

UPDATE FOR SPOUSES AND SURVIVING SPOUSES - September/October 2018

I have quite a bit of new information to report to all of you from the past two months. In addition, I've included a few reminders of potential current interest to many recipients of this message:

- Flu shot vaccine is now available at many locations in our area, even though not all military or VA facilities have begun immunizing others than staff members. My husband Harvey and I had our "shots" this year early, and we were able to get them from the pharmacist at our local Walgreen's Pharmacy (which now are operating in Rite-Aide locations across Maryland). There was no fee for those covered by insurance--and TRICARE-for-Life (TFL), and many other plans furnish full coverage. We had to show our Medicare cards and our Military ID (Retiree and Eligible Family Member) cards. VA Health ID Cards also can be used to verify coverage eligibility. As Harvey shared with MOAA Maryland Chapter Presidents and others earlier this month, the Centers for Disease Control and Prevention (CDC) recommends getting vaccinated as soon as you can this year--and do check with military and VA pharmacies to make certain vaccine is available before departing to get your vaccine at one of them. Note: Walgreen Pharmacies claim they will enter the fact that you've been immunized on your VA Health Record. If you use a military hospital or clinic, or another agency to maintain your medical records, don't forget to provide them with a copy of the "Shot Record" from a pharmacy or other source; give the paperwork to the custodian of your medical records. For example, Walter Reed National Military Medical Center will accept paper copies from their patients in the Immunization Clinic and enter the data (including the date of immunization and the type and lot number of the vaccine) into the patient's electronic records directly from that site.

- **Veterans Crisis Line.** According to the VA, "people experience emotional and mental health crises in response to a wide range of situations--from difficulties in their personal relationships to the loss of a job. For Veterans, these crises can be heightened by their experience in military service. When emotional issues reach a crisis point, it's time to call on the Veterans Crisis Line for support." This also applies if you are concerned about a Veteran who may be in emotional distress or suicidal crisis. Here's the number: **800-273-8255, and Press 1**. If you would rather chat or use a text message, go to VeteransCrisisLine.net. You also can send a text message to 838255. The Veterans Crisis Line is staffed by caring, qualified VA responders (many of whom are Veterans themselves). These confidential resources are available to all Vets and their family members and friends--even if they are not registered with VA or enrolled in VA health care! **Responders are available 24/7, 365 days each year.**

1. **Comments Regarding the National Defense Authorization Act (NDAA) for Fiscal Year 2019.** This Act contains new benefits for service-disabled veterans. Beginning in January 2020, any veteran with a service-connected disability can shop at base commissaries and exchanges and use other Morale, Welfare and Recreation (MWR) facilities (e.g., gyms, marinas, bowling alleys, etc.). Also included for this benefit are Purple Heart recipients, Medal of Honor awardees, and caregivers. Space-available ("Space-A") air travel on military aircraft also will be extended to service-disabled veterans rated with a permanent and total disability. Joint Base Andrews and Dover Air Force Base are two of the air hubs available to us that are in close proximity.

2. **Help Prevent Medicare Fraud.** Guard your Medicare Card as if it were a credit or debit card! The new cards no longer have your Social Security Number on them. Distribution of the new cards is ongoing, and is expected to be completed by April 2019. Give your unique Medicare number (assigned to you only, printed on your card) only to people whom you know--those who actually need it. The people

who staff the Medicare system will call by phone only in very limited situations, so be cautious if you receive such a call. Remember to review your Medicare claims for errors and/or for fraud--and report suspicious situations or documents to Medicare. If you have further questions to protect yourself from fraud, call the Senior Medicare Patrol (SMP) here in Maryland. Our State contact person is Jamie Robinson: Program Manager, 410-767-1100, jamie.robinson@maryland.gov

3. **FEDVIP Plans and Premiums for CY 2019.** As I reported in the last issue, November 2018 is the first opportunity for most TRICARE eligible members and families to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP), which is being offered currently serving and retired veterans and family members by the U.S. Office of Personnel Management (OPM) during this year's Federal Benefits Open Season, with coverage beginning January 1, 2019. There are 10 dental and four vision carriers to choose from, as well as high and standard options for the family (with different charges and benefits). Please remember that the TRICARE Retiree Dental Program (TRDP) will end for everyone on December 31, 2018. **You need to take action** to enroll for one of the new plans; it is **not automatic**. Delta Dental (our current dental provider here in Maryland) will also be offering a new plan under FEDVIP. The Open Season for enrollment will run only from **November 12 thru December 10, 2018** (i.e., the Federal Benefits Open Season). Note that you may opt to enroll for dental insurance, vision insurance, both types (adding the two premium for the choices you select), one of these two, or neither of these two. It is expected that premiums will continue to be deducted from Retired Pay starting very early in 2019. Before enrolling, please check with your dentist to verify that he/she will be participating in the dental plan you are considering. For more details, check out the following link-- [Note: This link also contains an explanation of who is eligible to sign up for FEDVIP. The updated site contains a handy "FEDVIP Eligibility Tool" and more background on TRICARE options and costs.] https://tricare.mil/CoveredServices/BenefitUpdates/Archives/10_19_18_Compare_Costs

4. **Breast Cancer Awareness Month.** According to the American Cancer Society, one in eight women and one percent of men will be diagnosed with breast cancer in their lifetimes. Women are never too old or too young to get cancer. **October each year is Breast Cancer Awareness Month.** Thanks to early detection, through screenings with mammograms, breast cancer has a high survival rate! Unfortunately, forty-one thousand out of two hundred sixty-eight thousand will die. All women between the ages of 40 and 45 have the option of an annual mammography. Women ages 45 to 54 should have an annual mammogram. Those women 55 years of age and older should either continue with the annual mammogram or transition to a biennial mammogram (i.e., once every two years).

5. **MOAA Annual Meeting.** I am scheduled to accompany my husband to this year's MOAA Annual Meeting, taking place early next month in Phoenix, Arizona. I'll be attending our MOAA Maryland Council Meeting there, scheduled on November 1st, and I plan to accept the Five-Star Levels of Excellence (LOE) Award for my Chapter--the Montgomery County Chapter--at the LOE Awards Dinner. The Maryland Council plus six Chapters in our Council will be receiving their awards from Lt. Gen. Dana T. Atkins, our MOAA National President and CEO, during that special program. I also plan to attend several programs and workshops while in Phoenix, and I'll report back to you on what I learn of relevance to our spouses, surviving spouses, and families.

6. **Burial Allowances (monetary benefits for burial and funeral costs).** As a change by the Department of Veterans Affairs (VA) to streamline past procedures, funds for Burial Allowances now are automatically paid to surviving spouses of record upon notification of the Veteran's death--without the need to submit a claim. VA also may grant payment for claims for additional benefits (including the burial plot, an interment allowance, and/or transportation expenses paid). If the burial benefit has not been automatically paid to the surviving spouse, the Department of Veterans Affairs will pay the first living person to file a claim of the following: (a) the Veteran's surviving spouse, (b) the survivor of a legal union between the deceased Veteran and the survivor, (c) the Veteran's children {regardless of age}, (d) the Veteran's parents or surviving parent, or (e) the executor/administrator of the estate of the deceased Veteran. For more information on forms and procedures, or to get answer to any questions, call toll-free within the USA: 800-827-1000 or your local VA Regional Office. [The TDD number is 711 for the hearing impaired.]

7. **Veterans and College.** According to U.S. News & World Report, the top 5 schools in the 2019 ranking in Federal programs / initiatives which help Veterans and active duty service members pay for college degrees are: (a) Stanford University ~ in Stanford, CA, (b) Dartmouth College ~ in Hanover, NH, (c) Cornell University ~ in Ithaca, NY, (d) The University of California - Los Angeles [UCLA], ~ in Los Angeles, CA, and (e) Georgetown University ~ in Washington, DC. The next few schools on the list are the University of Southern California, Carnegie Mellon University, University of Virginia, University of Michigan, New York University, University of California in Santa Barbara, University of California in Irvine, and University of Rochester in NY. According to Debbie Gregory (who compiled the article), there are several factors that make a college Veteran-friendly. "First of all, they must recognize and value their veteran students. Veterans bring with them a unique perspective and set of experiences, as well as the determination to succeed...Many military jobs are highly intellectually rigorous and require extensive technical training in an intense academic environment, which is why more and more, schools grant transfer college credit for many military courses and occupations." To be more specific, continues Gregory, "[C]olleges must be responsive to the unique needs of their student-veteran population. They should be willing to go the extra mile to ensure tuition is fully covered by the G.I. Bill, and commit to meeting any shortfalls through institutional aid in a predictable manner that adult, financially independent students with families and budgets can rely on when deciding whether to apply."

8. **Walt Disney World Deals.** Our family has benefited significantly several times in the past from special marketing and pricing for military and retiree families by Walt Disney World (WDW) in Florida. Disney recently revealed its 2019 rates for 4 or 5-day passes at discounted prices for service members, military retirees, and spouses who can present valid military IDs of their active or retired service member. All seven (7) Uniformed Services are now eligible for these packages. Each member can purchase up to six tickets at a discounted rate; that number includes the member himself/herself. Additional tickets may be purchased, but at the regular prices for service members and youngsters (still less expensive than gate prices). Example price: A five-day ticket will cost \$257 in CY 2019, with no discount for children. This includes a Park Hopper option (i.e., they are valid at one or more of the four theme parks on each of those five days). A Park Hopper Plus will cost \$40 extra per ticket and will admit the ticket holder to two water parks on the property. Consult your local military base ticket & travel office or your MWR office for other options and additional local discounts. Many bases in Maryland either carry in stock or you can special order these tickets for local delivery. WDW 2019 tickets will be valid from January 1st thru December 19th next year.

9. **2019 Retirement Pay Dates Announced.** Retired and Annuitants pay is due on the first of the month unless the first falls on a weekend or holiday, in which case retirees get paid on the last business day of the prior month and annuitants get paid on the first business day of the month. Payment to retirees for December 2018 will be paid 12/31/18. Annuitants will have to wait until January 2, 2019. Annuitants are recipients of Survivor Benefit Plan (SBP) payments. Special Note: To update or change an address, tax withholding, direct deposit, etc., use DFAS's MyPay website. As an alternative, you can speak with a live person by calling 800-321-1080 between the hours of 8 AM - 5 PM (Monday thru Friday), Eastern Daylight/Eastern Standard Time.

10. **Important Timely Pay News of Interest to All,** The COLA (adjustment to the cost of living) for CY 2019 has just been announced; it will be 2.8% on Uniformed Services retired pay (also adjusted upward at the same rate on SBP payments, Social Security payments, Veterans Compensation and, for the first time--as I understand the provisions of the new law recently passed with MOAA's assistance, Special Survivor Indemnity Allowance [SSIA]--for those individuals who receive these payments). That's the largest increase we've had in seven (7) years, since 2012.. Of course, expect increased deductions from your monthly payments for Medicare in 2019.

11. **Preventing Shingles.** Shingrix is recommended for healthy adults 50 and older to prevent shingles--even if they've already had shingles or received the previous shingles vaccine. Shingles is a very painful skin rash that may have severe long-term effects for older people. Shingles can reoccur; therefore, even if you have had shingles before, get the new vaccine. According to Air Force Col. David Hrcir of the Defense Health Agency (DHA), an allergist-immunologist, almost everyone in the US had chickenpox before the age of 40, and 1/3 of them will get shingles if they are not protected. The new and far more

effective vaccine is a two-dose series. The second dose is given 2-6 months after the first. Side effects may include headaches, fatigue, and nausea--all of them less painful and debilitating than shingles! The Centers for Disease Control and Prevention (CDC) suggests that patients speak with their medical providers about this vaccine and its possible side effects.

12. Don't forget to vote for the candidates of your choice! MOAA partnered with other organizations to promote voter registration this season, and now it's just about time to go to the polls. Early voting in Maryland begins this Thursday, October 25th. Election Day is Tuesday, November 6th.

My husband, Harvey, and I wish you a colorful, cool and fun Autumn with lots of laughter. Be well and safe. Have a Happy Halloween and Thanksgiving. We all have a great deal for which to be thankful! I look forward to seeing some of you at the MOAA Annual Meeting in Phoenix. I'm planning to distribute my next Update about the middle of December.

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