



RETIREE



TIMES

A publication of the
Vandenberg AFB
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Vandenberg AFB sets Retiree Appreciation Day for November 13, 2002

By Maj. Karen L. Taylor

30th Mission Support Squadron Commander

Just want to invite you to mark your calendars for Retiree Appreciation Day on **Wednesday, Nov. 13**, at the Pacific Coast Club. Registration begins at 8:30 a.m., and the formal program starts at 9:30 a.m. We will attempt to follow the successful program outlined last year.

The 30th Space Wing Commander's individual invitational letters will be mailed out shortly, and I urge you to **RSVP to the Retiree Center, (805) 606-5474, or to 30th Space Wing Protocol, (805) 606-3711** after you've had a chance to review the info. Both offices will have mailing lists and will check folks off as they call in with reservations.

Last year's use of RSVPs contributed to the success of the day, and we

would like to continue Col. Whitney's process this year. It will make the planning with the Pacific Coast Club more exact, and when you filled the club again last year, you confirmed that we need to know how many will attend. We hope that it will not be necessary to advise people that we have reached capacity.

Parking: Because the Club parking lot can not possibly handle all of you, we will again encourage you to park on the **parade ground** and take the shuttle bus service to the Club. Handicapped parking will be available at the club parking lot.

Cost: We are attempting to offer a low-cost lunch option for you again this year at the Club. Look for more information on that in the invitation, but

we hope to keep it around \$8 per person. If you do not want to have the buffet, you may have lunch in the dining room or in the base exchange area.

Besides the invitation letters, you will see advertising in other media. Look for information in upcoming issues of the Vandenberg "*Space and Missile Times*," posters in key areas such as the base exchange, commissary, hospital, library, and golf course and possibly on the radio stations. We are trying to get the word out and remind folks that this day is for you – our retired military members and families.

We will have local community and base personnel available to discuss issues relevant to military retirees. And, just like last year, the base exchange and commissary will have special pro-

motional items planned for retirees.

The Retiree Center will be open on Appreciation Day, and we invite you to stop by your center.

Looking forward to seeing all of you at the Pacific Coast Club on Nov. 13.



See Page 2



RAO Photo by John McGraw

Retired Col. Myrna-Lynne Whitney (left), former 30th Space Wing Retiree Project Officer, congratulates "Base Volunteer of the Quarter Award" winner, Juanita Anderson (right), widow of retired Air Force Master Sgt DeLong Anderson, at the second quarter 2002 awards luncheon.

RAO Volunteer wins Base Volunteer of the Quarter Award

By COL. MYRNA-LYNNE WHITNEY

U.S. Air Force Reserve Ret.

A Joint Retiree Center volunteer was hailed as "Volunteer of the Quarter" during the quarterly awards luncheon July 26 in the Pacific Coast Club. Juanita Anderson, widow of retired Air Force Master Sgt. DeLong Anderson, received the personalized pen and pencil set award from Col. Robert M. Worley II, 30th Space Wing commander. Ten people from the Retiree Center cheered when Juanita won. This is the second time that a volunteer from the Joint Retiree Center has won the base award.

Juanita, a "linchpin" volunteer, works countless hours at the Joint Retiree Activities Center assisting retirees and widows. Each quarter she supervises over 20 volunteers in mailing preparations of the "Retiree Times," with a distribution of over 6,200 retirees and widows. As the secretary of the National Society of Military Widows, Central Coast Chapter 44, Juanita actively recruits new members and energetically seeks guest speakers for monthly meetings. She organizes

the quarterly potluck luncheons and innovatively works to introduce new activities to the Center.

She not only volunteers at the Center, but she works at Vandenberg's hospital pharmacy where she ensures that retirees and widows have their prescription needs adequately met. Juanita is an endowed member in the philanthropic organization of the Eastern Star, where she held the position of Worthy Matron in two chapters, and served as Deputy of the Worthy Grand Matron. She is a dedicated member of the Orcutt Christian Church where she counsel's widows and parents of young children. As a retired elementary teacher, Juanita's guidance with youth groups is invaluable. She bakes and provides food for monthly distribution to the homeless shelter in Santa Maria.

Born on July 4th, Juanita is a real "sparkler." She brings life and fun to the Retiree Center and the widows' group. She is tireless in her efforts to improve situations and make the world a better place. Juanita's dedication, dependability and sense of humor make her a bright star in any organization.

Director's Corner

By CAPT. CY BUEHLER,
SC, USN (Ret.)

RAO Director

May I call your attention to the volunteers recognized by various awards and reported in this and previous issues of the Retiree Times. We retirees are fortunate to have not only these but the other volunteers located here at the RAO and other locations, such as Legal, Thrift Shop and Pharmacy.

At the RAO, we try to keep current with the issues that concern our retirees. The "HOT" issue now on the minds of retirees is Long Term Care. Long term care is the kind of care that you would need to help you perform daily activities if you had an

Volunteers recognized, long term care enrollment



RAO Photo by John McGraw

Cy Buehler

ongoing illness or disability. This type of coverage in most cases is not included in Medicare or Tricare Programs.

Long Term coverage options varies by choices individuals make. Information about these choices and frequently asked questions and answers can be found on the web site <https://www.opm.gov/insure/ltc/>.

If you do not have access to a computer, you are welcome to stop by the Retiree Activities Center on your next visit to Vandenberg AFB. We have for your use, on line computers and

can assist you in their use.

You are always welcome to stop by, say hello, or give us your opinions or subjects that you would like to see in this newspaper.

Annual COLA estimated

Press reports indicate that if the Consumer Price Index continues to grow at the same pace it has for the last six months, the increase in the January 2003 COLA would be about 1.3 percent.

Vandenberg Clinic Closure

The 30th Medical Group will be closed on Wednesday, Oct. 23 from 12 noon onward for an official function. The Clinic will re-open on Thursday, Oct. 24 for normal duty hours.

Security screeners wanted by feds

The Department of Transportation is directly responsible for keeping America's airlines safe through baggage screening. The DoT is hiring thousands of new federal security screeners and federal law mandates veterans receive preference in the hir-

ing of federal security screeners.

To find out more about the qualifications security screeners must have, visit the Security Screening Requirements web site (<http://jobs.faa.gov/securityscreeningrequirements.htm>). If you would like to be considered for

one of these jobs that involve the protection of America's citizens and airways, email your name and address to screener@ost.dot.gov or call the DoT toll-free at (866)-404-1227 toll-free and leave your name and address. (DoT)

Air Force Clubs offer entertainment giveaway

By John Olson

Marketing Director –
30th Services Squadron

Proving that membership pays, Air Force Clubs are giving away a plethora of electronic entertainment equipment in the Electrified Membership Drive. Sign-up during the drive and pay zero dues until Jan 03. Also receive zero interest for six months!

New and current club members across the Air Force will become eligible to receive gifts like plasma and flat screen televisions, home theater systems, personal component systems, portable DVD players, MP3 players and more.

During the drive, which began Sept 3, and runs through Dec 20, Air Force Clubs hopes to sign-up 10,000 new members. All will be eligible for prizes that will be

given to scores of people who join any club worldwide.

Membership pays for current club members as well as they are automatically entered to win a special set of prizes just for them.

Winners will be randomly selected for each prize.

"We always want to recognize existing members," said Josie Cooper, club manager. They are the lifeblood of our clubs.

"Plus, they are one of the best forms of endorsement for an evolving club system that offers something for all."

Membership benefits include special discounts on food, entertainment, special functions and chances to win a trip to the Super Bowl, Pro Bowl and a regular season NFL game. Check with the Pacific Coast Club to find out more!



Legal Expands Service Hours

The 30th Space Wing Legal Office provides additional afternoon legal assistance 3:30 to 4:30 p.m. Mondays. Other hours are Tuesdays, Thursdays and Fridays from 7:30 to 8:30 a.m. and 3:30 to 4:30 p.m.

on Wednesdays. During these times attorneys are available for a range of legal issues. Notary services for powers of attorney, affidavits, etc. are also available. Call Tech Sgt. Yvonne Prince, 605-6220 (S&MT)

RETIREE TIMES

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Non-advertisement content is compiled from various sources by the Vandenberg Retired Activities Office. Even though reasonable effort has been made to assure the accuracy of the contents, no guarantee of such accuracy is made nor should be assumed. Direct questions on the various topics to the agencies and phone numbers listed in the articles. All photographs, unless otherwise indicated are RAO or Air Force Photos.

Publication deadlines are the 15th of March, June, September and December. The Retiree Activities Office reserves the right to edit all submissions for style and space. Send submissions to 30SW/CVR, 747 Nebraska Ave., Suite A200, Vandenberg AFB, CA 93437-1461 or via facsimile to (805) 606-0437. The phone number is (805) 606-5474. Email may be addressed to retirees.office@vandenberg.af.mil.

Letter to the Editor

Persistence is rewarded

I would like to pass some info on to you about the two subjects.

Because my wife and I have physical limitations we decided to renew ID cards thru DEERS. We submitted everything correctly but someone in DEERS was not aware that in Calif. the notary does not have to use an imprinter but can use a stamp. So we got them back. We resubmitted them with a notarized explanation why in CA. an imprinter is not necessary.

After not hearing from them for 8 weeks, I initiated a series of phone calls. One time I was on hold for over an hour before I gave up. I found out that they had lost our applications. So we had to go thru the resubmission all over again. Then they found our original submission.

After waiting another 5 weeks, I called again (long, long wait) and this

time I got thru to someone who seemed to know something. Ten days later we got out cards. This process took from Aug. 25 to Jan. 16. You might make this info available to anyone asking about using the mail process thru DEERS.

When accessing MYTRICARE's website you need to know two things. If you are using an ad killer or popup killer - TURN IT OFF FIRST. MYTRICARE uses popups in lieu of full screens so when you try to log in nothing happens. Secondly, when the popup pops up you cannot scroll down to the bottom of the screen in order to "Accept" or "Decline" unless you resize your screen. It took me a while and a couple of phone calls to get this clarified.

Howard F. Kane
LCDR, USN Ret.
(via email)

Vandenberg AFB Air & Space Show scheduled Nov. 2-3

Planning is well underway for the Vandenberg Air Force Base 2002 Air and Space Show scheduled for Nov. 2-3. The air show is an avenue to return our nation to "business as usual" as requested by President Bush.

By visiting the air show, you show your patriotism and support of our nation and say "thank-you" to the men and women who are currently serving and have served in our military. As always, admission and parking are FREE.

The exact schedule is not yet finalized. Air show flying starts around 10:30 a.m. both Saturday and Sunday and continues until about 5:00 p.m. Even though the anticipated acts remain mostly unchanged, there are still timing issues that will have to be worked out. These include fly-bys, additional last-minute performers and coordinating the masses of flying aircraft in restricted airspace.

While neither the Blue Angels nor the Thunderbirds will be here this year, we will have Viper West which is an aerial demonstration team from Hill AFB, Utah. They fly the same aircraft as the Thunderbirds - the F16.

We will also have a Tactical Demonstration team from Naval Air Station Lemoore who will be flying the F-18 Hornet, the same

aircraft as the Blue Angels. Additionally, we have several other aerial demonstrations and fly-bys.

Safety is always a primary concern at air shows. Vandenberg AFB works very closely with local and federal authorities to ensure this safety. Vandenberg AFB follows and enforces all rules and regulations as required. You will notice extra uniformed security at the air show, both military and civilian.

Due to heightened security, all backpacks, coolers and tote bags must be left in your vehicle and will not be allowed on the airfield. Signs will be posted at the entrances to the parking areas and gate areas reminding you of these restrictions. Gate officials may refuse admittance to persons trying to enter with such items.

Please remember that Vandenberg AFB is not responsible for items left in vehicles in the parking areas. Since this show has no admission fee, you may



leave and re-enter as you desire. Anyone re-entering will have to go through security checkpoints again.

Small fanny packs are permitted, subject to approval by gate security personnel and a hand-search at the gate. Small purses are permitted, subject to approval

by gate security personnel and a hand-search at the gate. Large purses (tote bag type) are not permitted.

There are no restrictions on electronics including cameras. However, large camera bags are not permitted. Bring only necessary camera equipment, leaving extra attachments at home. A small fanny pack or camera vest is useful for carrying extra film and small lenses.

Water, drinks and food are permitted. These items must be hand-carried and cannot be in a cooler or carry bag. All items brought in are subject to approval by gate security personnel and a hand-search at the gate.

Folding chairs are permitted. If it is one of the types that come in a carrying-case, please leave the

case in your car. Strollers and wagons will be hand-searched at the gate. Please bring only necessary items in a small diaper bag, subject to hand-search at the gate. Large diaper bags may not be permitted. You can return to your vehicle during the show to get extra clothes, restock diaper items, etc.

A lost and found/information tent will be set up near the first aid tent to report lost children — or lost parents. Announcements will be made over the public address system. Bring found items or report lost items to the lost and found/information tent. This is a great location to arrange a meeting with friends and family or is a perfect place to rendezvous if family members get separated. (vandenberg.af.mil)

At the monthly meetings ...



RAO Photo by John McGraw

(Left) Denise Pucey, nurse and dietitian, discusses types of cholesterol and the levels with widows, retirees and spouses at the National Society of Military Widows, Central Coast Chapter 44's July meeting. Pucey provided information on various methods to control/fight cholesterol and answered attendees questions.

(Right) Air Force Reserve Maj. Michele Williams, pharmacist at Vandenberg's base clinic, pictured in a return visit at the National Society of Military Widows, Central Coast Chapter 44's July meeting. Williams addressed widows, retirees and their spouses on the natural alternatives to controlling cholesterol. She provided information booklets and responded to numerous questions



RAO Photo by John McGraw



RAO Photo by John McGraw

(Left) Gerald Thompson, 30th Civil Engineer Squadron—Fire Protection Flight, briefs on the appropriate fire extinguishers and smoke and carbon monoxide detectors for home and vehicle use during the August meeting in the Joint Retiree Center. He answered individuals' questions and made recommendations on fire protection purchases.

Glenn and Annabelle Wood (right) applaud after Tyson Grier, physical fitness instructor from the 30th Space Wing's Health and Wellness Center, briefed retirees and widows on the necessity of exercise at the July meeting. He gave examples of appropriate exercises and answered many questions. Grier donated several cases of the book, "Taking Care of Today and Tomorrow," which is available, while the supply lasts, at the Joint Retiree Center.



RAO Photo by John McGraw

Long Term Care questions answered

The Federal Long Term Care Program is administered by Long Term Care Partners, LLC, and offered by the John Hancock Life Insurance Company of New York and Metropolitan Life Insurance Company of Boston.

Eligible applicants include federal civilian employees and annuitants and their dependents as well many members of the military community. Retirees, active duty members, reservists and their eligible dependents in addition to other close relatives may also apply. At the present time, in most cases Gray Area retirees are not eligible until attaining 60 years of age.

The open season enrollment period began on 1 July and will continue through 31 December 2002. It is important that those who are eligible to apply for this insurance are aware of this open season period, because underwriting requirements will be different for those who apply to enroll after the open season.

For example, those who apply during the open season will use the abbreviated underwriting application consisting of seven to nine health-related questions. After the open season, applicants will be subject to full underwriting which requires answers to numerous health-related questions and may also include a review of medical records and/or a personal interview.

You can put your name on the mailing list to receive an open season information kit, including application, by calling (800) 582 3337 (TDD 1-800-843-3557). Open Season kits are now being mailed out. Additional information, including many frequently asked questions and the answers thereto, can be found at www.ltcfeds.com or the same phone numbers.

Decisions regarding long term care insurance are personal and highly complicated. Publication of highly detailed information in the Retiree Times is beyond our capability and space available does not permit inclusion here.

Following is a collection of questions and answers provided by the Air Force Personnel Center Retiree Program Office at Randolph AFB which may be useful to persons considering purchasing long term care insurance.

Q. What is long term care?

A. Long term care is the kind of care that you would need to help you perform daily activities if you had an ongoing illness or disability. It also includes the kind of care you would need if you had a severe cognitive problem like Alzheimer's disease. It is help with eating, bathing, dressing, transferring from a bed to a chair, toileting, continence, etc. This type of care isn't re-

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

Q. What is long term care insurance?

A. It is insurance that helps you pay for long term care services, such as home care or care in a nursing home or assisted living facility.

Q. I'm healthy. I won't need long term care. Or, will I?

A. The odds are that you WILL need long term care at some point in your life, and you may need it sooner than you think. About 40% of people needing long term care are adults ages 18-64. They may have had an accident, a stroke, developed multiple sclerosis, etc. While we hope you never need it, everyone should have a plan for meeting their long term care needs. Many will do so through long term care insurance.

Q. Is long term care expensive?

A. Yes it can be very expensive. It can easily exhaust your savings which is one reason you might decide to buy long term care insurance.

Q. But doesn't my health plan already cover long term care?

A. No, in most cases it does not. Health plans may cover some of the skilled medical services you may need when you can't care for yourself after an illness or injury, but usually for a limited period and only as long as you are showing improvement. Health plans typically do not cover ongoing chronic care such as an extended stay in an assisted living facility or a continuing need for a home health aide to help you in and out of bed. No health plan that we know of will cover all of your long term care needs.

Q. But won't Medicare cover long term care?

A. No, in most cases it will not. Medicare is a Federal health insurance program for people who are age 65 or older, some people with disabilities under age 65, people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant), and people with Lou Gehrig's disease (ALS, amyotrophic lateral sclerosis). Medicare will cover the first 100 days of care in a nursing home if: 1) you are receiv-

TFL requires current ID

Some Tricare for Life medical claims are being rejected because beneficiaries' military identification cards are expired. To remain eligible for TFL benefits, renew expired ID cards and keep your DEERS records updated with any and all new information.

While newer ID cards note that the beneficiary is covered by TFL, cards that do not have the TFL notation can be used until they expire. To find out where to obtain a valid ID card, visit the Realtime Automated Personnel Identification System (RAPIDS) at www.dmdc.osd.mil/rsl. To obtain the address and telephone number of the nearest military installation, contact the Defense Manpower Data Center at 800-538-9552 or the Tricare for Life number at 888-363-5433. (Tricare)

Lompoc gate closure

The Lompoc Gate is now closed to all traffic. This is necessary for the reconstruction of the Lompoc Gate facility and reconfiguration of the Santa Lucia Canyon Road intersection. The estimated completion date is Feb. 2003.

If you normally use the Lompoc Gate, you may consider using the Santa Maria and/or Solvang Gates for Main Base access during this construction period. Please adjust your travel time to Vandenberg and allow yourself sufficient travel time, as the traffic flow will increase due to the Gate closure.

Please contact Master Sgt. Bilicki, at 605-0549 if you have any questions concerning this matter. (S&MT)

VA Clinic needs volunteers

The Department of Veterans Affairs clinic in San Luis Obispo is short of volunteers. By using volunteers effectively, the clinic's personnel can focus on critical tasks~ providing better service to more retirees and veterans.

The clinic needs volunteers who are particularly sensitive to the needs of older retirees and veterans. Those with medical training are needed to monitor and record vital signs and set up examining areas. Other volunteers help client's fill out paperwork to obtain benefits. Volunteers are needed to answer phones, call patients, order supplies, and assist with clerical work. Occasionally, drivers are needed to transport veterans to Santa Barbara or Los Angeles.

The clinic desires volunteers who can serve at least four hours weekly. The VA provides a meal voucher for those serving a four-hour shift. The

VA also provides insurance for the volunteer while he/she is on the premises.

If volunteers are over age 55 and enroll in the Retired & Senior Volunteer Program (RSVP) funded by the National Senior Service Corps, they can request reimbursement for mileage as well. Moreover, the National Senior Service Corps insurance covers the volunteer from front door to return (portal-to-portal) with personal liability, supplemental accident, and excess auto liability/property damage. There is no cost to enroll in RSVP, nor any meetings to attend. RSVP exists to promote community service and enhance the health and vitality of older Americans.

Anyone interested can call George Gruner at 544-8740. Gruner will arrange an orientation session with the Veteran's Administration Coordinator for Volunteers. (RSVP)

Medicare/Tricare dual-eligibility

Retirees under the age of 65 that are enrolled in Tricare and become eligible for Medicare due to a disability may keep their Tricare benefit. However, they must enroll in Medicare Part B to do so. Benefits then become similar to Tricare For Life with certain exceptions.

Beneficiaries under age 65 eligible for both Medicare, because of a disability, and Tricare may enroll in Tricare Prime, but those eligible for TFL cannot. Those enrolled in Tricare Prime will have their enrollment fees waived but still must continue to maintain enrollment in Medicare Part B.

Dual-eligible beneficiaries not enrolled in Medicare Part B lose their eligibility for Tricare but remain eligible to receive care at military treatment facilities on a space available basis.

Beginning with the inception of TFL in 2001, Medicare and Tricare eligible beneficiaries under the age of 65 saw an increase in the amounts paid on many of their claims. This is because claims are calculated using the TFL payment tables rather than Tricare tables. For services payable by both Medicare and Tricare, Tricare will only pay the beneficiary's out-of-pocket costs not covered by Medicare.

With the electronic link between Medicare and Tricare, it is no longer necessary for dual-eligible beneficiaries to file paper claim forms. Services received prior to this linkage continue to require paper claims. For claim forms, visit <http://www.tricare.osd.mil/claims/default.htm> and download the Champus claim form. (TFL)

Renewing ID cards at age 65

Changes in TRICARE in accordance with current law can have a significant effect on beneficiaries reaching the age of 65. Beneficiary's relationship to their sponsor must be current and verified in the Defense Enrollment Eligibility Reporting System in order to determine eligibility for benefits. Personal information must be up-to-date including residence address, mailing address etc.

The Tricare Management Activity has recommended that ID cards be renewed and the DEERS information verified on or near the beneficiary's 65th birthday. At the same time, it should be verified that the beneficiary has purchased Medicare Part B, which is required for TRICARE For Life eligibility.

Requiring ID card re-issuance and DEERS re-verification on the beneficiaries 65th birthday is the best way to ensure that DEERS has

current information available at the time of the transition to TFL.

Current Medicare Part B information in DEERS enables the Defense Manpower Data Center to identify possible errors and cooperate with the Center for Medicare and Medicaid in their correction. Medicare Part B information can usually be determined during the exchange of data with the CMS, discrepancies between CMS and DEERS systems can occur.

Beneficiaries who have already transitioned to, or enrolled in Tricare For Life need not renew their ID cards until their card's expiration date. Retiree's cards never expire, however it is still prudent to verify the information on record in DEERS. ID cards should be renewed if there is a significant change in appearance or when other information becomes out-of-date. (Tricare)

ID Card Issue may slow

Effective Sept. 19, the Military Personnel Flight Customer Service began issuing the Common Access Card. This is the new government "Smart Card". It contains an embedded integrated circuit chip, barcodes, magnetic stripe and digital photograph.

Due to the information stored in the CAC, it takes a considerable amount of time to issue this card. On the average it is taking anywhere from 15 to 45 minutes, which has greatly slowed down our ability to issue out cards in a rapid rate as we previously did. The CAC is being issued out to all active duty uniformed services and civil service personnel.

With the implementation of the new card, we have been experiencing a considerable delay between 1100-1300, as this is the time that active duty personnel usually come in to have their card issued. We are asking for your continued patience and support, if you have any questions please feel free to contact Customer Service at (805) 606-2276. (MPF)

(Ed: The CAC will not be issued to retirees or their family members. Retirees, surviving spouses and other family members will continue to use the ID card type currently in use. It should only be replaced on the normal expiration date.)

Printer cords recalled by AAFES

The Army and Air Force Exchange Service, in cooperation with the U.S. Consumer Product Safety Commission and Longwell Electronics, is voluntarily recalling about 2.5 million power-cord sets sold with some inkjet printers from Hewlett-Packard Co. The connector can break, exposing electrical contacts and posing a shock hazard to consumers.

Consumers should stop using these printers immediately, said officials, and contact HP for a free replacement cord. For more information, consumers can contact HP at (877) 917-4378 anytime.

No injuries or incidents have been reported. This recall is being conducted to prevent the possibility of injury. The gray, two-prong power-cord sets with a LS-7C connector were sold with the following HP printers: HP Deskjet 800 series and 900 series; HP Photosmart 1000 series; 1100 series; 1200 series; and 1300 series inkjet printers.

AAFES sold models DJ842, DJ932, DJ952 and P1000. The name "Longwell" is molded on the plug between the blades. The black color power cord is not affected by this recall. (AFPN)

VA seeks Project SHAD participants

Project SHAD (Shipboard Hazard and Defense) was a series of tests conducted by the Department of Defense during the 1960s to determine the effectiveness of shipboard detection of chemical and biological warfare agents, the protective measures taken against chemical and biological warfare agents, and the potential risk to American forces posed by these agents.

Although the exact number of tests is unknown at this time, Project SHAD involved service members from the Navy and Army and may have involved a small number of personnel from the Marine Corps and Air Force. Service members were not test subjects, but rather were involved in conducting the tests. Animals were used in some, but not all tests.

The tests were originally classified and much of the information concerning the tests will remain classified. The Department of Veterans Affairs, Office of Public Health and Environmental Hazards continues to work with DoD to obtain information as to the nature and availability of the tests, who participated, duration and agents used.

According to DoD, as of May 2002, the following listed ships are known to have been involved in Project SHAD tests: USS Carpenter DD-825, USS George Eastman AG-39, USS Granville S. Hall YAG-40, USS Herbert J. Thomas DD-833, USS Hoel DDG-13, USS Navarro LPA-215, USS Power DD-839, USS Tioga County LST-158, US Navy Covered Lighter (barge) YFN-811, and US Navy Tug ATF-105.

In addition to these ships, five Army light tugs manned by Navy personnel identified as LT-2080, LT-2081, LT-2085, LT-2086 and LT-2087, were used. Members of the 4533rd Tactical Test Squadron and 33rd Tactical Fighter Wing (F-4E aircraft) were also involved in some tests. DoD has compiled crew lists and unit rosters for the ships, LTs, and flight units involved in the tests.

Tests were conducted Southwest Pacific, and at least one test in the Atlantic. Although the exact number of Project SHAD tests is unknown at this time, the DoD has largely declassified and released information on six tests: Autumn Gold, Copper Head, Shady Grove, Eager Belle I, Eager Belle II and Scarlet Sage. DoD is currently researching suspected Project SHAD tests referred to as Flower Drum, Night Train, Big Tom, Fearless Johnny, Half Note, Purple Sage, Red Beva, 68-50, 69-31 and 69-32. There may have been more exercises or tests with specific names.

The DoD has released fact sheets concerning 12 Project SHAD tests: Autumn Gold, Copper Head, Fearless Johnny, Flower Drum - Phase I and Phase 2, Deseret Test Center 68-50 and 69-32, Purple Sage, Eager Belle Phase I and Phase II, Scarlet Sage and Shady Grove. Visit the web site http://deploymentlink.osd.mil/news/jan02/news_10402_001.shtml for more information.

Chemicals and other agents were apparently used in the tests. Based on information available to the VA today, these tests involved possible exposures to: the chemical

warfare agents sarin, GB and VX; the bacteria *Bacillus globigii*, *Coxiella burnetii*, and *Pasteurella tularensis*; tracer material zinc cadmium sulfide (ZnCdS); and the decontaminant beta-propiolactone. These are the primary agents used in Project SHAD that have been identified to date.

There are no markers to establish a dose-response basis for specific agents used in the Project SHAD tests in relation to any major medical conditions and underlying genetic, biochemical and physiological disorders. It is recommended that the medical evaluation of concerned SHAD veterans enrolled in VA care include a thorough military and medical history, a general medical examination and laboratory tests. Specialized testing and consultations should be obtained if warranted.

Any veteran involved in Project SHAD who believes that one or more of their disabilities may have resulted from exposure during testing may file a claim for compensation with VA. For information and assistance on applying for service-connected compensation contact the nearest VA Regional Office toll-free at (800) 827-1000. Or, apply on-line at <http://vabenefits.vba.va.gov/vonapp>. For information and assistance by e-mail contact shadhelpline@vba.va.gov. Veterans involved in Project SHAD with health-related questions or concerns can receive information and assistance by calling toll-free (800) 749-8387. (Source: VA)

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ing skilled care, and 2) you have a qualifying hospital stay of at least 3 days and enter the nursing home within 30 days of that hospital discharge. There are also some deductibles and copays (meaning you have to pay part of the cost). Medicare also covers limited home visits for skilled care. It's very important to realize a few things about long term care versus Medicare's coverage:

1. Most long term care is not skilled care
2. Most long term care does not take place in a nursing home
3. Most nursing home stays do not immediately follow a hospital stay
4. Most people who require care in their home usually need more or different types of care than Medicare covers
5. Most people won't start Medicare coverage until age 65

So don't count on Medicare to cover your long term care needs.

Q. I recently read that Medicare is now covering Alzheimer's Disease. Is this true?

A. The information that you are seeing is related to the decision by the Centers for Medicare and Medicaid Services to no longer exclude persons with Alzheimer's disease from accessing Medicare-covered services due to their diagnosis alone. Medicare still only covers skilled care under certain conditions for a limited period of time. All the restrictions on receiving nursing home care or home care, including a prior hospital stay and need for skilled care, as well as required deductibles and copayments, still apply. Alzheimer's disease is a chronic illness. Persons with this illness typically require non-

skilled, custodial care for long periods of time. This type of care is still not covered under Medicare, but the change in Medicare's policy has left many with the impression that it might be.

Q. But won't Medicaid cover long term care?

A. Medicaid is a state-based program supplemented by Federal funds that acts as a safety net to provide health services to the poor and impoverished. Medicaid covers long term care services and might cover you if you meet your state's poverty criteria and receive care that meets your state's guidelines. Usually this means expending all but \$2,000 of your assets and savings (except for perhaps your house and your car). It also means receiving care from a limited number of state-approved caregivers (mostly institutions like nursing homes) that are willing to accept Medicaid's payments. People that you wouldn't consider poor sometimes qualify for Medicaid by "playing the game" and "beating the system", usually with legal help. States react with more rules. If you don't have much in the way of assets and income, Medicaid is probably your best bet for long term care. If you can afford long term care insurance, want to control the type and location of care that you receive, and aren't interested in (or don't want to count on) beating the system, the Federal Long Term Care Insurance Program deserves your attention.

Q. When are enrollees eligible for benefits?

A. You will be eligible for benefits after you meet the certain conditions. Benefits are payable after you meet these conditions and

you satisfy any required waiting period.

1. A licensed health care practitioner certifies that:

a. You are unable to perform 2 of 6 activities of daily living AND your condition is expected to last at least 90 days,

OR

b. You need substantial supervision due to a severe cognitive impairment.

2. Long Term Care Partners agrees with the certification,

3. A licensed health care professional develops a plan of care for you and LTC Partners approves that plan of care.

Q. What are Activities of Daily Living?

A. These are common activities that people perform every day, specifically:

- * bathing: washing your hair, washing yourself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower;
- * dressing: putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs;
- * transferring: moving into or out of a bed, chair or wheelchair;
- * toileting: getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene;

* continence: maintaining control of bowel and bladder function, or, when unable to maintain control of bowel or bladder function, performing associated personal hygiene (including caring for catheter or colostomy bag); and/or

* eating: feeding yourself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

Q. What is Severe Cognitive Impairment?

A. It is an impairment or loss in:

- * Short or long term memory; or
- * Orientation as to person, place and time; or
- * Deductive or abstract reasoning.

Such impairment or loss places you in jeopardy of harming yourself or others and therefore in need of substantial supervision by another person. The most

common form of cognitive impairment is advanced Alzheimer's disease.

Q. What types of benefits does long term care insurance cover?

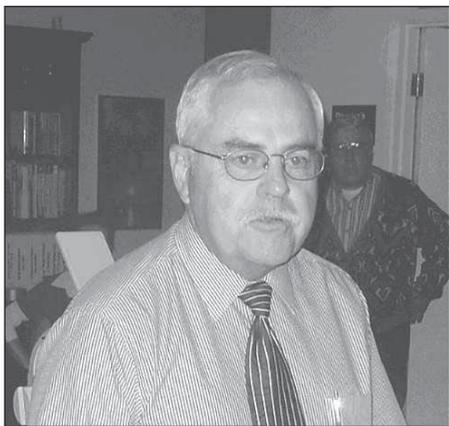
A. The program offers a flexible benefits package that pays benefits toward a variety of services, including but not limited to:

- * nursing home care
- * assisted living facilities
- * home care (both formal and informal)
- * adult day care
- * hospice care
- * respite care when your primary caregiver needs a rest (limited to 30 days times your Daily Benefit Amount per calendar year)
- * bed reservations (payments to a nursing home or assisted living facility to hold a bed if you are a resident of that facility and need

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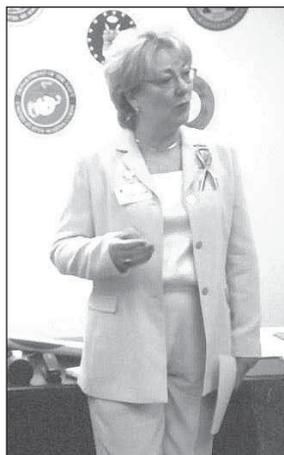
More monthly meetings ...

Retired Army Col. Richard Gruner, (right) the Director of the Retired and Senior Volunteer Program for San Luis Obispo County and Northern Santa Barbara County accompanied by Patricia Waite, (not shown)



RAO Photo by John McGraw

Santa Maria Coordinator recently gave a presentation to the RAO volunteer staff. The RSVP provides additional no cost personal and liability insurance and other benefits while an individual is engaged in volunteer activity. RAO volunteers were given the opportunity to complete applications and join the program.



RAO Photo by John McGraw

Karen Miller Tunnell, (left) Program Director for the non-profit Gen Span Foundation of Santa Maria, briefed the widows on the various programs to bring generations together, at the National Society of Military Widows, Central Coast Chapter 44's September meeting. Ms. Tunnell told success stories of senior volunteers who work in the APPLE program—Adults Providing Positive Learning Experiences—with young people in elementary schools to assist them with both intellectual and social pursuits.



RAO Photo by John McGraw

Master Sgt. Sheila Kaplan, (left) Casualty Affairs Officer spoke with retirees and surviving spouses at a meeting after the September potluck. She did her usual superior job in informing the retirees and widows on various issues including the services that can be provided when loss of a retiree or spouse occurs. She also addressed the situation regarding the issuance of new type ID cards to active duty members and what effect it will have on services to retirees. Retirees will not be issued the new type of cards but retiree and family member renewing may experience some delay because of the workload.

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to be temporarily hospitalized or out of the facility on therapeutic leave — limited to 30 days times your Daily Benefit Amount per calendar year).

Q. Why won't the FLTCIP pay for care given by people who normally live with me, such as my spouse?

A. There are a few reasons for this restriction.

First, persons who normally live with you are natural sources of long term care services. Insurance, by definition, is not intended to cover services that would be provided without cost to the person receiving care in the absence of insurance. This helps to keep the cost of the insurance down.

Second, the long term care insurance industry does not normally cover such services. Whenever possible, we tried to follow standard industry practice for our benefits. However, we did "push the envelope" in providing very broad coverage for informal care, including care by family members not normally residing with you at the onset of the need for care. It is possible that in the future, as the industry and our program gain experience with the cost implications of how such services are utilized, coverage for care by family members could be expanded.

A final point to note is that the Program does indeed recognize the valuable role that spouses and other household members play in the long term care arena. The Federal Long Term Care Insurance Program provides a generous respite care benefit that is not subject to the waiting period. This benefit allows your regular caregiver (such as your spouse) to have a much-deserved break from caring for you. The respite benefit will pay for services provided to you in a facility or by a formal or

informal caregiver at home, for up to 30 times your daily benefit amount per calendar year. In addition, the Program provides a caregiver training benefit, also not subject to the waiting period. This benefit will pay up to 7 times your daily benefit amount in your lifetime for services to train someone to care for you — including spouses and other persons who normally live with you.

Q. What benefits can I choose?

A. You can customize your insurance in four separate areas:

- * Daily Benefit Amount
- * Benefit Period
- * Waiting Period
- * Inflation Protection

OR alternatively you can choose one of three popular pre-packaged plans. If you do, you will only have to choose your inflation protection method.

Q. What is the Daily Benefit Amount?

A. This is the maximum amount the plan will pay in any single day. If the cost of the care you receive in a single day costs less than your DBA, the difference is carried over for you to use later.

You choose your daily benefit amount. You can choose a DBA from \$50 to \$300 in \$25 increments. The cost of care in an assisted living facility or a nursing home or hospice care (whether in a facility or at home) will be reimbursed up to 100% of your DBA. Home care and adult day care will be reimbursed up to 75% of your DBA.

Q. What is the Benefit Period?

A. This is the length of time your Maximum Lifetime Benefit will last if you receive care every single day at a cost equal to or more than your Daily Benefit Amount. If you receive services that cost less than your DBA, or don't receive services every day, your benefits will last longer. You choose your benefit period. During early

enrollment you can choose either 3 years or 5 years. During open season, a lifetime benefit period will be available. The Benefit Period is used as a multiplier, along with your DBA, to calculate your Maximum Lifetime Benefit.

Q. What is the Maximum Lifetime Benefit?

A. This is the maximum your plan will pay. Here is how we arrive at the figure:

Daily Benefit Amount (DBA) x Benefit Period (in days) = Maximum Lifetime Benefit. For example, if you choose a \$100 DBA and a 3 year Benefit Period, your Maximum Lifetime Benefit would be \$109,500 (\$100 x 1095 days (which is 3 years at 365 days/year)) = \$109,500. If you receive services that cost less than your DBA, or don't receive services every day, your benefits will last longer than your benefit period. This amount of money is available for reimbursement of approved long term care costs for as long as you're eligible for benefits, after you meet the waiting period you selected. You may have heard the maximum lifetime benefit referred to as a "pool of money."

Q. What is the Waiting Period?

A. The waiting period is the number of days during which you must be eligible for benefits and receiving covered services before your benefits start. It works like a deductible in health insurance. You only have to satisfy the waiting period once in your lifetime. Days applied toward satisfying the waiting period need not be consecutive, nor associated with the same episode of care. The days will be added together until the waiting period is satisfied. When you apply for coverage, you select the length of your waiting period - the standard is 90 days, but you may choose 30 days instead, at an additional cost. The Program does not pay benefits during

your waiting period. However, the waiting period does not apply to hospice care, respite care, and caregiver training. Because there is no waiting period for hospice care, respite care, and caregiver training, these covered services do not count toward meeting your waiting period.

Q. What types of Inflation Protection can I choose from?

A. To help your coverage keep pace with inflation, the Federal Long Term Care Insurance Program lets you choose between the following two inflation protection options:

Automatic Compound Inflation Option

With this option, your Daily Benefit Amount (DBA) and the remaining portion of your maximum lifetime benefit will automatically increase by 5% every year with NO corresponding increase in your premium. And the benefit increases continue even if you are eligible for benefits. While the initial premium is higher with this option, you won't have to think about the cost of having to buy additional coverage or worry about whether your coverage (especially after you retire) will keep pace with inflation. Your benefits increase year after year, while your premium remains level.

Future Purchase Option

This allows you to buy additional coverage every two years at an extra cost. The increase offered in your Daily Benefit Amount and the remaining portion of your maximum lifetime benefit is based on increases in the Medical Consumer Price Index. With the Future Purchase Option, you can assess the costs of care in the future and make a decision to upgrade when you can afford to. Each time you buy additional coverage, your premium will increase. The premium for the additional

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coverage will be based on your age and premium rate at the time the increase takes effect. Every two years you will receive your Future Purchase Option notification provided you are not eligible for benefits and have not declined three Future Purchase notifications in the past. A unique feature of our Program is your ability to switch to the Automatic Compound Inflation Option without proof of good health when you receive your Future Purchase notification as long as you are not eligible for benefits and have not declined three Future Purchase notifications in the past.

Q. What is Care Coordination?

A. LTC Partners' care coordinators (all registered nurses) are available under the Program to

- * provide general information about long term care services,
- * assess and approve your need for long term care services,
- * develop a plan for your receipt of long term care services, and then
- * monitor and reassess those services.

The care coordinators can tell you about any providers in your area who offer discounts for the services you need and provide other assistance such as locating community resources you may be eligible for. The care coordinators are registered nurses. Care coordination services are also available to your qualified relatives even if they aren't enrolled in the program, as long as you are enrolled in the Program. (Certain services for qualified relatives may be provided at an additional charge.)

Q. When is the "maximum lifetime benefit", also sometimes called a pool of money, available to me? Do I have to pay premiums for a minimum length of time first?

A. If you are eligible to receive benefits and have met your waiting period, the maximum lifetime benefit is available to you. It does not matter how long you have paid premiums. That's one of the advantages of long term care insurance - it is available when you need it. You don't have to wait for it to "build up" like you would if you were saving your own money to cover the probable costs of long term care.

Q. If I claim benefits, but don't use all of my maximum lifetime benefit, can I receive it in cash or can my survivors have the money?

A. No. The maximum lifetime benefit is not "yours" per se. It's a pool of financial resources that you have access to. You and your survivors do not have any right to unspent dollars. The funds are available to you if benefits are payable. The possibility of unspent monies are taken into account to keep everyone's premiums as low as possible.

Q. If I never use this insurance, can I get my premiums back?

A. No. This is an insurance product. Think about how homeowners insurance works. If your house never burns up, you don't get your premiums back. Your premiums paid for protection you had while you owned the house. Some long term care insurance products have a feature called "return of premium on death", or similar title. That provision would refund premiums to the enrollee's estate if the enrollee didn't file any claims and died be-

fore a certain age (e.g., 65). That is an expensive feature because the people who set the premiums always assume that there will be some policies that never pay out benefits — those dollars are used to reduce everyone's premiums. Insurance by nature has many cross subsidies among enrollees. Our program does not offer a return of premium feature.

Q. If my maximum lifetime benefit runs out, couldn't I just increase my premiums before that point so it won't run out?

A. No. Actually, such an idea would be quite contrary to insurance principles. It would be analogous to allowing people to increase the amount of their homeowners policy while their house was currently on fire. The insurance company would be buying a guaranteed claim. The time to buy insurance is when you are in good health, not when you are in a claim status.

Q. What if I disagree with the insurance company's decision on my claim for benefits?

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Retired Air Force Sgt. Dick Barkley, (right) a Korean War veteran, acknowledges applause on receipt of the Korean War Appreciation Medallion. The presentation was made recently by the Korean-American Cultural Foundation of Seoul, Korea in ceremonies in Fresno, Calif. Barkley is an advocate for retirees and veterans and writes a regular column on veterans affairs for a local newspaper in addition to being a regular volunteer at the Retired Activities Office.



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A. You may ask for an independent third party review of the company's decision. When you enroll in the program, you'll receive more information on how to dispute a claim.

Q. If I'm a Federal employee and enroll and then become disabled later, can I retire on disability and also qualify for benefits under the long term care insurance program?

A. See the FAQ on being eligible for benefits. The long term care insurance program and the Federal disability retirement program are totally separate. Once you purchase a LTC policy, it's yours for life as long as you pay premiums. Any future eligibility for disability retirement or compensation benefits will not affect the terms of your policy, including qualifying you for benefits. You must establish your eligibility for LTC benefits separately.

Q. Do you guarantee that the premiums will never increase?

A. No, we cannot guarantee that. No one has a crystal ball. However, the premiums we accepted from LTC Partners are realistically priced and follow the National Association of Insurance Commissioners rate stability guidelines. The premiums are expected to be level for life (unless of course you choose the future purchase option for inflation protection, which by definition has an increase in premium whenever your benefits increase). If LTC Partners requests an increase in premiums, we will do everything we can to come up with alternative ways to deal with the situation before agreeing to a rate increase. And we certainly do not expect a rate increase now or anytime in the future. MetLife and John Hancock have never increased their group rates for long term care insurance.

Q. How much will Federal long term care insurance cost?

A. We have posted the premiums on our web site at <http://www.opm.gov/insure/ltc/calculator>. You can use our premium rate calculator on that web page to determine the premiums for your age and options. The calculator will also give you the ability to compare premiums with various options to help you to select the options that are best for you.

Q. What are the premiums based on?

A. * Your premiums will be based on your age when you buy the coverage (the younger you are when you buy, the lower the premiums, all else being equal.) For early enrollment, you will pay premiums based on your age on the date LTC Partners receives your application. For open season, you will pay premiums based on your age on July 1, 2002.

* Your premiums will also vary based on the benefits you choose.

* When you choose the automatic compound inflation option, the premium is de-

signed to be level for life. When you choose the future purchase option for inflation protection, your premiums will increase as your benefits increase.

* Premiums are the same for all purchasers of the same coverage at the same age — employees, annuitants, and all the other eligible groups.

* The coverage is guaranteed renewable. That means that the insurance carrier cannot cancel your coverage unless you stop paying premiums (or unless you commit fraud when completing your application).

Q. I've found other policies in the private sector that are cheaper than yours. But you say your premiums are less expensive. What gives?

A. Regarding cost, it is extremely difficult to accurately compare the cost of two different plans. Even if they look similar in most respects, we have found that there are usually numerous differences between competing plans that can significantly affect their cost. You really need to make sure that you are comparing the exact same benefits. For instance, we know that some people have compared our rates for Automatic Compound Inflation with rates for ACI offered at 3 percent. Our program offers the ACI increase at 5%. Of course a plan with a 3% increase will be less expensive. That is not a comparable benefit.

Long Term Care Partner's research indicates that the Federal Program is roughly 15-20% less expensive than comparable policies now available on the retail market. They arrived at this conclusion by examining several of the leading policies available, making adjustments for provisions that were not equal to those of the Federal Program, and then comparing rates. For example, they made adjustments for the more generous coverage of care provided by an informal caregiver, including certain family members. Another provision that is richer than the typical retail plan is the coverage for Care Coordination services for insureds and their qualified relatives. Under the Federal Program, Care Coordination means patient advocacy, and is much more expansive than in the typical retail product. Still another difference is that the Federal Program does not contain a war exclusion, an issue of concern to many members of the Federal Family. It is true that for some people rates in the retail marketplace can be reduced by spousal and preferred health discounts. The Federal Program chose not to target discounts to select groups. Rather, our aim was to offer the lowest possible rates to ALL who qualify under the underwriting standards. It should be noted that the Federal Program offers a seven year rate guarantee, backed by two of the finest LTC insurers in the nation (John Hancock and MetLife) — companies with respected brands and high independent financial ratings. And this does not mean that the rates will sim-

ply increase in year 8. Any increase requires OPM approval and OPM has stated that it intends these premiums to be level for life (unless of course you choose the Future Purchase Option and do not decline the increases — then by design your rates will increase). Plus, those insured under the Federal Program will enjoy the continuing oversight of OPM, who will monitor experience and make sure that the benefit design is kept up-to-date over time. Most retail plans do not contain such guarantees.

Q. When are premiums waived?

A. You will not have to pay premiums if you are eligible for benefits and have satisfied your waiting period. Premiums are also waived if you are eligible for benefits and receiving hospice care, even though no waiting period applies to hospice care. If you satisfy the requirements for waiver of premium on the first day of a month, the waiver will take effect on that date. Otherwise, the waiver will take effect on the first day of the following month. If, at a later date, you are no longer eligible for benefits (e.g., you recover) and wish to maintain your coverage, you will have to resume paying premiums.

Q. Will the Federal government contribute a portion of the cost of long term care insurance?

A. No, by law there will not be any government contribution. Participants will be responsible for 100% of the cost. This is typical of private industry practice for this type of insurance.

Q. What is the benefit to purchasing this insurance if the Government is not going to contribute toward the cost of premiums?

A. One of the real advantages of the Federal Long Term Care Insurance Program is that it is an employer-sponsored product that OPM considers to be an important part of the Government's overall compensation package. This means the policy must stay contemporary with the best policies offered by other employers. So you can count on OPM to keep abreast of changes in how long term care services are provided and to make appropriate changes in your policy. You can also feel confident that the LTC Partners team of MetLife and John Hancock that OPM selected to provide the long term care insurance product is among the best in the business in terms of customer service and financial strength and stability. The selection and premium setting process involved experts from a number of agencies as well as the insurance industry. You can be confident that you are getting good value for your premium dollar - the law requires that premiums reflect the cost of benefits provided.

Q. Can I enroll now?

The open season now underway runs through December 31. There will be staggered 60 day enrollment periods during that time. We'll have more details later.

Before and during the open season our insurance partners will hold thousands of educational meetings, produce satellite broadcasts and videos, unveil an extensive new website with lots of interactive tools to learn about the insurance and calculate premiums, send information to employees and annuitants, etc.

Q. After 2002, when is the next open season?

A. We haven't scheduled future open seasons. We'll make that decision later.

Q. Can I still apply for the program AFTER open season?

A. Yes. Anyone in any of the eligible groups can apply for this program after open season by submitting a long form application. Federal employees, members of the uniformed services and their spouses cannot use the abbreviated application outside of an open season (or the early enrollment, of course).

Q. Can employees newly hired or newly eligible for coverage apply, even if open season has ended?

A. Yes they can. New or newly eligible Federal employees, members of the uniformed services and their spouses will be able to apply for the program using the abbreviated application within 60 days of becoming eligible. After that time, they can still apply, but will have to use the long application form.

Q. Can I decrease my coverage?

A. Yes. You can request a decrease in your coverage at any time. You can decrease to anything that is available under the Program, and your premiums (which will be based on your original age) will also decrease. For example, if you have the 5 year benefit period, you can decrease to a 3 year benefit period. But you could not decrease to a 2 year benefit period, because a 2 year benefit period is not available under our Program. You do not have to undergo new underwriting in order to decrease your coverage.

Q. If I decrease my coverage, can I ever get paid-up benefits, since I've already paid for higher benefits for a long time?

A. No, our Program does not offer paid-up benefits. At the time you paid for your higher benefits, you were insured for those higher benefits and received that protection for all the years you held the old policy. Just because you didn't use them doesn't mean they didn't have a cost from an insurance point of view. But your premiums will decrease when your benefits decrease.

Q. I'm a Federal employee/member of the uniformed services. If I get married after open season, can my new spouse apply using the abbreviated application form?

A. Yes, your spouse can apply using the abbreviated application within 60 days of your marriage. After that time, he/she can

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Help for retirees with low vision

Since 1998, the Central Coast Assistive Technology Center has provided services and assistance to disabled people in such areas as assistive technology for computer access, augmentative communication, environmental control, ergonomic workplace safety or low vision assistance etc.

Assistive technology is formally defined as "any item, piece of equipment, or product system, whether acquired commercially off the shelf, modified, or customized, that is used to increase, maintain, or improve functional capabilities of individuals with disabilities" (Technology-Related Assistance Act of 1988, Public Law 100-407).

Common examples of AT include adaptive computer hardware and software, communication devices, sensory aids (e.g., assistive listening devices, refreshable braille displays), environmental control units (or electronic aids to daily living), and mobility aids (wheelchairs, scooters, walkers, etc.). AT devices range from "low-tech" aids such as picture communication boards and modified eating utensils to "high-tech" systems such as voice recognition software and eyegaze-controlled computers. These services include client-centered evaluations, recommendations, training, and follow-up.

The CCATC was created to provide leadership in promoting access to assistive technology tools that enable people of all ages with special needs to reach their personal goals in employment, life-long learning and independent living." The concept for the CCATC was created by a prominent speech-language pathologist who recognized the need for assistive technology services on the Central Coast.

The CCATC is a private, non-profit organization that provides assistive technology services to individuals with disabilities of all ages in San Luis Obispo, Santa Barbara, and Ventura counties. It is funded by the California Department of Rehabilitation and the California Endowment.

The CCATC conducts evaluations in the areas of computer access, augmentative communication, and home,

school, and work-site access. Evaluations are carried out by a team of professionals who specialize in assistive technology. This team includes occupational therapists, speech-language pathologists, rehabilitation technologists and/or engineers. CCATC evaluations and trainings are normally provided on a fee-for-service basis.

The CCATC has been awarded two low vision grants from the Department of Rehabilitation to provide low vision services to the senior community free. These include but are not limited to Orientation & Mobility Training, Activities of Daily Living, Adjustment Counseling, Advocacy, Transportation and Adaptive Equipment/Assistive Technology Training.

The low vision grants are very specific to seniors with some sort of visual impairment. The criteria is simple, if you are 55 and over and have a vision of 20/30 to totally blind CCATC can help you read a newspaper, write a letter, do a spread sheet, surf the Internet or do email. Using various computer related software programs, they can enlarge your screen up to 16 times with a screen enlarger, or having you surf the Internet without a monitor and doing email.

The CCATC is based in San Luis Obispo at 1150 Laurel Lane, Suite 132. The mailing address is P.O. Box 4310, San Luis Obispo, CA 93403-4310, Contact Robert Thompson, Low Vision Technology Coordinator at (805) 549-7420. (CCATC)

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still apply, but will have to use the long application form.

Q. Will eligible individuals have to pass health requirements (underwriting) in order to enroll?

A. Yes. Federal and Postal employees, members of the uniformed services, and their spouses will have abbreviated underwriting. Everyone else will have full underwriting.

Q. What is Underwriting?

Air Force survivor benefit pamphlet note

Some readers have reported difficulty in downloading Air Force Pamphlet 36-3028, Benefits and Entitlements for Family Members of Retired Air Force Deceased that was cited in the Summer 2002 issue of the Retiree Times.

The Air Force Departmental Publishing Office relocated the e-publishing public web site on Jun. 19, 2002. When you type in the former URL address, <<http://afpubs.hq.af.mil>> you are automatically being redirected to the new URL, <<http://www.e-publishing.af.mil>>.

The web site for downloading AFP 36-3028 is now <<http://www.e-publishing.af.mil/pubfiles/af/36/afpam36-3028/afpam36-3028.pdf>>.

It may be easier to enter the first part of the URL, i.e. <www.e-publishing.af.mil> and click on 'Electronic Publications.' Then under HQ, click on 'United States Air Force' after which go to '36' in the column headed 'Series.' When the list of publications appears, scroll down to 'AFP 36-3028.' Adobe Reader is still required to view the document.

For those without internet access, the Retiree Activities Office has recently received a limited supply of printed copies of AFP 36-3028 for distribution.

A. Underwriting is the process of reviewing medical and health-related information furnished in an insurance application process to determine if the applicant presents an acceptable level of risk and is insurable.

Q. What is Full Underwriting?

A. All applicants other than Federal employees, members of the uniformed services, and their spouses will be subject to full underwriting. This means that they will have to answer numerous health-related questions.

Mark your calendars!

Retiree Center

The **third Thursday** of each month at 1 p.m. in the Retiree Center, Building 10364 – Base Exchange area, across from the Home & Garden Shop – retirees, spouses and widows gather to hear guest speakers, socialize and enjoy cookies and coffee. Quarterly there is a potluck luncheon that begins at 12 noon. The schedule is as follows:

Oct. 17 – Convalescent Care – Speaker to be determined.

***Nov. 13** – **Retiree Appreciation Day** – See front page.

***Dec. 12** – **Thursday – HOLIDAY POTLUCK LUNCHEON**

*Denotes different date than third Thursday of the month and for Appreciation Day different location.

NOTE: Speakers may be subject to change. Please check the "Space & Missile Times" for details as days come closer. Also, listen to KUHL on Tuesdays at 8:20 a.m. for current news on events; and watch for flyers posted at the Retiree Center.

Society of Military Widows

The SMW, Central Coast Chapter 44, meets the second Wednesday of each month in the Joint Retiree Center. The ladies have a **business meeting** that begins at **1 p.m.**; usually, followed with a **guest speaker** at **2 p.m.** The retirees and spouses frequently attend the informative lecture sessions. **Military widows, retirees and spouses are invited.**

Tickets, Tours, Cruises

Vandenberg Leisure Tours is in Building 10122, the Services Center, located near the corner of California Blvd. and Washington Ave. It offers a wide variety of excursions to suit every taste. In addition, the tour office lists favorable rates at hotels and motels in the vicinity of Southern California theme parks and Los Angeles Airport. Active duty, retired military, and civil service personnel, government contractors, families, and guests are eligible to participate. The office publishes the "Tripletter" listing upcoming events. You can learn more about opportunities by calling (805) 606-7976 and asking to be placed on the mailing list. The address is P.O. Box 5459, Vandenberg AFB, CA 93437-0459. You might also visit their website at www.vandenberg-leisure-tours.org. For complete information on the following upcoming trips, contact the tour office.

Oct. 23	Lion King, \$105, orchestra seating
Nov. 3-6	Laughlin, \$84 per person sharing, \$130 single
Nov. 9	Getty Museum, \$35, transportation/entrance
Nov. 14-16	Palm Springs, \$218 per person sharing
Dec. 4-10	Holiday in Paris, \$1,650 per person sharing, \$2,020 single
Dec. 7	Crystal Cathedral, reserved seats \$70
Dec. 15-18	Las Vegas Christmas Lights, \$115 per person sharing
Jan. 1	Rose Parade, \$105 transportation and seating
Jan. 12-15	Laughlin, \$64 per person sharing
Jan. 24-Feb. 7	Hawaii Cruise, \$1,549 to \$2,099
Feb. 15-18	Lake Tahoe, \$140 per person sharing
Feb. 20-26	London Special, \$1,179 per person sharing, single add \$300
Feb. 23-Mar. 1	Mississippi River Cruise & New Orleans, \$1,650 to \$1,850
Mar. 9-12	Las Vegas, \$145 per person sharing
Mar. 19-21	Palm Springs, \$224 per person sharing
Apr. 5	Bowers Museum, Nixon Library, \$35 transportation only
May 6-17	Great Lakes Adventure, \$1,999 per person double

Retiree Times address corrections

The mailing list for this newsletter is maintained by the Retiree Activities Office (RAO) based on input from the Defense Manpower Data Center (DEERS) and other sources as well as input directly from addressees. Please make any corrections necessary on the label below, clip and return to the RAO.

In the event the retiree is deceased, indicate date and given name of surviving spouse. We want to continue to send the newsletter to the widow/widower. The mailing address of the RAO is shown below. You may also send e-mail to: retirees.office@vandenberg.af.mil.

AAFES recalling some riding mowers

The Army and Air Force Exchange Service, in cooperation with the U.S. Consumer Product Safety Commission and Murray Inc. of Brentwood, Tenn., is voluntarily recalling about 89,500 rear-engine riding lawn mowers. The fuel tank on the recalled mowers can crack and leak fuel, posing a burn or fire hazard to consumers.

Murray has received 950 reports of fuel tanks leaking. These leaks resulted in six reports of fires, including one report of minor burns. Consumers should stop using these riding mowers

immediately, officials said.

The recalled rear-engine riding lawn mowers have 30-inch cutting decks. The mowers were sold under Murray, Murray Select, Craftsman and Wizard brand names. The brand name is printed on the front or side of the mower. Model numbers and the manufacturing location can be found under the seat or on a nameplate on the rear of the mower. This recall only effects models that were manufactured in either Lawrenceburg, Tenn., or Jackson, Tenn.

Models included in this recall

include: 30560, 30560x5, 30560x60 and 30560x99; and AAFES models 30565, 30575x7, 30575x8, 30575x31, 30577x7, 30577x8, 30577x31, 502.251250, 502.256210, 502.256220, 502.270210, 502.270211, 536.270212, MOM6115A59 and MOM6115A89.

AAFES sold only model No. 30560x99 under the Murray brand. Customers in the continental United States should contact the nearest Murray service dealer for free installation of a replacement fuel tank, officials said. (AFPN)

Commissary Focus Group

The Vandenberg AFB Commissary is soliciting panelists for their Focus Group Meetings. Please stop by the Customer Service Office or call Paige Zuniga at 734-3354, ext. 225 to become a panelist and be eligible to win a \$25 shopping spree. (DECA)

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Building 10364, Base Exchange Area
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Closed Saturday, Sunday and Federal Holidays