT VETERANS of AMERICA Update 01: Student Veterans of America, a group formed to improve veterans education benefits and transition services, now has 200 chapters and expects continued growth, its executive director announced 10 SEP. Afghanistan war veteran Derek Blumke, who also was a co-founder of the two-year-old group, said reaching 200 chapters is an important milestone for "military veterans who have traded boots for books." One of the main reasons the group was formed was to push for updated education benefits for a new generation of combat veterans, and to get assistance for students in the National Guard and reserve components whose education was disrupted by deployments to Iraq and Afghanistan. Most veterans attending college are older than other students and have different challenges in completing a degree — one reason why they have banded together so quickly, said Air Force veteran Blumke.

Enactment of the Post-9/11 GI Bill, which took effect 1 AUG, marked success on the group's top agenda item. That program's promise of tuition, fees, book allowances and living stipends is expected to bring more veterans to college and university campuses. The group's vice president, Michael Dakduk, said veterans who learned to watch out for each other when deployed are now watching out for each other on campuses. Dakduk is a Marine veteran who deployed to Iraq and Afghanistan. Blumke said the 200th chapter, approved 7 SEP, is located at Fort Lewis College, Colo. With enactment of the new GI Bill benefit, the group has expanded with new missions, launching a mental health and suicide prevention program, providing transition assistance to wounded and disabled veterans enrolled in college and establishing an alumni program so veterans who have graduated can help veterans still in school. For more info on this organization refer to www.studentveterans.org. One feature of this site is a map of the U.S. on which you can click the geographic location of the school a chapter is associated with and send an email to the Chapter representative with whatever questions you may have about your education and/or benefits. [Source: AirForceTimes Rick Maze article 10 Sep 09 ++]

SEPT 11 REMEMBRANCE: Killed in the Sept. 11 attack on the Pentagon Retired MSgt. MAX J. BEILKE, U.S. Army Deputy Chief, Army Retirement Services (DAPE-RSO), Author, "Max Facts" Headquarters, Department of the Army, Alexandria, Va. Max was more than a communicator -- he was a friend to thousands of Army retirees and others who read his folksy electronic newsletter, "Max Facts." Skillfully blending important information that he plucked from various sources with his personal insights, he was an important voice for Tricare

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For Life. His primary concern was using diverse media to "get the word out" to retirees about all their benefits and services, and toward that mission, he pushed for a DAPE-RSO home page and he created his newsletter to augment "Army Echoes, the Army Retirement Service's publication. Max spent 22 years on active duty, serving in Korea and Germany, and was the last U.S. combat soldier to leave Vietnam. When he retired, he was the senior noncommissioned officer with the intelligence command at Fort Meade, Md. He formerly served as president of the Combined National Veteran's Association of America, as a member of the Chief of Staff of the Army Retiree Council, and served as the legislative counsel for the National Association for Uniformed Services.

Max's efforts were the inspiration for the RAO Bulletin in its present format. Prior to his death many articles were used from his newsletter for insertion into the Bulletin. After his death there was a void of plain language info which the RAO Bulletin has attempted to fill. "Max Facts" was chockfull of reliable information and valuable tidbits gleaned from myriad Web sites, meetings, and publications. Occasionally, Max offered his own personal advice on an issue affecting retirees, or he took on a reader's problem and personally worked to find a solution, prompting one to write, "thank you for the information, and a shoulder to cry on." Humble and responsive, he had excellent relationship- building skills, and acquired an immense network of contacts to verify information he used in his column. Always happy to assist and skillful at communicating complex policy issues, he was especially attentive to Tricare beneficiaries, helping them find answers to difficult questions, and providing reassurances that Tricare works. No topic was too trivial for Max Facts, and Max seemed to provide an endless flow of information. He liked to finish each column with a favorite saying, followed by his standard greeting, "Until Next Time, Have a Great Army Retiree Week!" Max Beilke left an indelible imprint on Tricare. Through his caring and dedicated efforts, over age-65 retirees who are eligible for Tricare For Life, which began 1 OCT 01, are better informed about their expanded benefits. He was a true friend, not only to Army retirees, but to the entire Tricare family. He is missed greatly. [Source: Various 11 Sep 09 ++]

NDAA 2010 Update 02: The Senate Appropriations Committee approved the FY 2010 Defense Appropriations Bill on 10 SEP. The measure provides \$636.3 billion in defense funding for the coming year with \$128 billion of that designated to sustain contingency operations in Iraq and Afghanistan. Interestingly enough, the committee also seeks increased healthcare funding for TRICARE to cover a \$307 million shortfall due to a DoD underestimate of the Tricare population by nearly 300,000 and to a DoD forecast of rebates, yet un-received, from the newly approved federal retail pricing guidelines. The difference between the defense authorization bill (NDAA) and the defense appropriations bill can be confusing because both bills are currently under consideration. The authorization bill is in conference committee while the appropriations bill passed through the full Appropriations Committee as noted above. Basically their functions are:

- The defense authorization bill (which is the responsibility of the House and Senate Armed Services Committees) includes the law changes needed to authorize troop levels, weapons procurement, new programs, and changes in pay and benefits (including pay raises, health care, concurrent receipt and survivor benefits).
- The defense appropriations bill (under the purview of the House and Senate Appropriations Committees) provides the funding to pay for the programs specified in the authorization bill. Congressional rules normally bar putting authorizing provisions in an appropriations bill, to make sure the legislators with the purse strings don't usurp the Armed Services committees' authority.

Ideally, the authorization bill should pass before the appropriations bill. That way all of the provisions authorized by Congress can have the funds appropriated. But it doesn't always happen that way. At present, both the House and Senate have passed their versions of the Authorization Bill and leaders of both chambers have begun negotiations to resolve the thousands of differences between them. They hope to get that finished by the end of September. But in past years it's usually taken until October, November, or even later to resolve various contentious political issues that cause negotiation gridlock. The looming end of the fiscal year puts more pressure on the appropriators, so they often act on a more accelerated schedule, even though they start later. The House already passed its version of the Appropriations Bill, and the full Senate likely will shortly. Given that it includes much-needed war funding, it's a better bet that House/Senate negotiations on the Appropriations Bill may get finished before 1 OCT. [Source: NAUS Weekly Update & MOAA leg Up 11 Sep 09 ++]

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VA BURIAL BENEFIT Update 05: Military veterans who were laid to rest at Burr Oak Cemetery near Chicago can be reburied at the Abraham Lincoln VA National Cemetery at no cost to their families. Normally, burial benefits are extended to veterans only once. However, because of the Burr Oak grave-reselling scheme, officials will allow their families to rebury them at no additional cost. Headstones and markers for the gravesites will be included. For more information, call the Abraham Lincoln Cemetery at 815-423-9958 or the office of U.S. Representative Debbie Halvorson, congresswomen for the 11th District of Illinois, at (815) 726-4998. Her staff says they will gladly assist anyone in facilitating requests for reburials. [Source: NAUS Weekly Update 11 Sep 09 ++]

VA AIDS CARE Update 02: The VA has announced that it will begin routinely offering HIV tests to all veterans who receive care at its medical facilities. Under the new policy, veterans must verbally consent to the test. However, they can opt to decline being tested. The new policy follows recommendations from the Centers for Disease Control, which advised that all patients should be offered HIV testing even if they are not considered at risk. [Source: NAUS Weekly Update 11 Sep 09 ++]

TMOP PRESCRIPTION REFILL Update 01: Express Scripts, Incorporated (ESI) is allowing early refills from the Tricare Mail Order (TMOP) and Retail (TRRx) pharmacy systems for California residents displaced by wildfires. This blanket authority expires 9 OCT 09, and only applies to beneficiaries residing in Los Angeles, Monterey, Placer, San Bernardino and Mariposa Counties who specifically indicate they were unable to bring their prescription medication with them when they evacuated. If possible, beneficiaries displaced without their prescription bottle should visit the pharmacy where the prescription was filled. Beneficiaries can request assistance at another pharmacy; however, help provided is at the pharmacy's discretion. If beneficiaries use a retail chain, they can get medication from another store in that chain. A beneficiary's primary care manager can call in a new prescription to any network pharmacy in the area. Tricare beneficiaries who are impacted by wildfires are also able to use their one-time-per-year override. Tricare pays for the beneficiary's additional refill when this override is used. Beneficiaries are responsible for applicable co-pays. Additional provisions may be authorized if a beneficiary in the impacted areas has already used this benefit. Contact Express Scripts at (866) 363-8779 or visit ESI's Website www.express-scripts.com/Tricare if you need assistance or to find network pharmacy near you. [Source: NAUS Weekly Update 11 Sep 09 ++]

MERCHANT MARINE WWII COMPENSATION Update 04: One of the best kept secrets of World War II is the story of the men who served in the United States Merchant Marines. Today, however, the story is clear. Merchant Mariners ships and men enabled America to provide desperately needed war materiel, petroleum and related supplies to our troops and allies in freedom, leading to freedom's victory over Imperial Japan and Nazi Germany. With their essential cargoes, the ships of President Roosevelt's Merchant Mariners became primary targets of German U-boats and Japanese Kamikaze attacks. Several thousands of men were killed or wounded, and more than 350 ships were sunk. Losses of men and ships were so high newspapers were asked not to report casualty rates to avoid creating a shortage of volunteers and to prevent the enemy from knowing their success. That is why many Americans have never heard the story of courage and the critical role these men played in the victory of World War II.

Today, however, the secret must be told and our nation's gratitude must be expressed. These veterans need to be shown that our country appreciates their valiant service. To this end, citizens are being asked to contact their Senators and ask them to add their name to S.663, "The Belated Thank You to Merchant Mariners of World War II." This bill is exactly the same as a measure already approved in the House, H.R.23, to give full recognition to the Merchant Mariner men of World War II. It would secure the recognition and compensation Merchant Mariners

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were denied after World War II. The bill gained an additional cosponsor on 9 SEP when Sen. Kay Bailey Hutchison (R-TX) became one of the 40 supporters of the bill. If not already signed on your senators need to join the effort to finally open the secret of the heroism and the critical role these veterans served when freedom was threatened. One way to ask them to do this is to go to the NAUS Action alert site <http://capwiz.com/naus/issues/alert/?alertid=13376501>, enter your zip code and review the editable text of a message to encourage your senators to sign onto the bill as a cosponsor, complete your contact info, and click the SEND MESSAGE tab. [Source: NAUS Weekly Update 11 Sep 09 ++]

HEALTH CARE REFORM Update 12: President Obama attempted to alleviate veterans concerns in his address to Congress on 9 SEP. "One thing that reform won't change is veterans' health care," he said. "No one is going to take away your benefits. That's the truth." But one key lawmaker is not quite so sure. In a written statement issued 10 SEP, Ranking Member of the House Committee on Veterans' Affairs, Rep. Steve Buyer (R-IN), expressed concern that "in its current form, H.R. 3200 could result in bureaucratic determinations that veterans enrolled in VA health care do not meet acceptable coverage standards, exposing them to a new 2.5% punitive individual income tax. This is just one of several provisions in the bill that could harm veterans." Prior to the summer recess, the House Energy and Commerce Committee approved two of six changes to H.R. 3200 that Rep. Buyer and other House lawmakers feel are necessary to ensure veterans are not adversely affected by the ongoing reform effort. The remaining four items have yet to be addressed, including the provision exempting veterans from the new healthcare tax. Rep. Buyer said that although he has received assurances that these problems will be fixed, he will "continue to hold the majority leadership accountable, until veterans see the changes to the legislation that they deserve and expect." [Source: NAUS Weekly Update 11 Sep 09 ++]

PHILIPPINE VISAS: U.S. citizens do not need a visa to enter the Philippines for stays of less than 21 days. Foreign nationals, including U.S. citizens, admitted under E.O. 408 (non-visa required nationals admitted for 21 days) may extend their stay in the Philippines beyond 21 days by applying for a visa waiver at the nearest Immigration Office before the expiration of the 21-day period. Visitors coming to the Philippines on the no-visa policy must enter for tourism purposes; have a passport valid for six-months beyond their estimated stay; and present proof of onward travel. If the intended stay is over 21 days, a visa is required. Currently, 21-day visas can be extended to 59 days for approximately 5,000 Pesos (about \$100). Visa extensions can be made at the Bureau of Immigration in Manila or at a regional office. Visitors who do not keep their Philippine visa status current may become subject to fines, detention, or deportation.

Foreign nationals holding a temporary visitor's visa pursuant to Philippine Immigration Act of 1940 and aliens admitted under E.O. 408 may extend their stay in the Philippines every 2 months for a total stay of 16 months. Extension of stay after 16 months, up to 24 months, needs the approval of the Chief of the Immigration Regulation Division. Extension of stay after 24 months needs the approval of the Commissioner. (MCL Memorandum dated 31 July 2007). Effective 17 SEP 07, applications for extension of tourist visas as well as payment thereof, shall be made on or before the expiry dates of the foreign national's lawful stay, otherwise, payments shall include penalties and motion for reconsideration.

There are many types of visas for permanent residents. The non-quota types are similar to U.S. family based categories. For example: spouses of Philippine citizens are eligible for a "13-a visa" which will give the holder a permanent resident status. Under the Philippine Immigration Act of 1940, Section 13 (a), non-restricted nationals are eligible for permanent residency in the Philippines. This visa is issued to an alien on the basis of the valid marriage to a Philippine citizen. To qualify for this visa, the applicant must prove that:

- He/she contracted a valid marriage with a Philippine citizen.
- The marriage is recognized as valid under existing Philippine laws.
- There is no record of any derogatory information against the applicant in any local or foreign law enforcement agency.
- He/she is not afflicted with any dangerous, contagious, or loath-some disease.

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- He/she has sufficient financial capacity to support a family and will not become a public burden.
- He/she was allowed entry into the Philippines and was authorized by Immigration authorities to stay.
- NOTE: This visa is only available to citizens of a country that grants permanent residence and immigration privileges to Philippine citizens.

The Special Resident Retiree's Visa (SRRV) also known as the "Retiree's Visa" is a non-immigrant visa with age and financial requirements covered by the laws and provisions of the Philippine Immigration Act of 1940. The SRRV is advantageous because the holder receives a permanent non-immigrant status with multiple entry privileges and need not be married to a Philippine citizen. This visa is issued to former Filipino citizens and non-restricted foreign nationals who are at least 35 years old, have no criminal record, meet the medical standards, and meet the investment requirements. Enrollment Options are:

- With Pension - 50 years old and above, a required time deposit is US\$10,000.00 and a monthly pension of US\$800.00 for a single applicant; US\$1,000.00 for a couple.
- Without **Pension** - 35 to 49 years old and a US\$50,000.00 time deposit or 50 years old and above and a US\$20,000.00 time deposit.
- Former Filipino citizens (at least 35 years old, regardless of the number of dependents) – US\$1,500.00
- Ambassadors of other countries who served and retired in the Philippines or are current and former staff members of international organizations including ADB - US\$1,500.00.
- A resident retiree can include without additional deposit his spouse and an unmarried child below 21 years old; or two (2) unmarried children who are under 21 years old. However, the third or additional child/dependent of a foreign national retiree who is under 21 years old will have an additional deposit of US\$15,000.00 per child/dependent. The conditions and restrictions to the deposit are similar to that of the principal's deposit. For more information about SRRV, refer to <http://www.philippine-portal.com/visas/special-retiree-resident-visa-ssrv.html>.

The Philippines Visa Upon Arrival Program (VUAP) is a liberalized visa policy that allows tourists and foreign investors who are classified as restricted nationals or nationals who require visa, to enter the Philippines. This visa is also issued to foreign investors and businessmen who are endorsed by the Board of Investments, Philippine Retirement Authority, Philippine Chamber of Commerce and Industry, local business councils and local/foreign chambers of commerce and industry to enter or stay in the country. To obtain submit the application or request to the foreign chamber of commerce (e.g. Indian Chamber of Commerce) or to any authorized sponsor organization who will directly submit the documents to the Bureau of Immigration. A confirmation letter from the Bureau of Immigration will be issued to the applicant with a single or three year multiple entries, depending on the nature of application. The application fee of 5,510 Pesos (only paid once) allows the applicant to stay in the country for 30 days and is extendable for six months. [Source: U.S. Embassy ACS Newsletter Sep 09 ++]

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MOBILIZED RESERVE 8 SEP 09: The Department of Defense announced the current number of reservists on active duty as of 8 SEP 09. The net collective result is 887 more reservists mobilized than last reported in the Bulletin for 15 AUG 09. At any given time, services may activate some units and individuals while deactivating others, making it possible for these figures to either increase or decrease. The total number currently on active duty from the Army National Guard and Army Reserve is 111,710; Navy Reserve, 6,528; Air National Guard and Air Force Reserve, 15,740; Marine Corps Reserve, 8,676; and the Coast Guard Reserve, 646. This brings the total National Guard and Reserve personnel who have been activated to 143,300, including both units and individual augmentees. A cumulative roster of all National Guard and Reserve personnel who are currently activated can be found at <http://www.defenselink.mil/news/Sep2009/d20090908ngr.pdf>. [Source: DoD News Release No. 692-09 9 Sep 09 ++]

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AFRH Update 04: The Armed Forces Retirement Home (AFRH) has a waiting list for its Washington, DC, and Gulfport, MS, facilities. AFRH encourages all eligible retirees who hope to move to one of the facilities to apply for admission as soon as possible in order to be placed on the waiting list. Whether a retiree is ready to move

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in five months or five years, the key is getting onto the waiting list. Your position on the waiting list is based on the application approval date. To be added to the AFRH waiting list, you must submit a completed application and include a medical examination and functional assessment. As a room becomes available at either facility, AFRH contacts those with approved applications, in order of their approval dates, for move in. If AFRH calls you before you're ready to move, you'll remain on the waiting list with your original approval date. For information, go to www.afrh.gov or call 1-800-422-9988. [Source: Army echoes Sep-Dec 09 ++]

REFERRAL BONUS Update 04: The \$2,000 Recruiting Referral Bonus Pilot Program was suspended 1 JUL for all new referrals. Referrals submitted after 1 JUL will not qualify for the bonus. All referrals submitted before 1 JUL must enlist before 30 SEP 09, for the sponsor to qualify for the referral bonus payment. The bonus pilot program was temporarily suspended so the Recruiting Command can review lessons learned and reevaluate the policy and eligible sponsor categories. Recruiting Command, however, is still seeking referrals. MG Donald M. Campbell Jr., USAREC Commanding General said, "Despite recent improvements in the recruiting environment, we still need your help with the Army's mission." Campbell urges you to continue telling your Army stories whenever and wherever you can, and to refer those interested in serving as enlisted Soldiers or officers.

The Army Referral System-Sergeant Major of the Army Recruiting Team (ARS-SMART) is still available for sponsors to support the recruiting effort. Referrals submitted via ARS-SMART after 1 JUL that result in an enlistment in the Army or Army Reserve qualify sponsors to receive the Sergeant Major of the Army coin and certificate, but no monetary payments. USAREC has 326,168 registered sponsors eligible for the referral bonus and has received more than 144,769 bonus eligible referrals – 28,361 of which have resulted in an Army or Army Reserve enlistment (FY 06 to 30 JUN 09). Recruiting Command Headquarters staff sent an e-mail notification to all eligible sponsors who made referrals under this program to let them know that the program had been suspended. All those who have received an initial bonus payment for a referral will receive their final payment of the bonus once USAREC verifies that the referral has completed all training requirements. [Army Echoes Sep-Dec 09 ++]

NATIONAL GUARD RETIREMENT GUIDE: The U.S. Army has published the first Retirement Guide for National Guard Soldiers and Families. The 56-page Army National Guard Information Guide on Non-Regular Retirement was written for anyone with an interest in how a member of the Army National Guard can earn retirement points credit, qualify for retired pay for non-regular service and apply for retired pay. It is the result of a collaboration between the Army G-1 Retirement Services Division, part of the G-1's Human Resources Policy Directorate, and the Army National Guard. The rules, links, and references covered therein are not the definitive answer on any subject. All are subject changes in laws, directives, regulations and the determinations of the offices and agencies responsible for the information assembled and presented here. For matters concerning individual Retirement Points Accounting, contact the RPAM Administrator (Retirement Points Accounting Management Administrator) for the state in which the Soldier is a member or held membership. For specific determinations of retirement eligibility, the RPAM Administrator can refer questions to Human Resources Command - St Louis (HRC-St Louis). The guide can be viewed at www.armyg1.army.mil/rso/docs/ARReserveRetirementGuide.doc. [Army Echoes Sep-Dec 09 ++]

VETERAN EMPLOYMENT Update 04: The number of unemployed Iraq and Afghanistan veterans is now almost the same as the number of service members currently deployed in support of those two wars, according to new Labor Department numbers. A key member of Veterans of Foreign Wars said the data indicates that the government needs to do more to help separating combat veterans find jobs and that veterans need to think about their options, including using the improved GI Bill. Labor Department figures released 4 SEP show the nation's unemployment rate has now reached 9.7% (the highest in 23 years) and the rate among Iraq and Afghanistan veterans is 11.3%. About 185,000 Iraq and Afghanistan veterans are out of work, just 9,000 fewer than the number currently deployed to those two areas, said Justin Brown of the VFW's national legislative service. "The

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government needs to do more to help, like making sure veterans are getting a piece of the economic stimulus package that really short-changed veterans,” Brown said. “And people who are separating from the service need to think about what they are going to do.” One option, Brown said, is for separating service members to use the Post-9/11 GI Bill to attend college. The program pays full tuition and fees, plus an allowance for books and a living stipend, that can help prepare veterans for a better job while tiding them over until the economy improves. “They can come back into the job market when it is better,” Brown said.

An unemployment rate that is higher for recent combat veterans than for the overall U.S. population is not a sign of discrimination against veterans, Brown said, but a sign that service members leaving the military today are hamstrung in some ways in the hunt for jobs. “A 22-year-old getting out of the service right now has networks of friends and family who are not employment networks,” Brown said. “The primary way they are finding jobs are those listed in the paper or on the Web, and those are the hardest jobs to get because that’s where there is the most competition.” The economic stimulus passed earlier this year was supposed to create 3.5 million jobs, but veterans received no special treatment and, in some ways, ended up losing ground, he said. If the money was spent by the federal government, there would be several requirements for setting aside jobs for veterans, such as making sure jobs are listed with veterans’ job centers. Instead, the stimulus bill provided the money for projects in the form of state grants, and states are under no obligation to follow those rules. Brown said he hopes Congress changes the rules later this year. [Source: AirForceTimes Rick Maze article 4 Sep 09 ++]

NATIONAL WORLD WAR I MUSEUM: On 11 NOV 18 an Armistice was declared to end the fighting in World War I. Concerned citizens in the United States reflected on the past War and on the losses sustained, and they wondered what could be done to honor and remember. Just two weeks after the Armistice, Kansas City leaders met to discuss the need for the creation of a lasting monument to the men and women who had served in the War, and most notably to those who had died. R.A. Long, the founding president of the Liberty Memorial Association, said, “From its inception it was intended that this Memorial should represent on the part of all people, a living expression for all time of the gratitude of a grateful people to those who offered and who gave their lives in defense of liberty and our country.” A community-based fundraising drive in 1919, organized and led by the Liberty Memorial Association, raised over \$2.5 million in just ten days. This staggering accomplishment for the time reflected the passion of public sentiment for the Great War that had dramatically changed the world. Following the fundraising drive, the Kansas City Chapter of the American Institute of Architects held a national architectural competition to choose a design for the Memorial.

The site for the Liberty Memorial was dedicated on 1 NOV 21. On this day, the supreme Allied commanders spoke to a crowd of more than 100,000 people. It was the only time in history these leaders were together in one place. In attendance were Lieutenant General Baron Jacques of Belgium; General Armando Diaz of Italy; Marshal Ferdinand Foch of France; General John J. Pershing of the United States; and Admiral David Beatty of Great Britain. After three years of construction, the Liberty Memorial was completed (except for the north frieze wall, dedicated in 1935). President Calvin Coolidge delivered the dedication speech to a crowd of 150,000 people. He spoke of how “the magnitude of this Memorial, and the broad base of popular support on which it rests, can scarcely fail to excite national wonder and admiration.” In the years following its unveiling, the Liberty Memorial proved to be a dynamic addition to Kansas City’s cultural offerings.

Over time the physical structure of the Liberty Memorial deteriorated, and in 1994 it was closed due to safety concerns. In 1998 the public voiced its support for the Liberty Memorial once again by passing a half-cent sales tax for 18 months to support the restoration. While revitalizing the Liberty Memorial, plans took shape for expanding the site by building a museum. The Liberty Memorial Association had been collecting objects and documents related to World War I since 1920, and the new museum was envisioned as an inspiring and engaging experience for visitors showcasing the collection, much of which had never been viewed. Prior to the expansion, the institution had only 7,000 square feet to present exhibits. The new museum was built as an 80,000-square-foot, state-of-the-art facility. In total, the Liberty Memorial Association raised \$102 million dollars for the restoration and expansion. Supporters included the City of Kansas City, the State of Missouri, the United States Federal Government, and generous individual donors. In 2004 the Museum was designated by Congress as the United States’ official World War I Museum, opening to the public on 2 DEC 06, as the National World War I Museum at Liberty Memorial.

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The Museum presents a comprehensive interpretation of World War I (1914-1919) and its lasting consequences, providing a vivid and memorable experience for all. The state-of-the-art facility gives you the chance to explore and discover the nation's most extensive assembly of artifacts, photography, art and narratives of the Great War ever presented in a single collection. It introduces the war in unprecedented ways - through visual and audio sensory stimulation. The collections and exhibitions tell more than an American story. They cover the entire war from the first shots in 1914 to the last attempts at peace in 1919. All the belligerent nations involved, reflecting both the battlefield and the home front, are represented. The Museum located at 100 West 26th Street, Kansas City, MO 64108 is closed Mondays, except for Memorial Day and Labor Day, and is also closed Thanksgiving, Christmas and New Year's Day. Hours of operation are 10-1700. However, the Liberty Memorial Tower, Memory Hall and Exhibit Hall closes at 4:30 p.m. Admission from \$4 to \$10 depends on visitor's age. There is no charge for Active Duty Military, Career Military (20+ years service) and kids under six years of age. The Museum is handicapped accessible and has a limited number of wheelchairs available on a first-come, first-served basis at no charge. For additional info call (816) 784-1918, email info@theworldwar.org, or refer to <http://theworldwar.org>. [Source: <http://theworldwar.org> Sep 09 ++]

UNCLAIMED FUNDS Update 02: Each state has a system in place to reunite lost and abandoned properties with their rightful owners and to safeguard these properties from being used by private interests for personal gain. To determine your state's regulations on unclaimed property and see if any unclaimed property being held by that state belongs to you refer to www.unclaimed.org. Here you will be able to select the state, U.S. territory, or Canadian province of Quebec, British Colombia or Alberta you think you may be holding assets which belong to you. Following is how it works in California. For additional info on California refer to www.sco.ca.gov/upd_msg.html.

Unclaimed Items - Property which may be turned over to the State includes but is not limited to: safe deposit accounts, safe deposit boxes, uncashed payroll checks, cashier checks, vendor checks, securities, dividends, insurance proceeds, security deposits as well as other types of intangible property. California Code of Civil Procedure sections 1510 through 1521 generally require property to be reported to the State after a certain period of inactivity by the owner. In the case of a bank account for example a banking organization is required by law to report property when the owner for more than three years has not done any of the following:

- (1) Increased or decreased the amount of the deposit cashed an interest check or presented the passbook or similar evidence of the deposit for the crediting of interest.
- (2) Corresponded electronically or in writing with the banking organization concerning the deposit.
- (3) Otherwise indicated an interest in the deposit as evidenced by a memorandum or other record on file with the banking organization.

Notices - Prior to reporting property to the State banking or financial institutions and other businesses are required by law to mail a notice to the owner that the property will be turned over to the State. The notice is to be mailed not less than six months or more than 12 months before the time the property is reported to the State. The notice will contain a form by which the owner may declare their intention to maintain the account or confirm the owner's current address. If it is filled out, signed by the owner, and returned to the organization the property will not be turned over to the State. Additionally the State Controller will also mail a notice to each owner which informs the owner that the property may be transferred to the State, the name of the organization in possession of the property, and contact information necessary to prevent the property from being transferred to the State. Once property has been received by the State of California it will be administered by the Controller pursuant to the Unclaimed Property Law. The State Controller and his relevant agents and employees shall advance and protect the following rights afforded to all owners whose property has been turned over to the State pursuant to the Unclaimed Property Law Code of Civil Procedure Sections 1500 et seq.

Rights and Protections

- (1) Each claimant shall be treated with consideration respect and dignity.
- (2) An owner may file his or her claim directly with the Unclaimed Property Division at any time free of charge. Claiming instructions and forms may be obtained at:

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<http://www.sco.ca.gov/col/ucp/filinginstr/index.shtml> or directly from: Unclaimed Property Division, P.O. Box 942850, Sacramento CA 94250-5873 or by telephone at: 1-800-992-4647.

- (3) Property transferred to the State or, if sold the net proceeds from the sale of the property may be claimed in perpetuity by the owner or his or her heirs. For purposes of filing the claim an owner is defined by law as the person who had a legal right to the property prior to its transfer to the State his or her heirs or his or her legal representative.
- (4) Within 30 business days of receipt of a claim the Unclaimed Property Division will provide written or electronic confirmation to the claimant that his/her claim has been received. However, the confirmation will not be sent if the claim has been approved for payment within 30 business days of receipt. In such case the claimant will receive a warrant or a claim approval letter in place of an acknowledgement of receipt.
- (5) The Unclaimed Property Division will consider each claim received within 180 days after the claim is received and will either approve the claim request additional documentation to support the claim or provide written notice to the claimant if the claim is denied in whole or in part.
- (6) If a claim has been returned once to a claimant for additional documentation or information and the claimant returns the requested documents or information the claim will not be returned a second time for additional documentation without the Unclaimed Property Division first contacting the claimant to discuss the claim and clarify what is needed.
- (7) If the property has been sold by the State Controller as authorized by law the owner will be entitled to the net proceeds of the sale.
- (8) Any property that is delivered to the care of the Unclaimed Property Division that has no apparent commercial value shall nonetheless be retained and safeguarded for a period of not less than eighteen months in order to provide its owner with every reasonable opportunity to claim his/her property.

Appeal Rights - An owner whose claim has been denied or returned for additional documentation may request an informal appeal of the denial by contacting the Controller's legal office within 30 days of the date of the denial or date the claim is returned. Prior to requesting an informal appeal the claimant should have made all reasonable attempts to provide the Unclaimed Property Division with all documentation needed to support the claim. Upon receipt of the request for an informal appeal the Controller's legal office will review the file and may schedule a hearing and request additional evidence. At the conclusion of the legal review the legal office will provide written notice informing the claimant that either the claim is approved or that the Division's determination to deny the claim is affirmed. Informal appeals should be addressed as follows: Legal Office, State Controller's Office, 300 Capitol Mall, Suite 1850, Sacramento California 95814.

[Source: www.unclaimed.org Sep 09 ++]

CBO MILITARY COMPENSATION REPORT Update 02: The Congressional Budget Office (CBO) is a nonpartisan federal agency, tasked with providing Congress with cost estimates for the many legislative proposals considered each year. It also periodically offers Congress suggestions for adjusting federal spending. CBO is an information gathering body for Members of Congress. Its recommendations about the budget are completely non binding; and its officers do not draft actual policy, legislation, or law. Last fall, the CBO put out a book of budget options for consideration by the new Congress to increase or cut spending on health care issues, including an option to charge Tricare For Life beneficiaries thousands of dollars a year. In the end, the President's budget didn't include any of the military health care options. Now, CBO has come out with Volume 2 of its budget options book (PDF), outlining possible ways Congress might hike or cut spending on military force levels, military pay and benefits, VA disability compensation, Social Security, COLAs, and taxes. Here's a selection of some of the options listed in the new CBO publication.

- **Army manpower:** One option envisions adding 23,000 to fully staff the active Army, as recommended in the Senate version of the FY2010 Defense Authorization Bill (S.1390). Another would roll back recent increases and cut 65,000 from the active duty Army and 9,200 from the Army Reserve.
- **Military Pay Raise:** This option would cap military pay raises .5% below private sector pay growth for each of the next five years and have the services offer additional bonuses as needed to meet specific skill needs.

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- **Commissaries and Exchanges:** This option would consolidate all service commissaries and exchanges into a single retail system and raise prices by 5%. Instead of subsidizing commissaries, DoD would provide active-duty servicemembers who receive subsistence allowances (but not retirees or reservists) a tax-free grocery allowance of \$600 per year.
- **Retired Pay/VA COLAs:** This option would base the annual COLA adjustment for federal and military retired pay and VA disability compensation on the chained consumer price index for all urban consumers (CPI-U) instead of the current CPI-W (for all urban wage earners and clerical workers). CBO estimates this would depress COLAs by about .3% per year, which would be particularly disadvantageous for beneficiaries who retire earlier and live longer.
- **Social Security:** Various options would raise the Social Security retirement age to 70, base benefit calculations on price changes rather than earnings changes, base COLAs on the chained CPI-U, reduce spousal annuities by one-third, or increase the maximum taxable earnings amount for current workers, among other ideas.
- **VA Disability Compensation:** This option would reduce VA disability compensation by the amount of any Social Security Disability Insurance received.
- **Income Taxes:** Options range from permanently extending some or all of the tax cuts approved in recent years or reducing the number of taxpayers subject to the Alternative Minimum Tax to raising tax rates by 1 percentage point for various segments of the population, limiting charitable deductions, or extending charitable deduction eligibility to taxpayers who don't itemize.

For perspective, CBO publishes these options books for each new Congress. Relatively few of the ideas in them have ended up getting enacted. Many are rehashes of ideas put forward many times in the past. At this late stage of the legislative year, we don't expect them to get serious consideration for FY2010. But as federal budgets tighten and deficits deepen in the years ahead, it's virtually certain that we'll have to contend with renewed threats to pay raises, COLAs, commissaries and Tricare fees - and more -- down the road. To review the entire report refer to www.cbo.gov/ftpdocs/102xx/doc10294/08-06-BudgetOptions.pdf. [Source: MOAA Leg Up 4 Sep 09 ++]

VA DISABILITY COMPENSATION Update 05: Approximately 3 million veterans—about 2 million of whom are under age 65—receive compensation from the Department of Veterans Affairs (VA) for their serviceconnected disabilities. The amount is based on a rating of an impairment's effect on a veteran's earnings capacity, on average; disability ratings range from zero to 100%. Additional allowances are paid to veterans whose disabilities are rated 30% or higher and who have dependent spouses, children, or parents. Veterans with disabilities may also qualify for cash payments from other sources, including workers' compensation; private disability insurance; means-tested program benefits, such as Supplemental Security Income; and, for veterans under 65, the Social Security Disability Insurance (DI) program. About 146,000 veterans who receive disability compensation from VA also receive DI payments. When Social Security beneficiaries are eligible for disability benefits from more than one source, ceilings usually limit combined disability benefits from public sources to 80% of a recipient's average pre-disability earnings. Those DI payments—after any reduction—are adjusted periodically to reflect changes in the cost of living and in national average wages. Veterans' compensation payments for disabilities are not considered for that purpose, however, and thus do not apply toward limits. That same exclusion applies to means-tested benefits and to some benefits that are based on public employment.

The Congressional Budget Office (CBO) has provided to Congress an option to reduce government spending that would limit disability compensation for veterans who receive VA disability benefits and DI payments. The option would reduce VA's disability compensation by the amount of the DI benefit. Applying that change to current and future recipients of veterans' compensation would affect an estimated 153,000 recipients in 2010, saving almost \$1.8 billion that year and approximately \$9.6 billion between 2010 and 2014. Applying the change only to veterans who are newly awarded compensation payments or DI payments would affect an estimated 3,000 recipients in 2010, saving about \$40 million in outlays that year and about \$1.1 billion through 2014. A rationale in favor of this option is that it would eliminate duplicate public compensation for a single disability. An argument against it is that the change would subject veterans' disability benefits to a form of means-testing (VA benefits are considered

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entitlements). Moreover, to the extent that this option applied to current DI recipients, some disabled veterans would have their income reduced. [Source: CBO Budget Options Vol 2 Aug 09 ++]

KENTUCKY VET CEMETERY Update 01: Secretary of Veterans Affairs Eric K. Shinseki has announced Veterans living in northeastern Kentucky will soon have a final resting place that honors their service to the nation. The Department of Veterans Affairs (VA) has awarded a \$6,187,799 grant to establish the Kentucky Veterans Cemetery Northeast in Greenup. The grant covers 100% of the costs associated with building the cemetery. The grant will fund construction of a committal shelter, pre-placed crypts, standard burial areas, a columbarium for cremation remains, in-ground cremation burial areas, a main entrance, roads, a maintenance facility, an assembly area and supporting infrastructure. Interment areas will include approximately 3,000 standard burial sites, 1,200 pre-placed crypts, 882 in-ground cremation burial sites and 713 columbarium niches. The cemetery will serve nearly 77,000 Kentucky Veterans and their families. The nearest national cemetery is VA's Camp Nelson National Cemetery in Nicholasville, approximately 160 miles away. The nearest state cemetery is Kentucky Veterans Cemetery North in Williamstown, 159 miles away.

The 75-acre site is in the northeastern part of the state. The first phase of the project will develop approximately 18 acres. VA's State Cemetery Grants Program is designed to complement VA's 130 national cemeteries across the country. These state cemeteries provided nearly 25,000 burials in 2008. Kentucky residents who are Veterans with a discharge issued under conditions other than dishonorable, their spouses and eligible dependent children can be buried in the Kentucky Veterans Cemetery Northeast. For more information about Kentucky state Veterans cemeteries, contact the state Department of Veterans Affairs by phone at (800) 572-6245 or visit its Web site at <http://veterans.ky.gov/cemeteries/>. Information on VA burial benefits can be obtained from national cemetery offices, from VA's Web site on the Internet at <http://www.cem.va.gov> or by calling VA regional offices toll-free at 800-827-1000. Since 1980, the program has awarded grants totaling more than \$368 million to establish, expand or improve 74 Veterans cemeteries in 38 states and territories. [Source: VA News Release 4 Sep 09 ++]

TRICARE PRIME Update 06: If you are enrolled in Tricare Prime at an MTF and live at least 30 minute drive from the MTF you should have received, or will be receiving soon, a letter from the MTF command concerning a travel waiver. If you want to remain enrolled in the MTF you will need to send back a form saying you wish to waive the Tricare Prime distance requirement that all enrollees live within a 30 minute drive of the Primary Care Provider (PCP). If you don't get a waiver you will need either to be assigned a PCP in the civilian network (if possible), move into the allowed Tricare Prime distance requirement, or disenroll from Prime and start using Tricare Standard/TFL. Only approximately 30% of enrollees who have been sent the waiver letter have replied. If you have received a letter you need to answer it (whatever the answer is). If you have not received one and live at least 30 minutes driving time from your PCP make sure to call your MTF and ask them for one. [Source: TREA Washington Update 4 Sep 09 ++]

STROKE Update 04: If you have symptoms of a stroke, seek emergency medical care. Time is of the essence and it is imperative that medical assistance is provided immediately. Do not ignore the warning signs of a stroke and remember not all of them occur with every stroke. When you arrive at the hospital make sure you let them know you think you are having a stroke. If possible, pay attention to the time the symptoms started and let them know that as well. There is a drug that can save critical brain tissue after a stroke, but it only works well if patients get to the emergency room within a certain period of time. General symptoms of a stroke include:

- Sudden numbness, paralysis, or weakness in your face, arm, or leg, especially on only one side of your body.
- New problems with walking or balance.
- Sudden vision changes.
- Drooling or slurred speech.
- New problems speaking or understanding simple statements, or feeling confused.

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- A sudden, severe headache that is different from past headaches.

Symptoms vary depending on whether the stroke is caused by a clot or bleeding. The location of the blood clot or bleeding and the extent of brain damage can also affect symptoms.

- Symptoms of an ischemic stroke (caused by a clot blocking a blood vessel) usually occur in the side of the body opposite from the side of the brain where the clot occurred. For example, a stroke in the right side of the brain affects the left side of the body. Symptoms occur suddenly, within seconds.
- Symptoms of a hemorrhagic stroke (caused by bleeding in the brain) can be similar to those of an ischemic stroke but may be distinguished by symptoms relating to higher pressure in the brain, including severe headache, nausea and vomiting, neck stiffness, dizziness, seizures, irritability, confusion, and possibly unconsciousness. Symptoms of a stroke may progress over minutes, hours, or days, often in a stepwise fashion. For example, mild weakness may progress to an inability to move the arm and leg on one side of the body.
- When an artery that is narrowed by atherosclerosis becomes blocked, stroke symptoms usually develop gradually over minutes to hours, or (in rare cases) days. If several smaller strokes occur over time, the person may have a more gradual change in walking, balance, thinking, or behavior (multi-infarct dementia). It is not always easy for people to recognize symptoms of a small stroke. They may mistakenly think the symptoms can be attributed to aging, or the symptoms may be confused with those of other conditions that cause similar symptoms.

[Source: Yahoo Health Monica Rhodes article 1 JAN 09 ++]

STROKE Update 05: Prompt treatment of stroke and medical problems related to stroke, such as high blood sugar and pressure on the brain, may minimize brain damage and improve the chances of survival. Starting a rehabilitation program as soon as possible after a stroke increases your chances of recovering some of the abilities you lost. Initial treatment for a stroke varies depending on whether it's caused by a blood clot (ischemic) or by bleeding in the brain (hemorrhagic). Before starting treatment, your doctor will use a computed tomography (CT) scan of your head and possibly magnetic resonance imaging (MRI) to diagnose the type of stroke you've had. Further tests may be done to find the location of the clot or bleeding and to assess the amount of brain damage. While treatment options are being determined, your blood pressure and breathing ability will be closely monitored, and you may receive oxygen. Initial treatment focuses on restoring blood flow for an ischemic stroke or controlling bleeding for a hemorrhagic stroke. As with a heart attack, permanent damage from a stroke often occurs within the first few hours. The quicker you receive treatment, the less damage will occur.

Emergency treatment for an ischemic stroke depends on the location and cause of the clot. Measures will be taken to stabilize your vital signs, including giving you medicines. If your stroke is diagnosed within 3 hours of the start of symptoms, you may be given a clot-dissolving medicine called tissue plasminogen activator (t-PA), which can increase your chances of survival and recovery. But t-PA is not safe for everyone. If you have had a hemorrhagic stroke, use of t-PA would be life-threatening. Your eligibility for t-PA will be quickly assessed in the emergency room. You may also receive aspirin or aspirin combined with another antiplatelet medicine. But aspirin is not recommended within 24 hours of treatment with t-PA. Other medicines may be given to control blood sugar levels, fever, and seizures. In general, high blood pressure won't be treated immediately unless systolic pressure is over 220 millimeters of mercury (mm Hg) and diastolic is more than 120 mm Hg (220/120, which is also called 220 over 120).

Initial treatment for hemorrhagic stroke is difficult. Efforts are made to control bleeding, reduce pressure in the brain, and stabilize vital signs, especially blood pressure. There are few medicines available to treat hemorrhagic stroke. In some cases, medicines may be given to control blood pressure, brain swelling, blood sugar levels, fever, and seizures. You will be closely monitored for signs of increased pressure on the brain, such as restlessness, confusion, difficulty following commands, and headache. Other measures will be taken to keep you from straining from excessive coughing, vomiting, or lifting, or straining to pass stool or change position. Surgery generally is not used to control mild to moderate bleeding resulting from a hemorrhagic stroke. But if a large amount of bleeding has occurred and the person is rapidly getting worse, surgery may be needed to remove the blood that has built up inside

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the brain and to lower pressure inside the head. If the bleeding is due to a ruptured brain aneurysm, surgery to repair the aneurysm may be done. Repair may include using a metal clip to clamp off the aneurysm to prevent renewed bleeding. Another procedure (Endovascular coil embolization) involves inserting a small coil into the aneurysm to block it off. Whether these surgeries can be done depends on the location of the aneurysm and your condition following the stroke.

After emergency treatment for stroke, and when your condition has stabilized, treatment focuses on rehabilitation and preventing another stroke. It will be important to control your risk factors for stroke, such as high blood pressure, atrial fibrillation, high cholesterol, or diabetes. Your doctor will probably want you to take aspirin or other antiplatelet medicines. If you had an ischemic stroke you may need to take anticoagulants to prevent another stroke. You may also need to take medicines, such as statins, to lower high cholesterol or medicines to control your blood pressure. Medicines to lower high blood pressure include Angiotensin-converting enzyme (ACE) inhibitors, Angiotensin II receptor blockers (ARBs), Beta-blockers, Diuretics, and/or Calcium channel blockers. Your doctor may also recommend carotid endarterectomy surgery to remove plaque buildup in the carotid arteries. This procedure is much like coronary angioplasty, which is commonly used to open blocked arteries in the heart. During this procedure, a doctor inserts a metal tube called a stent inside your carotid artery to increase blood flow in areas blocked by plaque. The doctor may use a stent that is coated with medicine to help prevent future blockage.

Early aggressive rehabilitation may allow you to regain some normal functioning. Your rehabilitation will be based on the physical abilities that were lost, your general health before the stroke, and your ability to participate. Rehabilitation begins with helping you resume activities of daily living, such as eating, bathing, and dressing. If you get worse, it may be necessary to move you to a care facility that can meet your needs, especially if your caregiver has his or her own health problems that make it difficult to properly care for you. It is common for caregivers to neglect their own health when they are caring for a loved one who has had a stroke. If your caregiver's health declines, the risk of injury to you and your caregiver may increase. [Source: Yahoo Health Monica Rhodes article 1 JAN 09 ++]

MEDICARE DURABLE MEDICAL EQUIPMENT Update 02: Power-driven wheelchairs are costing Medicare and its beneficiaries nearly four times what suppliers pay for them, and competitive bidding could have reduced those costs, according to an inspector general's report released 2 SEP. Competitive bidding would have cut costs on a standard power wheelchair by nearly \$1,000, the report says. The Department of Health and Human Services' internal watchdog reported a standard power wheelchair costs the federal health insurance program for seniors an average of \$4,018 to lease, compared with \$1,048 for suppliers to buy, "Medicare and its beneficiaries paid suppliers an average of \$2,970 beyond the supplier's acquisition cost to perform an average of five services and cover general business costs," the report found. The difference was not as dramatic for more advanced wheelchairs used for physical rehabilitation patients, but at an average lease of \$11,507, those chairs still cost Medicare about twice as much as the \$5,880 paid by suppliers, the report found. More than 173,000 Medicare beneficiaries received power wheelchairs in the first half of 2007, at a cost of about \$686 million, the report said.

The cost could have been reduced considerably had Congress not delayed a planned system of competitive bidding for what Medicare classifies as "durable medical equipment (DME)," such as wheelchairs and oxygen tanks, the report said. "Medicare and beneficiary payments under the Competitive Bidding Acquisition Program would have decreased by an average of 26% across all included categories of DME saving up to an estimated \$1 billion annually," the report found. "However, Congress delayed the program and exempted complex rehabilitation power wheelchairs from future competitive bidding." Medicare's annual budget for 2008 was \$444 billion. In January, it cut its payments to suppliers by 9.5% to make up for what it thought competitive bidding would have saved taxpayers, according to the report. In July, a CNN investigation found that a patient and taxpayers were billed about \$1,200 over four years for a non-motorized chair, while a nearly identical chair could be bought from the same supplier for \$349. The issue has become controversial as the Obama administration tries to overhaul the U.S. health care system and rein in the cost of Medicare. Administration officials want to require competitive bids for items such as wheelchairs. But the American Association for Homecare, which represents many in the DME industry, said

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the bidding program would reduce patient choice, limit access to home medical care and drive up Medicare costs by requiring more hospital stays. [Source: CNN.com article 2 Sep 09 ++]

FILIPINO VET INEQUITIES Update 17: The Manila Regional Office (RO) is working to process each Filipino Veterans Equity Compensation (FVEC) application accurately and timely. Within two months after the law was passed, VA established an adjudication process, payment system, accounting system, and payment delivery system to successfully issue the first FVEC payment on 8 APR 09. The claims process requires that each application be submitted to the Manila RO via a VA Form 21-4138, where it will be examined for eligibility based on the criteria established in 'American Recovery and Reinvestment Act of 2009' HR 1, Sec. 1002, the FVEC Fund. Once all of the evidence and service verification is received and reviewed, a decision is made. Concurrently, a notification letter is sent to the claimant, to explain the reasons and basis used to determine the decision. For questions concerning FVEC benefits or any other VA benefit program and how to apply, various options are available:

- Contact VA on the Internet at <http://iris.va.gov> and submit an on-line inquiry;
- United States residents may call VA at 1-800-827-1000;
- Philippine residents within Metro Manila may call 632-528-2500;
- Philippine residents outside Manila may call 1-800-1888-5252;
- To use a Telecommunications Device for the Deaf (TDD), the number is 1-800-829-4833 (United States residents only).

Due to Privacy Act provisions the list of applicants and claimants are not subject to public disclosure. As 1 SEP 09:

- 31,876 claims have been received. The initial benchmark for the number of eligible applicants was estimated at 18,000 Filipino WWII Veterans. In addition to these claims, the Manila Regional Office (RO) has received more than 4,400 duplicate or incomplete applications;
- 8,990 (28.2%) applications have been processed through the first four and a half months since processing began;
- 3,414 (10.7%) approved for non-United States citizens (\$9,000);
- 3,138 (9.8%) approved for Filipino Veterans with U.S. Citizenship (\$15,000);
- 2,438 (7.6%) applications disapproved.; and
- 22,886 claims are still pending.

VA continues to conduct numerous successful outreach programs to inform veterans and their families about this benefit. This aggressive outreach will continue as FVEC claims may be submitted until 16 FEB 10 . VA is unable to predict the volume of additional claims and is unable to predict a future processing completion date. Since passage of the law, the Manila RO has hired additional staff and established a dedicated team of employees who solely process FVEC claims. To date, over \$77 million has been awarded to eligible Filipino veterans. The Philippines is home to the only VA Regional Office located outside the United States or its territories. This is evidence of the strong commitment VA has to Filipino veterans and their dependents. Two options are available to claimants who do not agree with a VA decision.

1. The first option is to provide VA with evidence that may lead VA to change the decision. The notification letter will clearly identify any potential missing evidence the claimant should provide in order to substantiate their claim.
2. The second option is to file a notice of disagreement (NOD), in writing, explaining the reasons for disagreement. The time frame to file a notice of disagreement is one year from the date of the notification letter explaining the reasons and basis VA used to make their decision. VA encloses a VA Form 4107, "Your Rights to Appeal Our Decision," with FVEC notification letters to help explain appeal rights to claimants. Once an appeal is received, the claimant will be provided hearing options to include a video hearing or a face-to face hearing at the nearest regional office.

[Source: <http://www1.va.gov/centerforminorityveterans> Sep 09 ++]

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BATTLESHIP MISSOURI MEMORIAL: The “Mighty Mo,” the World War II battleship best known for hosting the formal surrender of Japan in 1945, is heading to the shipyard for repairs. The USS Missouri, now a decommissioned vessel called the Battleship Missouri Memorial, will leave its historic spot at Battleship Row at Pearl Harbor in October. The move came shortly after the vessel on 2 SEP hosted a ceremony marking the 64th anniversary of Japan’s surrender. The 65-year-old ship is in good shape, but it still needs to go to Pearl Harbor Naval Shipyard for repairs because rust is protruding from peeling paint in areas and the teak wood deck is warped and bent in others. The ship’s exterior is due to be sanded down and repainted in a \$15 million overhaul paid for by memorial reserve funds and a Department of Defense grant. “Rust never sleeps as they say,” said Michael Carr, the memorial’s president. “It’s a big job. It has to be done.” Most of the work will be done after the 887-foot ship is put into a closed dock and the water around it is drained. This will allow workers to paint the entire hull, even parts that are normally submerged. Some of the repairs have already begun pierside, however. Tourists visiting the ship now can see scaffolding encircling the ship’s mast. Memorial officials have started warning Hawaii tour operators they’ll be shut down for three months starting mid-October. The historic ship is due to return to Pier Foxtrot 5 in early January and resume welcoming visitors shortly after. More than 400,000 visitors tour the vessel each year.

The Missouri was last in dry dock in 1992, just after it was decommissioned for the second and last time. It’s been moored at Pearl Harbor for the past decade after local supporters beat out groups in Bremerton, Wash., San Francisco and Long Beach, Calif. for the right to host the memorial. The “Mighty Mo” was launched in 1944 and fought in the battles of Iwo Jima and Okinawa. It was decommissioned in 1955 but revived in the 1980s, after which it fired the first shots of the Gulf War in 1991. Today, the ship is moored just a few hundred yards away from the USS Arizona, a battleship that sank in the Dec. 7, 1941 Japanese attack on Pearl Harbor with over 1,100 sailors and Marines on board. Visitors to the USS Arizona Memorial — a white open-air structure straddling the sunken hull of the Arizona — have a view of the Missouri’s bow. “The juxtapositioning of us in such proximity with the Arizona is a really startling and dynamic symbol of the beginning and the end of World War II, and all the sacrifices that were made in between,” Carr said. Japan surrendered Sept. 2, 1945 during a solemn ceremony in Tokyo Bay that lasted just 20 minutes. Gen. Douglas MacArthur signed for the Allied powers, while Pacific Fleet Commander Adm. Chester Nimitz, signed for the U.S. Foreign Minister Mamoru Shigemitsu and Gen. Yoshijiro Umezumi, Chief of the Army General Staff, signed for Japan. Copies of the surrender documents are on display today on the deck where they were signed. [Source: NavyTimes AP Audrey McAvoy article 30 Aug 09 ++]

VA SUICIDE PREVENTION Update 06: The Suicide Prevention campaign of the Department of Veterans Affairs (VA) is expanding its outreach to all Veterans by piloting an online, one-to-one “chat service” for Veterans who prefer reaching out for assistance using the Internet. Called “Veterans Chat,” the new service enables Veterans, their families and friends to go online where they can anonymously chat with a trained VA counselor. If a “chatter” is determined to be in a crisis, the counselor can take immediate steps to transfer the person to the VA Suicide Prevention Hotline, where further counseling and referral services are provided and crisis intervention steps can be taken. “This online feature is intended to reach out to all Veterans who may or may not be enrolled in the VA health care system and provide them with online access to the Suicide Prevention Lifeline,” said Dr. Gerald Cross, VA’s Acting Under Secretary for Health. “It is meant to provide Veterans with an anonymous way to access VA’s suicide prevention services.”

Veterans, family members or friends can access Veterans Chat through the suicide prevention Web site (www.suicidepreventionlifeline.org). There is a Veterans tab on the left-hand side of the website that will take them directly to Veteran resource information. On this page, they can see the Hotline number (1-800-273-TALK), and click on the Veterans Chat tab on the right side of the Web page to enter. Veterans retain anonymity by entering whatever names they choose once they enter the one-on-one chat. They are then joined by a counselor who is trained to provide information and respond to the requests and concerns of the caller. If the counselor decides the caller is in a crisis, the counselor will encourage the Veteran to call the Suicide Prevention Hotline, where a trained suicide prevention counselor will determine whether crisis intervention techniques are required. The pilot program, which has been in operation since 3 JUL, has already had positive results. In one instance, the online counselor determined that a Veteran in the chat required immediate assistance. The counselor convinced the Veteran to

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provide the counselor with a home telephone number and then remained in the chat room with the Veteran while the hotline staff called the number and talked to the Veteran's mother. The hotline counselor worked with the Veteran's mother to convince the Veteran to be admitted to a medical facility for further treatment.

"The chat line is not intended to be a crisis response line," said Dr. Janet Kemp, VA's National Suicide Prevention Coordinator at the VA medical center in Canandaigua, N.Y., where VA's trained counselors staff the chat line 24 hours a day, seven days a week. VA's suicide prevention hotline is also staffed continuously. "Chat responders are trained in an intervention method specifically developed for the chat line to assist people with emotional distress and concerns," Kemp said. "We have procedures they can use to transfer chatters in crisis to the hotline for more immediate assistance." Both Veterans Chat and the VA's Suicide Prevention Hotline have been established under the National Suicide Prevention Lifeline, which was established through collaboration between VA and the Substance Abuse and Mental Health Services Administration (SAMHSA) of the Department of Health and Human Services. Since becoming operational in July 2007, VA's Suicide Prevention Hotline has received more than 150,000 calls, resulting in 4,000 rescues. [Source: VA News Release 31 Aug 09 ++]

TRICARE RX DRUG DISPUTE Update 01: The Defense Department is projected to reduce spending by \$1.67 billion on prescription medications sold in retail pharmacies in fiscal year 2010, following the full implementation of Section 703 of the National Defense Authorization Act (NDAA) for fiscal year 2008. "These are significant savings to the Department of Defense and are crucial to our effort to slow the rapid growth of pharmacy costs," said Rear Adm. Thomas McGinnis, chief of Tricare pharmaceutical operations. For the past several years the Department of Defense (DoD) has paid commercial rates for prescription drugs purchased in the Tricare retail pharmacy network. However, DoD is included in the 1992 Veteran's Healthcare Act as one of the "big four" government agencies entitled to federal prices when it purchases pharmaceuticals for its beneficiaries. DoD currently receives federal ceiling prices, the maximum price that can be charged for brand name drugs, in military treatment facilities and the Tricare Mail Order Pharmacy. Through authority provided in Section 703 of the 2008 NDAA and the "final rule" implementing the regulation, DoD will now get these same discounts in the Tricare retail pharmacy network. The final rule was effective 26 MAY 09. Controlling the growth in pharmacy benefit costs for both the beneficiaries and the government is an ongoing process for Tricare. Beneficiaries can sign up to get e-alerts for updates to their pharmacy benefit through the "email Updates" link on the front page of <http://www.Tricare.mil>. [Source: Tricare news release 4 Aug 09 ++]

MEDICARE FRAUD Update 19: American pharmaceutical giant Pfizer Inc. and its subsidiary Pharmacia & Upjohn Company Inc. (hereinafter together "Pfizer") have agreed to pay \$2.3 billion, the largest health care fraud settlement in the history of the Department of Justice, to resolve criminal and civil liability arising from the illegal promotion of certain pharmaceutical products, the Justice Department announced today. Pharmacia & Upjohn Company has agreed to plead guilty to a felony violation of the Food, Drug and Cosmetic Act for misbranding Bextra with the intent to defraud or mislead. Bextra is an anti-inflammatory drug that Pfizer pulled from the market in 2005. Under the provisions of the Food, Drug and Cosmetic Act, a company must specify the intended uses of a product in its new drug application to FDA. Once approved, the drug may not be marketed or promoted for so-called "off-label" uses – i.e., any use not specified in an application and approved by FDA. Pfizer promoted the sale of Bextra for several uses and dosages that the FDA specifically declined to approve due to safety concerns. The company will pay a criminal fine of \$1.195 billion, the largest criminal fine ever imposed in the United States for any matter. Pharmacia & Upjohn will also forfeit \$105 million, for a total criminal resolution of \$1.3 billion.

In addition, Pfizer has agreed to pay \$1 billion to resolve allegations under the civil False Claims Act that the company illegally promoted four drugs – Bextra; Geodon, an anti-psychotic drug; Zyvox, an antibiotic; and Lyrica, an anti-epileptic drug – and caused false claims to be submitted to government health care programs for uses that were not medically accepted indications and therefore not covered by those programs. The civil settlement also resolves allegations that Pfizer paid kickbacks to health care providers to induce them to prescribe these, as well as other, drugs. The federal share of the civil settlement is \$668,514,830 and the state Medicaid share of the civil

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settlement is \$331,485,170. This is the largest civil fraud settlement in history against a pharmaceutical company. As part of the settlement, Pfizer also has agreed to enter into an expansive corporate integrity agreement with the Office of Inspector General of the Department of Health and Human Services. That agreement provides for procedures and reviews to be put in place to avoid and promptly detect conduct similar to that which gave rise to this matter. Whistleblower lawsuits filed under the qui tam provisions of the False Claims Act that are pending in the District of Massachusetts, the Eastern District of Pennsylvania and the Eastern District of Kentucky triggered this investigation. As a part of the 2 SEP resolution, six whistleblowers will receive payments totaling more than \$102 million from the federal share of the civil recovery. Comments from the leadership of some of the agencies involved in the case include:

- Associate Attorney General Tom Perrelli: "Today's landmark settlement is an example of the Department of Justice's ongoing and intensive efforts to protect the American public and recover funds for the federal treasury and the public from those who seek to earn a profit through fraud. It shows one of the many ways in which federal government, in partnership with its state and local allies, can help the American people at a time when budgets are tight and health care costs are increasing. This settlement is a testament to the type of broad, coordinated effort among federal agencies and with our state and local partners that is at the core of the Department of Justice's approach to law enforcement."
- FBI Assistant Director, Criminal Investigative Division Kevin Perkins: "Although these types of investigations are often long and complicated and require many resources to achieve positive results, the FBI will not be deterred from continuing to ensure that pharmaceutical companies conduct business in a lawful manner."
- Secretary of Department of Health and Human Services Kathleen Sebelius: "This historic settlement will return nearly \$1 billion to Medicare, Medicaid, and other government insurance programs, securing their future for the Americans who depend on these programs. The Department of Health and Human Services will continue to seek opportunities to work with its government partners to prosecute fraud wherever we can find it. But we will also look for new ways to prevent fraud before it happens. Health care is too important to let a single dollar go to waste." FBI Assistant Director, Criminal Investigative Division Kevin Perkins said, "Although these types of investigations are often long and complicated and require many resources to achieve positive results, the FBI will not be deterred from continuing to ensure that pharmaceutical companies conduct business in a lawful manner."
- Director, Defense Criminal Investigative Service Sharon Woods: "The off-label promotion of pharmaceutical drugs by Pfizer significantly impacted the integrity of Tricare, the Department of Defense's healthcare system. This illegal activity increases patients' costs, threatens their safety and negatively affects the delivery of healthcare services to the over nine million military members, retirees and their families who rely on this system. Today's charges and settlement demonstrate the ongoing commitment of the Defense Criminal Investigative Service and its law enforcement partners to investigate and prosecute those that abuse the government's healthcare programs at the expense of the taxpayers and patients."

[Source: DoJ News Release 2 Sep 09 ++]

MEDICARE FRAUD Update 20: The head of a company that promised seniors agile, lightweight power scooters but delivered bulky motorized wheelchairs -- and bilked the government out of thousands of dollars -- was sentenced to 92 months in prison. Michael Cowen was the controlling partner in CBI, also known as Active Solutions, an Ohio-based company whose ads in Western Virginia landed its principals in federal court here. Cowen, who pleaded guilty to conspiracy and health care fraud charges, was the third and final defendant in the case to be sentenced in U.S. District Court in Lynchburg. Prosecutors described a bait-and-switch scheme in which CBI ran TV ads showing elderly people zipping around on easy-to-manuever scooters. But people who ordered them were sent heavy wheelchairs that in some cases were too large to operate in their homes. CBI would then bill Medicare, which paid thousands of dollars more for the chairs than for scooters. The proceeds let Cowen buy a share in a jet, a condo and more, said a statement from the U.S. attorney's office. In June, the court ordered the defendants to forfeit \$1.8 million and six vehicles. Still to be worked out is what restitution victims will receive. Earlier this year, Bonita Cowen, Michael Cowen's wife and CBI's office manager, was sentenced to two years probation. Jan

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Michael Bliwas, a partner in the company, also was given two years of probation that included six months of house arrest. [Source: The Roanoke Times Mike Gangloff article 4 Sep 09 ++]

ABA SCAM: The American Bankers Association (ABA) has been alerted that someone or a group of individuals sending cash prize letters purporting to be from ABA are actually part of fake check scam. These con artists are sending letters asking people to call a phone number to find out how to collect the prize -- a popular technique to get personal financial information from the letter recipient. Many of the letters contain one or more fraudulent checks, and a number of individuals have attempted to cash or deposit these fraudulent checks. The fraudulent checks are listed as from ABA and ABD Federal Credit Union, however ABA believes other financial institutions may be targeted. The amount of the checks is typically between \$1,000 and \$5,000. ABA is working with law enforcement to identify the source of the letters and to disrupt them. ABA offers the following advice to consumers:

- If you think someone is trying to pull a fake check scam, don't deposit the check – report it – because you are responsible for the money you withdrew if the check or money order bounces. To report a fake check or find out more information on how you can avoid them, go to www.fakecheck.org.
- Never give out your personal financial information in response to an unsolicited phone call, fax or email, no matter how official it may seem. If you are uncertain, call your financial institution yourself using a phone number you know is safe.
- If you have already responded to this type of call or email by providing your personal financial information, contact your financial institution immediately to protect your account;
- Inform the ABA about fraudulent phone calls and emails that use ABA's name by sending an email to alert@aba.com.

[Source: FCIC Scams/Frauds Update 10 Sep 09 ++]

PATIENT CARE GROUP SCAM: The Office of the Secretary of Veterans Affairs has issued the following warning: "I have received many reports that veterans are being contacted by "Patient Care Group" representing that they are helping administer VA prescriptions and stating that the pharmacy billing procedures have changed and they are therefore requesting Veteran credit card numbers for prescription payments in advance of filling their prescriptions. This is false. VA does not call veterans asking to disclose personal financial information over the phone. VA has not changed its processes for dispensing prescription medicines." Be safe. Never give out personal information to any unsolicited phone caller. [Source: NAUS Weekly Update 11 Sep 09 ++]

TSP Update 22: All 10 of the Thrift Savings Plan's investment funds posted smaller gains in AUG than they did in JUL, though they continued their recovery from last fall's losses. Some of the more volatile funds posted significant gains in August, and have grown substantially this year, but still have not recovered from major losses in late 2008. The breakdown follows:

- The government securities, or G Fund, considered the TSP's most stable option, rose 0.28% in August as it did in July. The fund's value is up 1.93% since the beginning of January, and 3.13 percent, compared with the same time last year.
- The I Fund, which invests in overseas companies, posted the highest gains in August, growing 4.87 percent. That fund has grown 22.69% since Jan. 1, but it's value is still down 14.2% since the start of 2008.
- The S Fund, which invests in small- and mid-size companies and tracks the Dow Jones Wilshire 4500 Index, again had the second-largest gains in August, rising 3.85 percent. The fund's value is up 21.71% in 2009, but down 19.78% compared with the previous year.

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- The C Fund, which invests in common stocks of large companies on the Standard & Poor's 500 Index, had the third-largest August growth, rising 3.62% in value. The fund has risen 15.15% in 2009, though its value is down 18.18% since this time in 2008.
- The F Fund, which invests in fixed-income bonds, has made the most significant gains during the past year, rising in value 8% since September 2008 and 4.64% since Jan. 1. In August, the fund's value grew 1.03 percent.

The life-cycle funds, designed to pursue aggressive gains early in an employee's career and shift to a more conservative mix of investments as employees near retirement, all made modest gains in August. The L 2040 Fund rose 3.41 percent; the L 2030 Fund grew 3.02 percent; the L 2020 Fund rose 2.57 percent; the L 2010 Fund grew by 1.3 percent; and the L Income Fund, for the workers who are closest to retirement, grew 1.07 percent. All five life-cycle funds have grown compared with their value on Jan. 1, but only the L Income Fund's value is greater than it was a year ago. This year, the L 2040 Fund has risen 16.35 percent; the L 2030 Fund has grown 14.67 percent; the L 2020 Fund is up 12.61 percent; the L 2010 Fund has grown 6.70 percent; and the L Income Fund is up 5.72 percent. During the past 12 months, the L 2040 Fund has declined 11.98 percent; the L 2030 Fund has fallen 9.61 percent; the L 2020 Fund's value is down 7.04 percent; the L 2010 Fund fell 2.05 percent; and the L Income Fund is up 0.66 percent. [Source: GovExec.com Alyssa Rosenberg article 1 Aug 09 ++]

RETIREE WEARING of the UNIFORM Update 01: According to Air Force

Instruction 36-2903, retirees may wear the uniform as prescribed at date of retirement, or any of the uniforms authorized for active-duty personnel, including the dress uniforms. Retirees must not mix uniform items. Also:

- Airmen who retired after October 1998 received the retired lapel button at retirement. Other retirees may purchase a pin through Army and Air Force Exchange Service military clothing sales stores. Retirees wear the retired lapel button on the uniform's left lapel.
- Retired Airmen whose assignments have included command at squadron, group or wing level are also authorized to wear the command insignia pin on the left lapel, below the retired lapel button.
- Retirees whose last assignment before retirement was a first sergeant and/or command chief may wear appropriate chevrons in all instances the uniform is worn.
- Retired Airmen will conform with the same standards of appearance, military customs, practices, and conduct in uniform prescribed for active-duty Airmen.

Air Force Instruction 36-2903 states retirees may wear the uniform:

- At occasions of military ceremonies;
- At memorial services, and inaugurals;
- AT patriotic parades on national holidays, other military parades or ceremonies in which any active or reserve U.S. military unit is taking part;
- At educational institutions when engaged in giving military instructions or responsible for military discipline; and
- At social or other functions when the invitation has been influenced by the member's active military service.

[Source: Afterburner Sep 09 ++]

SBP WITHDRAWAL: Retirees participating in the Survivor Benefit Plan (SBP) who have a service-connected totally disabled rating by Veterans Affairs may request to stop participating in SBP. This applies to retirees who have held the VA totally disabled rating for at least 10 consecutive years or, if for a lesser period, at least five years from their discharge date or release from active duty. Based on the provisions of Public Law 96-402 (1 Dec 80), the initial date for determining the five- or 10-year period is the effective date of the VA rating of total disability. Validation must be obtained from the VA if not available from the retiree. Withdrawing from the SBP under this option ensures the surviving spouse will receive a full refund of the SBP premiums the member paid for the five- or 10-year period if the VA awards Dependency and Indemnity Compensation to that surviving spouse.

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Refund of SBP premiums is not authorized if the member terminates SBP coverage under the provisions of Public Law 105-85, the option that allows a one-year period, beginning on the 25th month following commencement of retired pay for participants to end their SBP coverage. To request discontinuation under Public Law 96-402, provide a written request accompanied by the written consent of the spouse beneficiary under the SBP to the Defense Finance and Accounting Service in Cleveland. [Source: Afterburner Sep 09 ++]

ID CARD NUMBERS Update 03: In response to an increasing awareness of the growing need to protect the safety of service members, retirees and their families' identity information, the Department of Defense is beginning to remove Social Security numbers from its identification cards. The removal is being done in phases as computer software is modified. Phase One is under way and involves removing the family member's number and replacing it with "XXX-XX-XXXX" on the card. The sponsor's number will remain visible for now. Phase Two involves removing all printed Social Security numbers beginning later this year. Both the sponsor and cardholder numbers will be replaced with "XXX-XX-XXXX." Phase Three, set to begin in 2012, will involve removing Social Security numbers embedded in barcodes. In JAN 2010, retirees with an indefinite expiration date on their card can begin requesting a new card without a printed Social Security number. Family member ID cards will change when the cardholders' expired cards are renewed. There are more than 1,500 ID card centers worldwide. To find the nearest center, visit the RAPIDS site locator at www.dmdc.osd.mil/rsl/owa/home. People must present two forms of identification and one must be an unexpired federal- or state-issued photo ID. Specific guidance is published in the Air Force Instruction 36-3026-IP, June 17, 2009. [Source: Afterburner Sep 09 ++]

TAX BURDEN for HAWAII RETIREES: Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. Following are the taxes you can expect to pay if you retire in Hawaii:

State Sales Tax: (General Excise Tax) 4% (prescription drugs exempt) Oahu has a county surcharge tax of 1/2% to pay for a mass transit system.

Fuel & Cigarette Tax:

- **Gasoline Tax:** 33.6 cents/gallon
- **Diesel Fuel Tax:** 46.6 cents/gallon
- **Cigarette Tax:** \$2.02/pack of 20

Personal Income Taxes:

- **Tax Rate Range:** Low - 1.4%; High - 8.25%. The state has adopted a measure temporarily creating three new state income tax brackets. Beginning in tax year 2009, for married couples the rates will be 9 percent on income between \$300,000 and \$350,000; 10 percent between \$350,000 and \$400,000; and 11 percent rate for income above \$400,000. Additionally, the state's standard deduction and the personal exemption were each raised by 10 percent, which will lower tax bills for low- and moderate-income families. All of these changes are set to expire after tax year 2015. Hawaii's previous top tax rate was 8.25 percent on all income over \$96,000.
- **Number of Brackets:** 9 (Lowest - \$2400; Highest - \$48,000).
- **Personal Exemptions:** Single - \$1,040; Married - \$2,080; Dependents - \$1,040. Exemptions increase to \$1,144, \$2,288 and \$1,144, respectively, beginning in January 2011. Changes will be repealed on 31 DEC 15. There is an additional exemption for those over age 65. Currently, if you are blind, deaf or totally disabled and your impairment has been certified, you can claim a disability exemption of \$7,000 in lieu of the \$1,040 personal exemption amount.

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- **Standard Deduction:** Single - \$2,000; Married filing joint return - \$4,000; Head of Household - \$2,950. Beginning 1 JAN 11 the numbers are \$2,200, \$4,400, and \$3,212, respectively. Changes will be repealed on 31 DEC 15.
- **Medical/Dental Deduction:** Same as Federal taxes
- **Federal Income Tax Deduction:** None
- **Retirement Income Taxes:** Social Security, military, federal, state/local, and some private pensions are exempt. All out-of-state government pensions are exempt.
- **Retired Military Pay:** Not taxed.
- **Military Disability Retired Pay:** Retirees who entered the military before 24 SEP 74, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.
- **VA Disability Dependency and Indemnity Compensation:** VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.
- **Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

Property Taxes - Personal property such as cars or boats are not subject to property tax. Real property and land are assessed at 100% "fair market value." Taxes are administered by the four counties. The homestead exemption is \$12,000, but is \$40,000 in the city and county of Honolulu. Persons 60 to 69 years of age may claim double the homestead exemption, and a person age 70 or older, may claim 2.5 times the homestead exemption. In the city and county of Honolulu, the exemptions are: 55-59 years, 1.5 times the exemption amount; 60-64 years, 2.0 times; 65-69, 2.5 times, and 70 and older, 3.0 times. Homeowners 55 and older are exempt from property taxes on \$60,000 to \$120,000 (amount depends on owner's age) of the assessed value of their residence, regardless of income. They must pay at least \$100 in taxes, however. Homeowners 55 and older who earn less than \$20,000 are also eligible for a tax credit of up to \$500. Call 808-587-4343 for details.

Inheritance and Estate Taxes - There is no inheritance tax and only a limited estate tax related to federal estate tax collection.

For further information, refer to the Hawaii Department of Taxation site www.state.hi.us/tax/tax.html or call 800-222-3229 or 808-587-4242. [Source: www.retirementliving.com Sep 09 ++]

MILITARY HISTORY ANNIVERSARIES:

- Sep 01 1864 – Civil War: Confederate troops abandoned Atlanta in the face of continuing attacks by federals under General W.S. Sherman .
- Sep 01 1939 - WW II: Nazi Germany attacks Poland beginning the war in Europe.
- Sep 01 1950 - Korean War: 13 North Korean divisions open assault on UN lines.
- Sep 01 1982 - The United States Air Force Space Command is founded.
- Sep 01 1983 - Cold War: Korean Boeing 747 strays into Siberia & is shot down by a Soviet jet. All 269 on board are killed, including United States Congressman Lawrence McDonald.
- Sep 02 1898 – Machine gun first used in battle.
- Sep 02 1864 - Civil War: Union forces enter Atlanta, Georgia a day after the Confederate defenders flee the city.

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- Sep 02 1945 - WWII: V-J Day. Combat ends in the Pacific Theater: The final official surrender of Japan is accepted aboard the battleship USS Missouri in Tokyo Bay.
- Sep 02 1958 - Cold war: United States Air Force C-130A-II is shot down by fighters over Yerevan, Armenia when it strays into Soviet airspace while conducting a SIGINT mission. All crew lost.
- Sep 03 1783 - Revolutionary War: The war ends with the signing of the Treaty of Paris by the United States and the Kingdom of Great Britain. America is officially free from Britain.
- Sep 03 1855 - Indian Wars: In Nebraska, 700 soldiers under American General William S. Harney avenge the Grattan Massacre by attacking a Sioux village, killing 100 men, women, and children.
- Sep 03 1916 - WWI: Allies turned back Germans in WW I's Battle of Verdun.
- Sep 03 1941 - WWII: 1st use of Zyklon-B gas in Auschwitz (on Russian prisoners of war).
- Sep 03 1943 - WWII: The allied invasion of Italy began.
- Sep 04 1862 - Civil War: Gen Lee invades North with 50,000 Confederate troops.
- Sep 04 1886 - Indian Wars: after almost 30 years of fighting, Apache leader Geronimo surrenders with his remaining warriors to General Nelson Miles in Arizona ending last major US-Indian war.
- Sep 04 1918 - WWI: U.S. troops land in Archangel, Russia, stay 10 months.
- Sep 04 1940 - WW II: A German submarine makes the first attack against a United States ship (the USS Greer).
- Sep 04 1967 - Vietnam: Operation Swift begins. U.S. Marines engage the North Vietnamese in battle in the Que Son Valley.
- Sep 05 1914 - WWI: Battle of Marne begins. Germans chase out Russians.
- Sep 05 1939 - WWII: FDR declares US neutrality at start of WW II in Europe.
- Sep 08 1943 - WWII: Gen Eisenhower announced unconditional surrender of Italy in WW II.
- Sep 08 1945 - Cold War: United States troops arrive to partition the southern part of Korea in response to Soviet troops occupying the northern part of the peninsula a month earlier.
- Sep 09 1914 - WWI: Battle of Marne. German advance stalls, Paris saved .
- Sep 09 1942 - WWII: 1st bombing on continental U.S. soil. A Japanese floatplane drops an incendiary bomb on Mount Emily Oregon.
- Sep 10 1776 - Revolutionary War: George Washington asks for a spy volunteer, Nathan Hale volunteers.
- Sep 10 1813 - War of 1812: Battle of Lake Erie. U.S. Naval Captain Oliver Hazard Perry defeats a British flotilla.
- Sep 10 1919 - Latin America Interventions: Honduras. U.S. Marines land during election campaign.
- Sep 11 1941 - WWII: FDR orders any Axis ship found in American waters be shot on sight.
- Sep 11 1965 - Vietnam: The 1st Cavalry Division of the United States Army arrives in country.
- Sep 11 2001 - Terrorists hijack two passenger planes crashing them into New York's World Trade Towers causing the collapse of both & death of 2,752 people.
- Sep 11 2001 - Terrorists hijack a passenger plane and crash it into the Pentagon causing the death of 125 people.
- Sep 12 1814 - War of 1812: Battle of North Point is fought near Baltimore.
- Sep 12 1847 - Mexican-American War: The Battle of Chapultepec begins.
- Sep 12 1862 - Civil War: Battle of Harpers Ferry VA.
- Sep 12 1918 - WWI: St Mihiel France. 1st U.S. Operation and Victory by an Independent American Army.
- Sep 12 1944 - WWI: U.S. Army troops enter Germany for first time
- Sep 13 1847 - American-Mexican War: U.S. forces capture Mexico City effectively ending the war.
- Sep 13 1861 - Civil War: 1st naval battle of the war. Union frigate "Colorado" sinks privateer "Judah" off Pensacola, Fla.
- Sep 13 1900 - Philippine-American War: Filipino resistance fighters defeat a small American column in the Battle of Pulang Lupa.
- Sep 13 1942 - WWI: Battle of Edson's Ridge (2nd Japanese assault) at Guadalcanal.
- Sep 13 1951 - Korean War: Battle of Heart Break Ridge began.

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- Sep 14 1814 - War of 1812: During a British naval attack on the City of Baltimore, Francis Scott Key composed a poem entitled "The Star Spangled Banner."
- Sep 15 1776 - Revolutionary War: British forces capture Kip's Bay Manhattan.
- Sep 15 1914 - Vera Cruz Incident: U.S. Marines march out of Vera Cruz, Mexico.
- Sep 15 1916 - WWI: 1st tank used in war, "Little Willies" at Battle of Flors, France
- Sep 15 1950 - Korean War: UN forces land at Inchon in South Korea.

[Source: Various Sep 09 ++]

VETERAN LEGISLATION STATUS 13 SEP 09: The House and Senate will reconvened on 8 SEP after their AUG recess but little action has been taken on previously introduced veteran related bills. For or a listing of Congressional bills of interest to the veteran community that have been introduced in the 111th Congress refer to the Bulletin's Veteran Legislation attachment. Support of these bills through cosponsorship by other legislators is critical if they are ever going to move through the legislative process for a floor vote to become law. A good indication on that likelihood is the number of cosponsors who have signed onto the bill. Any number of members may cosponsor a bill in the House or Senate. At <http://thomas.loc.gov> you can review a copy of each bill's content, determine its current status, the committee it has been assigned to, and if your legislator is a sponsor or cosponsor of it. To determine what bills, amendments your representative has sponsored, cosponsored, or dropped sponsorship on refer to <http://thomas.loc.gov/bss/d111/sponlst.html>.

Grassroots lobbying is perhaps the most effective way to let your Representative and Senators know your opinion. Whether you are calling into a local or Washington, D.C. office; sending a letter or e-mail; signing a petition; or making a personal visit, Members of Congress are the most receptive and open to suggestions from their constituents. The key to increasing cosponsorship on veteran related bills and subsequent passage into law is letting legislators know of veteran's feelings on issues. You can reach their Washington office via the Capital Operator direct at (866) 272-6622, (800) 828-0498, or (866) 340-9281 to express your views. Otherwise, you can locate on <http://thomas.loc.gov> your legislator's phone number, mailing address, or email/website to communicate with a message or letter of your own making. Refer to http://www.thecapitol.net/FAQ/cong_schedule.html for dates that you can access your legislators on their home turf. [Source: RAO Bulletin Attachment 13 Sep 09 ++]

HAVE YOU HEARD: Walmart Greeter

A new retiree greeter at Wal-Mart, just couldn't seem to get to work on time. Every day he was 5, 10, 15 minutes late. But he was a good worker, really tidy, clean shaven, sharp minded and a real credit to the company and obviously demonstrating their 'Older Person Friendly' policies.

One day the boss called him into the office for a talk. "Charley, I have to tell you, I like your work ethic, you do a bang up job, but your being late so often is quite bothersome."

'Yes, I know boss, and I am working on it.'

"Well good, you are a team player.. That's what I like to hear. It's odd though, your coming in late.. I know you're retired from the Armed Forces. What did they say if you came in late there?"

"They said, 'Good morning, General. Coffee this morning, sir?'"

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