



Hawaii Regional CG Retiree Council Newsletter



September 10, 2010

QUARTERLY COUNCIL MEETING, WEDNESDAY 10 SEPTEMBER 2010

Our next quarterly meeting is at 1900 on **Wednesday 10 September** at Club 14. Normally the meetings are held the second Wednesday of the second month of each quarter. We usually complete any business within an hour preceded and followed by a social adjustment period. Let us know if you are not a regular attendee but have an idea or two that might make you more inclined to join in.

EMAIL

We are going to try and go paperless to save postage and paper. If you know of any retiree with an e-mail list and would like to receive this please have them get a hold of Rod or myself and we will set you up. If you want to get a message out to everybody on our email list, please send it to Tom or Rod who will, if its "politically correct", relay it to all hands as blind copies. You can call Tom @ 672-9065 (home) or 221-3274 (cell). Please leave a message if I don't pick up.

BINNACLE LIST

Captain Brad Bean passed away on the 19th of September 2010 after a long bout with pancreatic cancer. Captain Bean was the former Commanding Officer of CG Air Station Barber's Point.

If you know of any local retirees or retiree spouses who are sick or have passed away, please contact: Tommy Dutton, Council Co-Chair DuttonM003@Hawaii.RR.Com or Rod Schultz, schultz369@gmail.com

QUESTION ON RETIREE DEATH NOTICES on PSC Website

Our website has been updated to provide a monthly listing of retirees who have crossed the bar. The first list was posted this month. You will find this information on the RAS website, left hand side of the page under TAPS.

<http://www.uscg.mil/ppc/ras/>

Debbie Farley

Chief, Retiree & Annuitant Services

Pay & Personnel Center Topeka

Phone: (785) 339-3420

Fax: (785) 339-3770

The Social Security Administration has announced [there will be no increase in Social Security benefits payable in January 2011, nor will there be an increase in SSI payments](#). Beneficiaries in other federal programs, including civil service and military retirement, and those drawing veterans' compensation and pensions, also will not receive a COLA in 2011 because their COLAs are tied to Social Security's under current law.

In April 2009, the Congressional Budget Office [projected, that under current law there would be no Social Security COLA for 2010 to 2012](#).

Tricare Promotes Mail-Order Pharmacy Option

By Donna Miles

American Forces Press Service

WASHINGTON, Oct. 8, 2010 - As Tricare officials explore ways to control costs while continuing to provide the best health care possible, they're encouraging beneficiaries, especially those taking long-term medications, to get their prescriptions delivered to their doorsteps. Navy Rear Adm. Christine S. Hunter, deputy director for the Tricare Management Activity, cited increased usage of the health care system's home delivery option as a win-win situation that saves patients, as well as the government, money. Tricare's almost 9.7 million beneficiaries filled 10.5 million prescriptions through home delivery in 2009, officials noted. That's up from just over 9 million in 2007, but still represents only about 8 percent of the 130 million prescriptions filled in 2009. Thirty-seven percent of those prescriptions -- just over 48 million -- were filled at military medical facilities, which is the least expensive delivery method for the Defense Department, and patients pay no copayment, Hunter said. But getting prescriptions filled at a military facility isn't always convenient for beneficiaries, who are increasingly turning to retail pharmacies within the Tricare network. Last

year, beneficiaries filled more than half of their prescriptions -- 71.4 million -- at retail pharmacies. This is the fastest-growing of the Tricare delivery options, officials noted, up from more than 67 million retail pharmacy-provided prescriptions in 2008 and just under 63 million in 2007. While retail pharmacies may be convenient and often the best choice for patients needing short-term medications, Hunter noted that they're also the most expensive, all around. Beneficiaries pay the same co-payment for a 30-day supply of medication at the corner drugstore that they'd pay for a 90-day supply delivered through Tricare's home-delivery option. "So the cost to them is one-third" using home delivery, Hunter said. "That's a real incentive there." Mail order is the hands-down best choice even for those who value convenience over cost, she said. "I don't know how it gets more convenient than in your own mailbox at your house, not having to go anywhere to get your prescription," she said. Tricare can mail order prescriptions almost anywhere in the world, including deployment sites where specific medications may not be available. The only exceptions are extremely hot climates that may affect some temperature-sensitive drugs. In addition, beneficiaries who sign up for home delivery can get automatic refills -- a big plus for anyone taking medications for a chronic, long-term condition. "We'll send you an email saying, 'It looks like your refill is due. Unless you say you don't need it for some reason, we are going to ship it,'" Hunter said. That eliminates last-minute dashes to the drugstore when a prescription runs out, or worse, gaps before patients resume taking the drugs they need. "The key to staying healthy and using medications to help you manage your health is to take them," Hunter said. "And if you don't have them, you can't take them." Regardless of where beneficiaries get their medications, they're protected by a safety feature built into the Tricare pharmacy program, Hunter said. The patient data transaction service monitors the medications every Tricare beneficiary receives to flag potential adverse drug interactions or allergic reactions. "Both the military services and Tricare are very focused on prevention and keeping people healthy," Hunter said. "All of these programs are designed to support patients partnering with us to stay healthy." Partnering is a new emphasis in health care, she said, with patients playing an increasingly key role in their health. "We are really moving toward partnering for health, and giving you the information and the services you need to be active and healthy for as long as possible," Hunter said.

Senate snagged on health care for military families

Congress is moving to give military families one of the goodies from the new health care law: a popular new benefit to insure adult children up to age 26. The snag, once again, is in the Senate, where the measure is held hostage by unrelated controversies, including an attempt to repeal the "don't ask, don't tell" policy on gays in the military. Defense officials had assured military families they would not be adversely affected by the new health-care law, and they were not. TRICARE -- which covers military families, including 680,463 patients in Florida -- was left unchanged. But many of those families now want the new benefit that allows parents to cover young adults. The House has passed a defense authorization bill that includes a provision to provide the benefit to military families through TRICARE. The Senate is considering a similar bill, but Republicans object to other provisions, including repeal of "don't ask, don't tell." If the Senate does not act this month, military families will not get the benefit that begins for others on Sept. 23. TRICARE leaders estimate that the bill would make about 700,000 young adults eligible for coverage. TRICARE currently allows parents to cover children up to age 21 and college students up to age 23. "With Congress the way it is right now, we don't know what will happen," said Bill Kling of Plantation, president of the Broward County Veterans Council, an umbrella group for South Florida veterans organizations. Kling said he will round up support from fellow veterans to encourage Senate passage. "There's no reason why we should be left out of that," he said. Senate leaders are expected to bring the bill to the floor soon after Congress returns next week. Florida Senator Bill Nelson and fellow Democrats are pushing for swift passage. "The health-care reform was not intended to put anyone at a disadvantage," said Nelson spokesman Dan McLaughlin. "In this case, clearly the young people involved are a group we want to include in expanded access to health care. We're very optimistic it will be resolved, and resolved soon."

SAVINGS BONDS

The U.S. Department of the Treasury has announced it will stop issuing paper savings bonds through federal, Defense Finance and Accounting Service (DFAS), and U. S. Coast Guard Pay & Personnel Center (PPC) payroll savings plans as of **September 30, 2010**. This change will reduce the costs associated with the U.S. Savings Bond Program and supports the Treasury's long-term plan to issue all securities electronically.

While paper payroll savings bonds will no longer be available, by payroll deduction, you still have the opportunity to invest in savings bonds and other Treasury securities through [TreasuryDirect](#). This convenient and secure web-based system allows you to purchase, manage, and redeem electronic (paperless) savings bonds online 24/7. Using [TreasuryDirect](#), you can also purchase Treasury marketable securities (bills, notes, bonds, and TIPS) to expand your savings portfolio.

After you establish a [TreasuryDirect](#) account at <http://www.treasurydirect.gov/>, PPC can establish an allotment to fund your account. If you don't want an allotment, you can still participate in TreasuryDirect by providing your personal banking account information to fund your TreasuryDirect account.

HAWAII RETIREE DATA BASE

Rod Schultz and Tom Dutton have a list of all CG retirees and annuitants residing within the 14th CG District. We are willing to share that list with any of you who ask. Due to privacy considerations the list will include only grade, full name, city, state, zip code and retirement date. If asked we can arrange for a particular individual on the list to contact you with his/her street addresses and phone number.

RETIREES ALLOWED TO SALUTE THE FLAG

Traditionally, members of the nation's veteran's service organizations have rendered the hand-salute during the national anthem and at events involving the national flag only while wearing their organization's official head-gear. The National Defense Authorization Act of 2008 contained an amendment to allow un-uniformed service members, military retirees, and veterans to render a hand salute during the hoisting, lowering, or passing of the U.S. flag. A later amendment further authorized hand-salutes during the national anthem by veterans and out-of-uniform military personnel. This was included in the Defense Authorization Act of 2009, which President Bush signed on Oct. 14, 2008.

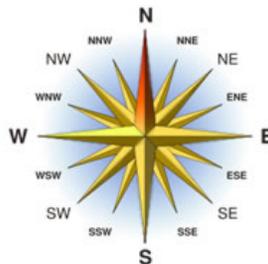
See: <http://www.military.com/military-report/retirees-and-vets-allowed-to-salute-flag>

SOCIAL SECURITY BACKPAY OPTION

Social Security Pay Back Option may soon be history. Accordingly to press reports, the Social Security Administration is planning to change existing policy that allows recipients to repay benefits they've received and then file for more generous benefits based on their current age. Many are unaware of this option which may be changed in the coming months. Social Security can be authorized as early as age 62, however, benefits are less beginning at that age than at full retirement age or beyond. Kiplinger's Personal Finance reports that the Office of Management and Budget may soon issue a rule that would allow retirees to withdraw their application for Social Security only once in their lifetimes within 12 months of first receiving benefits - and then payback the benefits received prior to restarting benefits at a later time.

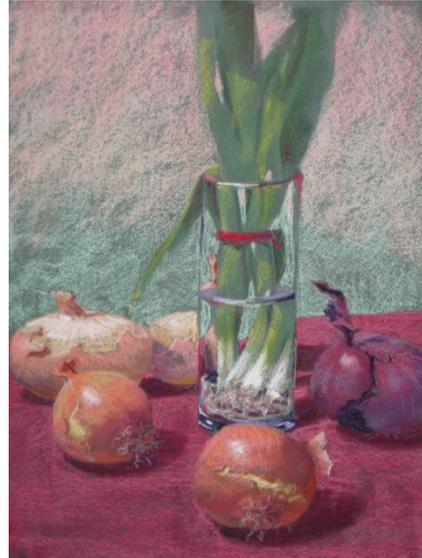
DISCOUNTS AT LOWE'S AND HOME DEPOT

Lowe's and Home Depot are still offering discounts. They have a 10% discount for active duty and retiree's. Dependents are also entitled to this discount. Please be ready to provide your ID card. All you have to do is "ASK".



COME CELEBRATE!

An exhibit of watercolors and pastels



By Helen C. Iaea

November 1 - 29, 2010

Open 8am-8pm, Mon-Sat

ING Direct Café

Where Ala Moana meets Kalakaaa

Turn in between Toni Romas and ING Direct Café and left into parking lot behind the cafe

Enjoy free papas and parking

Spend an hour with the artist

November 2, 6-7pm

I hope you can make it. I'd love to see you there.