

From: Ark-La-Tex Chapter of  
The Military Officers Assn. of America  
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PERIODICAL



# The Military Officer Newspaper

The monthly Newsletter for Members of the Ark-La-Tex Chapter  
of The Military Officers Association of America.  
MOAA is the nation's largest and most influential association  
of military officers. It is an independent, non-profit,  
politically nonpartisan organization.

WEBSITE WINNER 2005-2006-2009-2010-2013 - RUNNER UP 2011 & 2014  
NEWSPAPER WINNER 2006 & 2011 THRU 2014 - RUNNER UP 2000 THRU 2005  
5-STAR CHAPTER 2004 THRU 2011 - UNIQUE COMMUNICATION 2010-2011



VOLUME 01 ISSUE 32

Editor- Col. Steve dePyssler, USAF, RET

#386

1,440 Mailings

FEBRUARY 2016

## Secretary Carter opens all military combat positions to women



Defense Secretary Ash Carter said recently that beginning in January all military occupations and positions will be open to women, without exception.

For the first time in U.S. military history, as long as they qualify and meet specific standards, the secretary said women will be able to contribute to the Defense Department mission with no barriers at all in their way.

"They'll be allowed to drive tanks, fire mortars and lead infantry soldiers into combat," Carter said.

Adding, "They'll be able to serve as Army Rangers and Green Berets, Navy SEALs, Marine Corps infantry, Air Force parajumpers, and everything else that was previously open only to men."

### Integrating women into all jobs

Implementation won't happen overnight, Carter said.

"Fully integrating women into all military positions will make the U.S. armed forces better and stronger, but there will be problems to fix and challenges to overcome," he said.

He added, "We shouldn't diminish that."

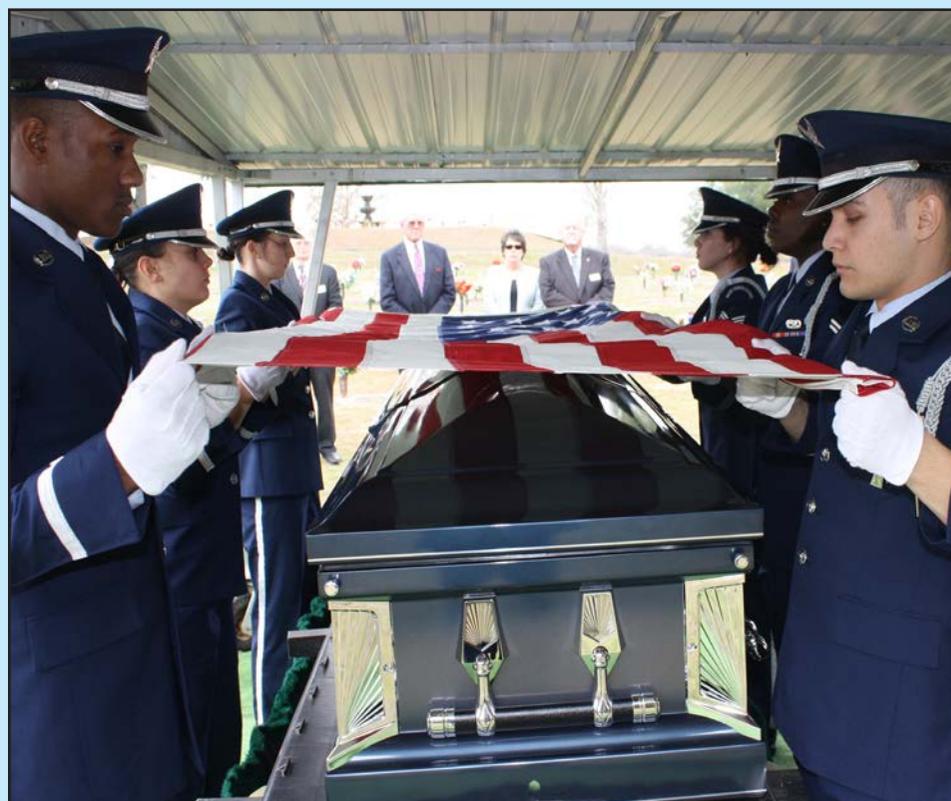
The military has long prided itself on being a meritocracy, where those who serve are judged only on what they have to offer to help defend the country, Carter said.

"That's why we have the finest fighting force the world has ever known," he added, "and it's one other way we will strive to ensure that the force of the future remains so, long into the future."

## Barksdale AFB Honor Guard 2015 Workload

The Barksdale Air Force Base Honor Guard had a busy year in 2015. The Guard performed the following:

- 5-Active Duty Funerals (20 men team)
- 250-AF Retiree Funerals (7 men team)
- 351-AF Vets Funerals (2 men team)
- 76-Retirements
- 80-Color Guards



Above, Barksdale Honor Guard Airmen begin a six-man flag folding sequence at a funeral in Houghton, La. Handpicked to serve, Honor Guard Airmen train hard on a daily basis to ensure every movement they make is professional and precise, and dignifies the event for which they are detailing. (Courtesy photo)(RELEASED)

## 2015 AF Retiree Council meeting results

Area Representatives presented the issues; they were documented and sent to CSAF via written report. Major issues in the report included the continued support to end the SBP/DIC offset; allow surviving family members to keep the full month of retired pay upon death of the retiree; remove the age requirement from the SSP paid-up law and only require retirees to make 360 payments; and appeal COLA reduction proposals to protect retiree and survivor pay.

The report also asked CSAF to maintain Afterburner Newsletter printing/ mailing support for those without internet; to support efforts to issue indefinite ID cards to spouses at age 65; and advocate for funding to issue all retirees a Common Access Card to mitigate the cyber risk caused by the current use of username/password (single-factor) authentication.

## Top Gun Again

The Hill daily newspaper once again has named MOAA a top lobbyist in the associations category. This is the ninth consecutive year MOAA has been recognized.



## RETIREE INCOME TAXES

Tax office will be located across from car Lemon Lot.

Phone: 456-4765

If you are interested in volunteering with preparing taxes there will be tax training class on 4 to 8 Jan (5 days) at the Education building room 213 from 7:30-4:30 each day

Tax Office will be open starting 19 January 2016

SrA Brendon Enriquez  
456-1132 for more info

## BAFB Dining facility renovation begins April

The Red River Dining Facility will undergo renovation in the HVAC system. Work is scheduled to begin April 2016, and will last six months to a year. 2nd FSS is also working to expand menu at the Fox Run Golf Course by adding a salad bar. Other NAF locations will also be available and will serve their normal dining options.

### NEW BAFB CLINIC IMMUNIZATION HOURS

Monday & Wednesday .....7:30-12  
.....1pm-4pm  
Tuesday & Thursday .....7:30-12  
.....1pm-3pm  
Friday .....closed morning  
.....1:30pm -4pm  
Call 456-6740 for more info.

## 2016 PAY DATES / CUT OFF DATES

Month	Pay Dates		CutOff Dates
	Retirees	Annuitants	
February	3/1/2016	3/1/2016	2/18/2016
March	4/1/2016	4/1/2016	3/22/2016
April	4/29/2016	5/2/2016	4/19/2016
May	6/1/2016	6/1/2016	5/19/2016
June	7/1/2016	7/1/2016	6/21/2016
July	8/1/2016	8/1/2016	7/20/2016
August	9/1/2016	9/1/2016	8/22/2016
September	9/30/2016	10/3/2016	9/20/2016
October	11/1/2016	11/1/2016	10/20/2016
November	12/1/2016	12/1/2016	11/18/2016
December	12/30/2016	1/3/2017	12/9/2016

## MOAA Ark-La-Tex Chapter Membership thru the years

1960.....21	2005.....2656	- drop if no dues for
1980.....455	2010* .....2317	past 2 years
1990.....2,551	2012** .....1645	** Change in policy
1995.....2899	2015.....1450	- drop if no dues for
2000.....2401	*Start of new policy	past year

**Barksdale AFB Casualty Affairs**  
Selina Lyle 318-456-2212

**Barksdale AFB**  
Base info- 318-456-2252

## HAVE YOU PAID YOUR 2016 DUES?

Your dues helps pay for your monthly  
"The Military Officer" newspaper.

Our chapter is rated best of 440 Chapters in the nation  
and is the 'Lifeblood of our chapter'!

if your mailing label shows 2016 you have paid your dues  
and may disregard this notice.

If you paid dues within last 20 days also disregard this notice  
as it takes time to process.

If you have lost your dues letter you can renew  
your subscription by:

Make a check payable to "MOAA" and mail to:  
"MOAA, PO Box 134, Barksdale AFB, LA 71110"

For more information contact:  
Steve dePyssler, Col. USAF Retired  
Director Retiree Activities Office, BAFB LA  
(318) 456-5976 • Fax: (318) 456-3520  
Steven.dePyssler@us.af.mil

## MOAA Scholarship deadline March 1

The deadline to apply for educational assistance from the MOAA Scholarship Fund is noon Eastern Time March 1. Children pursuing their first undergraduate degrees whose parents are former, active, or retired officers or active or retired enlisted military personnel are eligible to apply. Selected students must have a sponsor who is a Premium or Life member of MOAA. Visit [www.moaa.org/education](http://www.moaa.org/education) for the on-line-only application.

### Access to retiree publications of each service:

Army *Echoes*: [www.armygl.army.mil/rso/echoes.asp](http://www.armygl.army.mil/rso/echoes.asp)

Navy *Shift Colors*: [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

Air Force *Afterburner*: [www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

Marine Corps *Semper Fidelis*: [www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/Semper Fidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper+Fidelis)

Coast Guard *Evening Colors*: <http://www.uscg.mil/hq/cg1/psc/ras>

## EXTREMELY IMPORTANT CHANGE OF ADDRESS

Advise us when you have a change of address.

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Director-  
Col. Steve dePyssler

## Illnesses eligible for VA compensation

To date, VA recognizes four categories of conditions potentially eligible for compensation.

- Chronic Fatigue Syndrome—"a condition of long-term and severe fatigue that is not relieved by rest and is not directly caused by other conditions," according to VA.

- Fibromyalgia-widespread muscle pain. Other symptoms may include insomnia, morning stiffness, headaches and memory loss.

- Functional gastrointestinal disorders—a group of conditions marked by chronic or recurrent symptoms related to any part of the gastrointestinal tract. Examples include irritable bowel syndrome (IBS), functional dyspepsia (indigestion) and functional abdominal pain syndrome.

- Undiagnosed illnesses—symptoms may include but are not limited to: abnormal weight loss, fatigue, cardiovascular disease, muscle and joint pain, headaches, menstrual disorders, neurological and psychological problems, skin conditions, respiratory disorders and sleep disturbances.

VA presumes that certain chronic, unexplained symptoms existing for six months or more are related to Gulf War service without regard to cause. According to VA, the illnesses must have been evident during active duty in the Southwest Asia theater of operations or by Dec. 31, 2016, and be at least 10% disabling to qualify for compensation.

## VA still reports claims backlog but significant progress since 2009

The Veterans Affairs Department's backlog of disability claims will finish 2015 near its lowest level in six years, but still will not come close to the publicly promised goal of zero.

VA officials this week said the backlog sits at just under 75,000 cases, down by nearly half from when the department began publicly tracking the figure in 2009, and down by 88 percent from its peak of nearly 612,000 cases in the spring of 2013.

It's a remarkable turnaround for an agency that in the early part of this decade routinely took ridicule from critics for the ever-growing backlog totals and saw the overall number of claims spike as it worked to make internal improvements.

Since 2012, more than 940,000 new veterans have been added to VA's compensation lists. The department has cleared more than 530,000 overdue claims from its case load in about 2.5 years.

## Affordable Care Act tax documents

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage.

Form 1095-B is a health insurance tax form which reports the type of coverage you have, dependents covered by your

insurance policy, and the period of coverage for the prior year. This form is used to verify on your tax return that you and your dependents have at least minimum qualifying health insurance coverage. If you had a break in health care coverage for the tax year, you may have to pay an individual shared responsibility payment, also known as a tax penalty.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016.

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.

## Retirees may now transfer SBP when ex-spouse dies

A military retiree who was married at the time of an ex-spouse's death, or who later remarries, to elect to provide SBP coverage to his or her current spouse. The request must be received by DFAS within one year after the date of the ex-spouse's death. For retirees who remarry after an ex-spouse's death, the request must be received within one year after the date of the marriage.

A military retiree whose ex-spouse died before the effective date of the new law to elect coverage for his or her current spouse, regardless of whether the remarriage happened before or after the ex-spouse's death.

The request must be received within one year after the law was enacted Nov. 25, 2015.

Information was not immediately available on whether or when DFAS will have revised procedures in place to implement the new law, or whether retirees will simply be able to submit a standard DD Form 2656-6, as they did before May 2013.

Phil Odom, deputy director of government relations for the Military Officers Association of America, said DFAS had allowed SBP transfers after the death of a former spouse from the time SBP was created in 1972 until the agency changed its interpretation of the law more than 2 1/2 years ago.

Odom said the fact that DFAS made no public notice of the policy change rankled retirees, advocacy groups and some lawmakers. "The remedy was essentially painless and did not threaten former spouses," he noted.

### CREDIT CARD & LOAN DEBTS

**Pen-Fed Credit Union**  
**1-800-247-5626**  
**Defender Credit Card**  
**Consolidate**  
**@ 4.99% - 1 Year**

**The Chosen Few**  
**319 million people in the USA**  
**but only 1% have served in the armed forces!**

# Information about this publication

Published by Ark-La-Tex Chapter of MOAA. "Military Officers Association of America, Ark-La-Tex Chapter Newsletter" is published to inform members and family members of changes in legislation, defense policies and other matters affecting their military rights, benefits and obligations. It also contains information about Barksdale AFB and the local retiree community. While every effort is made to verify information in this publication, we can't guarantee the accuracy of information furnished by outside agencies.

Everything advertised in this publication shall be made available for purchase, use or patronage without regard to race, religion, sex, national origin, age, marital status, physical handicap, political affiliation, or any other nonmerit factor of the purchaser, user or patron. Advertising inquiries should be directed to: Col. Steve dePyssler at 318-456-5976 or email to [rao@us.af.mil](mailto:rao@us.af.mil).

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For questions about membership information, call (318) 456-4480.

## Chapter Scholarship Announcement



**Ark-La-Tex Chapter scholarship applications are now available** for children, grandchildren, and great-grandchildren of chapter members in good standing (dues current for 2015 & 2016). Applicants must be graduating high school students, class of 2015, who will attend college in the fall of 2016. All scholarship applications will be evaluated on academic performance, earned honors, leadership, and involvement in school and community activities. Financial need is not a consideration.

The chapter will award a minimum of 16 academic scholarships with a value of \$20,000. Additional scholarships may be awarded depending on the generosity of chapter members when making a contribution to the scholarship fund when paying dues and additional funds donated for memorial or special designated scholarships. The Chapter has a matching scholarship program that will match scholarship donations for designed scholarship up to \$2,000. A donation of \$500 will be matched by the chapter to fund a \$1,000 scholarship or a \$1,000 donation will be matched by the chapter to provide a \$2,000 scholarship. For more information on matching scholarships, contact scholarship chairman George Finck.

The deadline for submitting completed applications is **April 15, 2016**. Scholarship selection results will be available after May 1, 2016. Scholarship applications may be obtained by calling Scholarship Chairman George Finck at (318) 965-4124 or e-mail at [gfincksr@gmail.com](mailto:gfincksr@gmail.com). When requesting an application, provide the following information: applicants full name, mailing address, and high school. Also provide the name, rank, relationship and address of your Ark-La-Tex Chapter sponsor. Further scholarship information can be viewed at the chapter website at [www.arklatexmoaa.org](http://www.arklatexmoaa.org)

Submitted by Lt. Col. George Finck, USAF, Retiree)

## STATUS OF BEST VETERANS HOME BOSSIER CITY LA

The veterans home in Bossier City has been rated as outstanding in all inspections, Federal and State.

Col Lo Walker and Col Steve dePyssler initiated the action for building the home. It took 13 years from start to completion. Home is the only known home that has a full time doctor on staff

No monies for operation is needed from the state and income is received from various federal agencies such as Medicare, VA, and veterans income. Only known veterans home that has a permanent fund for any extra requirements for the home. Fund was established by Col dePyssler in Sept 2006 with \$50,000 (\$25,000 from dePyssler family and \$25,000 from friends) The fund has made grants of \$29,731 to the home and has value of fund of \$213,731. This may be the only veterans home in our nation that has a lifetime fund set up with annual grants of 4% annually to the veterans home.

## MOAA's Top 10 Goals for 2016

- 1) Ensure any TRICARE reform sustains top-quality care.
- 2) Prevent disproportional TRICARE fee increases.
- 3) Sustain military pay comparability with the private sector.
- 4) Block erosion of compensation and commissary benefits.
- 5) Protect military retirement/ COLAs.
- 6) Sustain wounded-warrior programs/expand caregiver support.
- 7) End disabled/survivor financial penalties.
- 8) Credit Guard/Reserve call-ups for retirement purposes.
- 9) Improve spouse and family support.
- 10) Assure timely access to VA care and eliminate claims backlog.

## ARK-LA-TEX CHAPTER OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

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### COMMITTEE CHAIRPERSONS

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# Individual Unemployability

Individual Unemployability is a part of VA's disability compensation program that allows VA to pay certain Veterans disability compensation at the 100% rate, even though VA has not rated their service-connected disabilities at the total level.

### Eligibility Requirements:

- You must be a Veteran
- You must have at least one service connected disability rated at least at 60%, OR
- Two or more service connected disabilities at least one disability ratable at 40 percent or more with a combined rating of 70 percent or more.

• You must be unable to maintain substantially gainful employment as a result of service-connected disabilities (marginal employment, such as odd jobs, is not considered substantial gainful employment for VA purposes).

- PL 109-163

### Evidence Requirements:

- Evidence of at least one service connected disability AND
- That the service-connected disability or disabilities are sufficient, without regard to other factors, to prevent performing the mental and/or physical tasks required to get or keep substantially gainful employment AND
- That one disability is ratable at 60 percent or more, OR
- If more than one disability exists, one disability is ratable at 40 percent or more with a combined rating of 70 percent or more.

Under exceptional circumstances this benefit may be granted with a lower disability rating than noted above provided the evidence shows the service-connected disability or disabilities present such an exceptional or unusual disability picture, due to such factors as marked interference with employment or frequent periods of hospitalization, that applying the normal disability requirements is impractical.

Note recommended letter from your doctor saying he considers you unemployable. Work with a veteran service officer. If you do get the 100% rating let Col. dePyssler know.

### Example 1

A Veteran has a service-connected heart condition evaluated as 60% disabling. She has been able to work without difficulty until last year, when she began to experience chest pain with any exertion.

Her physician recommended that she retire as soon as possible. She subsequently filed a claim for increased disability compensation. Evidence regarding the Veteran's work history and education were reviewed by the Rating Team. As it confirmed the Veteran was "individually unemployable" due to her service-connected disability, entitlement to compensation at the rate payable to a 100% disabled Veteran was granted.

### Example 2

A Veteran served as a medic in Vietnam and stepped on a land mine severing his right leg below the knee. He wears a prosthesis that allows him good mobility.

He had a great deal of difficulty readjusting to civilian life and was recently diagnosed with posttraumatic stress disorder. Service connection was established for both disabilities. The ratings for these disabilities are 40% and 50%, respectively. The combined disability rating is 70%.

He applied for individual unemployability because he has not been able to maintain gainful employment for many years. His only income during the last two years has come from a neighbor who pays the Veteran to watch his dogs while he's out of town. The evidence established that his service-connected disabilities render him unemployable.

Based on this finding, the Rating Team granted entitlement to compensation at the rate payable to a Veteran rated 100% disable.

### How to Apply

- Apply online using eBenefits, OR
- Work with an accredited representative or agent, OR
- Go to a VA regional office and have a VA employee assist you.

For more information on how to apply and for tips on making sure your claim is ready to be processed by VA, visit our VA How to Apply page.

# Social Security

• Fewer early claims. The percentage of people claiming Social Security at age 62 is falling, according to Boston College's Center for Retirement Research. For 62-year-old men, the percentage fell to 36% in 2013, from 56% in 1996, and for 62-year-old women, it fell to 40%, from 63%. Read more at <http://squaredawayblog.bc.edu>.

• Planning tool. The Consumer Financial Protection Bureau has launched an online tool called "Before You Claim." The tool looks at some of the implications of claiming Social Security at different ages, and at how factors such as marital status and continuing to work can affect the decision of when to claim. Go to [www.consumerfinance.gov/retirement](http://www.consumerfinance.gov/retirement).

# Figure tax on Social Security

As you figure your 2015 taxes, don't forget to calculate the tax tab on your Social Security income. You may have to pay Uncle Sam ordinary income tax on up to 85% of your benefits.

First, figure your "provisional income"-add 50% of your benefits to all your other income, including tax-exempt interest. If the total is less than \$25,000 for singles (\$32,000 for married couples filing jointly), benefits are tax-free.

Provisional income between \$25,000 and \$34,000 for singles and between \$32,000 and \$44,000 for joint filers triggers taxes on up to 50% of benefits. Provisional income of more than \$34,000 for singles and \$44,000 for joint filers subjects up to 85% of benefits to tax. Read IRS Publication 915 for more information.

# Check your credit

You can get a free credit report every 12 months from each of the three major

credit bureaus: Equifax, Experian and TransUnion. You can get all three at once. Or consider staggering the reports out over the year, so you can keep tabs on your credit every four months. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) for your reports.

# Retirement plans

Seventy-nine percent of 401(k) participants say they would likely increase their contributions if they had a better sense of how much retirement income their contributions would create, according to a survey by Guardian Life Insurance. And 75% say they would put away more if they had a better understanding of investments in their plan.

# Health care

Expansion. Starting in January, companies with at least 50 full-time employees must offer affordable coverage to full-timers and their dependents. Otherwise, the firm will pay a fine. For 2015, the health care law's mandate applied only to firms with 100 or more full-time workers.

# Dealing with dementia

After you or a loved one is diagnosed with dementia, there are four key steps to take, according to the Fiduciary Trust Co. Understand how the condition progresses, develop a care plan, organize financial information, and review legal documents. Go to [www.fiduciary-trust.com](http://www.fiduciary-trust.com).

## Air Force running out of bombs

The Air Force is running out of bombs and missiles after dropping 20,000 of them



in the air war against ISIS in Syria and Iraq. It can take years for the Pentagon to contract out for more, so it is frantically shopping for more bombs in other countries. "We're expending munitions faster than we can replenish them," said Air Force Chief of Staff Gen. Mark Welsh.

## Military Veterans by State

State	Number	Population*	Jobless	Poverty	Income	Disability	Own Home
AR	237,311	10.7%	7.7%	8.8%	\$40,768	18.9%	79.4%
LA	304,271	8.9%	6.9%	8.2%	\$44,874	15.8%	79.7%
TX	1,583,272	8.5%	7.3%	6.8%	\$51,900	19.8%	78.0%

\*percentage of population

## Is your donation being put to good use?

Are you sure your donation dollars are being spent the way you think they are? Many of us send money to organizations for veterans because we want to help those who have stood in the gap for us, especially for those who have suffered debilitating injuries fighting for our nation.

When I decided to double check on how well the charities I was giving to handled their funds, I was disappointed to find out what kind of grade they got from the American Institute of Philanthropy (AIP). The AIP took a look at the best and worst military charities you can donate to on behalf of veterans. The AIP “grades” each charity on an A-F scale based partly on where the money goes. Does it go to pay extravagant salaries, trips, or other non-essential expenses, or does it go to veterans for care, needs and support?

### TOP CHOICES

- Army Emergency Relief Fund (A+)
- Air Force Aid Society (A+)
- Navy-Marine Corps Relief Society (A+)
- Intrepid Fallen Heroes Fund (A+)
- Fisher House Foundation (A+)
- Armed Services YMCA of the USA (A-)
- National Military Family Association (A)

### ONES TO AVOID

- American Ex-Prisoners of War Service Foundation (F)
- American Veterans Relief Foundation (F)
- AMVETS National Service Foundation (F)
- Freedom Alliance (F)
- Help Hospitalized Veterans/Coalition to Salute America’s Heroes (F)
- Military Order of the Purple Heart Service Foundation (F)
- National Veterans Service Fund (F)
- NCOA National Defense Foundation (F)
- Paralyzed Veterans of America (F)

*Editors note: Ark-La-Tex Chapter, MOAA should be your top choice as 100% of donations goes to scholarships*

# Upcoming tax dates to remember

## April 1

For anyone who turned age 70½ in 2015, April 1 is the deadline for taking your first required minimum distributions from your retirement accounts, such as your 401(k) and your IRA. Even if you waited this long to take your first RMD, you will still need to take your second RMD by December 31, 2016. If you’re still working, you won’t have to take an RMD from your current employer retirement plan unless you own at least 5% of the company.

The penalty for missing an RMD is 50% of the amount that was not withdrawn. If you miss a required distribution, take the money out as soon as you realize your error, says William Stunkel, a certified public accountant in Pittsburgh. To ask the IRS to waive the penalty, file Form 5329 and attach a letter of explanation. “The IRS will usually allow a reason such as death of an immediate family member, hospitalization or natural disaster to be a basis for waiving a penalty,” Stunkel says.

## April 18

The federal tax filing deadline in 2016 is delayed to April 18, because of the celebration of Emancipation Day on April 15 in Washington, D.C. April 18 will also be the last day to make 2015 contributions to an IRA. For both 2015 and 2016, the maximum IRA contribution is \$5,500, plus \$1,000 for those age 50 and older. You can file for a six-month extension to send in your 2015 return, but you will need to pay your expected tax bill by April 18.

And don’t forget about state taxes.

“Sometimes state due dates don’t follow the same dates as federal dates,” says Stunkel. If you’ve just retired to a new state, check the deadlines with the state tax department.

April 18 is also the due date for the first federal estimated tax payment for the 2016 tax year. When you “move from employed status to retirement,

evaluate your tax withholding strategy,” says James Nichols, head of retirement income at Voya Financial. Another option: Have taxes withheld from your retirement income, such as IRA distributions or Social Security checks.

If you do neither, you will be subject to penalties and interest for not paying taxes on time. See IRS Publication 505 and IRS Form 1040-ES to learn more about estimated tax payments.

## April 30

The new budget law ends the advantages of the popular “file and suspend” Social Security strategy on this date. If you want to use this strategy and are at full retirement age of 66 or older as of May 1, you must file for your benefit and suspend it by April 30, 2016. At that point, your spouse can collect spousal benefits based on your earnings record while you delay your benefit to earn 8% a year in delayed retirement credits.

## June 15

The second estimated tax payment is due.

## September 15

Those paying estimated tax must send in their third payment for 2016. The fourth estimated tax payment is due in January 2017.

## September 30

Some beneficiaries who inherited individual and Roth IRAs in 2015 should pay special heed. If a non-individual, such as a charity, has also been named as a beneficiary, cash out the non-individual’s portion by this date. Otherwise, the IRA may have to be emptied within five years after the original owner’s death.

## October 15

Open enrollment begins for private Medicare Part D prescription-drug plans and Advantage plans, and it ends December 7. Plans can change their benefits and drug formularies from year to year, so shop around.

## October 17

Your 2015 tax return is due if you

filed for a six-month extension. Because the usual deadline of October 15 falls on a Saturday, you get a couple extra days to finish your return.

It’s also the deadline to “recharacterize” a Roth conversion from 2015. When you recharacterize, the money goes back into a traditional IRA and you will no longer owe ordinary income tax on the amount you converted. Reversing a conversion could be a good idea if, say, your 2015 Roth conversion dropped in value; you would avoid paying tax on money that’s no longer in the account. You could also recharacterize if you can no longer afford the conversion tax bill.

## November 1

Keep your eye out for the federal and state health care exchanges to open for enrollment for 2017 health coverage. If the dates follow the same time frame as last time, you can buy or change health insurance coverage for 2017 on the exchanges from November 1 to the end of the following January.

## December 1

This is the deadline for several tax moves. Starting with the second required minimum distribution, seniors 70½ and older must take their annual RMDs from traditional IRAs and employer retirement accounts. Nonspouse beneficiaries of traditional and Roth IRAs must also take RMDs by year-end, starting the year after the original owner’s death.

If multiple beneficiaries have been named to an inherited IRA, be sure to split the account by December 31 of the year after the owner’s death so each beneficiary can use his or her own life expectancy for required withdrawals. Otherwise, the withdrawals will be based on the oldest beneficiary’s life expectancy.

To get a 2016 charitable tax deduction, contribute by this date.

Last-minute donations can be made on a credit card or to a donor-advised fund.

## Volunteers needed for Barksdale AFB Pharmacies



The pharmacy is expanding and the 2nd MDG is requesting volunteers. Volunteers will help pass out prescriptions, work at the drive-thru pharmacy and stock shelves. For more info, click here, contact Ms. Sakineh Reed or Mrs. Julie Reeves at 456-8348 or email MSgt Regie Alejandro at [regie.alejandro@us.af.mil](mailto:regie.alejandro@us.af.mil).

## Kiplinger ranks La. Tech among nation's best college values

Kiplinger has ranked Louisiana Tech University No. 1 in the state and No. 66 in the nation for in-state students at public institutions, in its recently released Best College Values 2016 report.

Based on quality and affordability, Kiplinger's Best College Value analyzed



over 1,200 colleges and universities across the country to determine the top 300 best values. Specifically, they looked at factors such as competitiveness, graduation rates, academic support, cost of financial aid and student indebtedness. The quality measures account for 55 percent of total points with cost measures accounting for 45 percent.

Louisiana Tech also ranked No. 1 in Louisiana among public universities for out-of-state students and No. 80 nationally. Louisiana State University was the only other public institution to make the Best College Value list, ranking No. 70 for in-state students and No. 83 for out-of-state students.

A total of four Louisiana institutions made the overall list of the best 300 public and private institutions including Tulane University (162), Louisiana Tech (249), Louisiana State (257) and Centenary College (274). Washington and Lee University (VA) topped the overall list followed by Princeton University, Harvard University, Davidson College (NC) and Swarthmore College (PA).

Kiplinger's Best College Values report capped a strong 2015 for Louisiana Tech that included a number of national rankings. In addition to a fifth consecutive Tier One National Universities ranking, U.S. News & World Report placed Louisiana Tech at No.1 in the nation among public institutions for graduating students with the least average amount of debt. PayScale.com ranked Louisiana Tech No.1 in the state and No. 70 in the nation in its 2015-2016 College Salary Report for average mid-career salaries for graduates.

PayScale.com also ranked Tech as the state's top institution in its 2015 College ROI Report in both annual percent ROI and 20-year net ROI, for in-state and out-of-state students, and No. 13 in the nation (instate tuition) in highest annual percent ROI for students living on-campus and receiving financial aid. Business Insider, the Internet's largest business news website, ranked Louisiana Tech the nation's sixth most underrated college, according to its annual list of the 50 Most Underrated Colleges in America.

## Red flags in your parents finances

When you take control of your parent's finances, monitor his/ her mail, checkbook, credit card statements, bank statements and investment statements for ...

- Bills that seem much steeper than they should be Or that the parent cannot explain.
- Bills for services that your parent does not seem to have received or required.
- Bills that have been paid repeatedly. Disreputable service providers sometimes bill older customers multiple times to see if those customers will forget that they already paid.

*Helpful:* If problematic bills arrive in your parent's mail regularly, consider having his mail forwarded to your address.

- Donations to charity that do not

match your parent's priorities or financial means. People experiencing cognitive decline sometimes give money to every nonprofit that approaches them.

- Excessive trading in brokerage accounts and/or inappropriately risky investments; Disreputable brokers sometimes "churn" older clients' assets, buying and selling investments with great frequency to generate numerous commissions. Or they might invest older clients' money in risky securities such as penny stocks.

Keep detailed records of every financial move you make and every dollar you spend on this parent's behalf or from his accounts. A logbook is one way to do this. That way, if your parent, a sibling or anyone else ever questions your motives, you can prove that you always have acted in the parent's best interests.



Have you made prearrangements for your family, or do you still have that to do? Leaving these decisions to your children on the worst day of their lives is a terrible emotional burden.

**Call Today To Receive a FREE Family Planning Portfolio**

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# REFLECTIONS

by Jerry Pierce

I was not nearly as impressed as most sports fans with all of the attention heaped upon the multi-millionaire coaches in the College Football Playoffs. That was probably because they didn't measure up to Danny Roemer, who coached our national championship team.

The national championship that eight of us from Natchitoches and Bossier City won back in the late 1990s was not in football but in senior men's tennis competing against other soft and slow guys over age 50 from across the country.

Thousands of teams participate in championships sponsored by the United States Tennis Association, which is the largest adult recreational league in the nation in any sport. So winning a national championship is pretty exciting.

Members of our team give Coach Roemer all of the credit for guiding us to the title. His leadership style was a little looser than that of Nick Saban at Alabama, but he made all of the big decisions on personnel, travel, practice schedules, meals and other matters.

When asked about travel plans to get to the sectional playoffs at Chattanooga and the nationals at Palm Springs, for example, Roemer said we could all just meet up at those sites in time for the team check-in the day before the tournaments.

He had complete control of personnel. We played 21 matches that season and lost just one, and Roemer never changed the lineup. The primary strategy in tennis is to juggle personnel to give your team the advantage on two of the three courts that decide a match.

Coaches or captains are allowed to play on the tennis teams that they are directing, and Roemer didn't miss a match. But he did not spend much time scouting or evaluating the personnel or strategies of upcoming opponents.

The rest of us would hang around the courts all day and offer Roemer suggestions that night on how we should shift the lineup for matches against certain teams. He listened and smiled but then turned in the same lineup card match after match.

Some of us started quietly questioning his strategy and began to wonder how he got this coaching job in the first place. His

brother Buddy is a former governor of Louisiana, and that strong political connection might have been a factor.

But Roemer had personally hand-picked all of us for the team just as Saban signs off on every recruit at Alabama, so we remained steadfast in our loyalty to the coach even when his strategy related to personnel appeared to be having no strategy.

Besides, Roemer was really good at so many other phases of the job. He never let anybody give us an early morning practice time, and we always had the prime tables at the receptions and the best spots by the swimming pool.

He spent a lot of time studying Palm Springs area restaurants and made sure we had reservations at the best ones. He never failed to order the right wine for the entrees, and he kept his team calm and relaxed almost to the point of putting us to sleep with stories about his past tennis triumphs.

Country boys like Donnie Robinson and I got to the point that we could not face any more raw fish or unidentifiable California vegetation at our meals, so Coach Roemer found us a Steak and Shake where we could get hamburgers and chocolate milkshakes.

Being on that national championship team with Roemer, Robinson, Hulen Rodriguez, Gordy Ward, Gary Killen, Jimmy Procell and Mike Kornblatt was a highlight of my life. The tennis was fun, and the friendships are forever.

I have made it to just four national tournaments after all these decades of tennis and went to another one when a team Regina was on played for the title. The atmosphere at those events is electrifying. A national championship is special in any sport, so I am forever indebted to Coach Roemer.

Roemer was not quite as well compensated as all of these college football coaches that compete for national titles. We all chipped in when the season was over and got him a hundred dollar gift card to Academy. A couple of the guys thought that was too extravagant.

If the big money folks at LSU are ever successful in their efforts to get rid of Les Miles, I am nominating Danny Roemer for the job. He would probably do it for an Academy gift certificate, some good sushi meals once in a while and a few bottles of fine wine.

## Women in combat: The Pentagon says yes

It's a decision that's both "historic and overdue," said **Carla Hall** in the *Los Angeles Times*. Defense Secretary Ashton Carter last week announced that all military combat posts were now open to women, meaning that female troops can now drive tanks, fire mortars, lead infantry into battle, and fill any of the 220,000 military jobs previously open only to men. The new policy simply reflects the reality in Iraq and Afghanistan, where women "have been serving, dying, and getting decorated for their heroism" for 15 years. Women can thank Capt. Kristen Griest and 1st Lt. Shaye Haver, "who made history this summer by graduating from the Army's arduous Ranger course," said *The New York Times* in an editorial. They proved that women "could perform the most grueling tasks in the military." Now the U.S. can follow allies such as Israel, Canada, and several European countries that put women in combat roles. True gender equality "will make the military, stronger."

Actually, it will only lead to "more dead Marines," said former Marine **Tom Neven** in *The Federalist.com*. The administration ignored a nine-month field test demonstrating that all-male Marine units outperformed mixed-gender units

in 93 out of 134 ground combat tasks. In the test, women proved to be "slower, suffered more musculoskeletal injuries, and could not shoot as well." Yes, women have performed valiantly under fire, but "getting shot at does not automatically qualify anyone for combat." Close-quarters firefights are "a tough, nasty, dangerous business" that tax even the strongest, fiercest men. Feminists have argued that "being blocked from combat prevents women from rising to the highest ranks," said **Kathleen Parker** in *The Washington Post*. So why not "tweak the rules of promotion" instead of risking military effectiveness and women's lives?

Even with the new combat policy, don't expect gender parity on the battlefield, said **Tia Ghose** in *LiveScience.com*. Research shows that "women have 40 percent less upper-body strength and 33 percent less lower-body strength" than men. If, as Secretary Carter stressed, female troops must meet the same standards as men in order to fill the full range of combat posts, not many will qualify. A recent Rand Corp. study, for example, found that "even in the most wildly optimistic scenario," just 8 percent of the Marine infantry would be female by 2030. It's likely to be far less.

## More women join officer corps

The Pentagon is seeing a small rise in the percentage of women entering the officer corps, according to a Government Accountability Office report released Nov. 13.

Entry-level stats.

The percentage of women among incoming officers was 22.7 percent in 2014, up from 21.7 percent in 2010, GAO found.

The military population at large.

Overall figures show the percentage of women in the officer corps is rising more slowly.

Women make up about 17 percent of military officers of all ranks, up from

15.3 percent in 2005, according to Defense Department data.

Retention concerns.

Female retention is a concern among top Pentagon officials who say women typically leave service at higher rates than men.

Military leaders are pushing policies designed to appeal to midcareer women and improve retention.

For example, the Air Force recently adopted a rule assuring new mothers they will not have to deploy for one year after having a child.

The Navy and Marine Corps recently expanded maternity leave to 18 weeks.

## Tipping-when and how much?

When to tip-and how much. Taxi drivers, hairstylists, manicurists and masseuses-15% to 20%. Buffet servers-10%. Bartenders-\$1 to \$2 per drink. Skycaps and bellhops-\$2 for first bag ... \$1 per each additional. Doormen who carry luggage or acquire transportation for you-\$1 to \$2. Hotel housekeeping staff and valets \$2 to \$5 nightly.



## Two Burial Plots For Sale

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or via email:  
easystreet@windstream.net



## Financial Question & Answer

### HSA Contributions End When Social Security Starts

**I am 66, still working and contributing to my health savings account with my employer's insurance plan. I just applied for a Social Security spousal benefit on my husband's record. Will that affect my HSA?**

Absolutely, and because you did not apply for Medicare when you were first eligible at age 65, you need to be especially careful. When you applied for Social Security, whether it's your own benefit or a spousal benefit, you automatically started getting Medicare Part A, which covers inpatient services. And once you get Medicare, you cannot make contributions to your HSA.

That puts you in a tricky position. Part A will be retroactive for six months because you were eligible for those six months, according to the Medicare Rights Center. It's likely that you have been contributing to your HSA during the six months before you applied for the Social Security spousal benefit. You will need to remove any contributions you made to your health savings account during the six months that Part A covered you retroactively. Otherwise, you may have to pay a tax penalty.

### Transfer Stocks in a Roth Conversion

**I am converting part of my traditional IRA to a Roth. Can I transfer stocks to the Roth, or must I sell the stocks first and convert the cash?**

You can make an "in kind" transfer of your stocks to the Roth. That way you don't have to sell the stocks you like, or pay brokerage fees to liquidate the stocks and then repurchase the shares. Ask your IRA custodian to transfer the shares directly from your traditional IRA to the Roth. You will owe income tax on the value of the shares on the day you convert.

### Leaving a Roth IRA to Kids

**I plan to leave my Roth IRA to my two daughters. Are there any instructions I should leave for them?**

Be sure they understand that they cannot roll your Roth IRA into their own Roth IRAs. Each daughter should set up her own inherited IRA account at a brokerage, mutual fund company or bank. The custodian must title the account correctly, with wording such as "Jane Smith FBO (for the benefit of) Lisa Smith." Then, they should ask

your IRA custodian to split your Roth IRA in two and directly transfer the assets to their new inherited IRA accounts. By December 31 in the year after you die, each daughter must take a required minimum distribution based on her life expectancy. (They should use the IRS's single life expectancy table at [www.irs.gov](http://www.irs.gov).) They will not pay income taxes on their withdrawals. The most important advice: They can benefit from a lifetime of tax-free growth if they don't withdraw more than their required minimum distribution each year.

### CD Interest Taxed at Ordinary Income Rate

**I invested a fair amount of money in three-year certificates of deposit. Because I am holding them for more than a year, will I pay long-term capital-gains tax on the interest?**

No. Interest on a certificate of deposit is never a capital gain no matter how long the term of the certificate. For each year, you will report the interest earned and pay tax at your ordinary income tax rate.

### No Tax on Proceeds from Occasional Garage Sale

**I recently had a garage sale. Do I have to pay tax on the money I collected?**

It's unlikely. If you hold an occasional garage sale or yard sale, whether at your house or online, the IRS says that you generally don't have to report the sale. It's likely that you're selling stuff for less than you paid for it, so you won't have a profit to report. But if you turn your garage sale into a recurring business—regularly selling items for a higher price than you paid for them, perhaps on eBay or another online auction site—then you must report the profits.

### Claiming a Spousal Benefit When Ex Delays

**My ex-husband is 66, and he says he does not plan to apply for his Social Security benefit until he is 70. Can I still apply for a spousal benefit?**

You can apply for a spousal benefit on your ex-husband's record as long as you were married to him for at least ten years, you're 62 or older, and you're not married. A former spouse does not need to wait for her ex to apply as long as the couple has been divorced at least two years.

## Baby Boomers turn 70

About 3.4 million babies arrived in the first year of what would become known as the baby boom generation. (Anyone born between 1946 and 1964.)

For some of the 2.5 million living boomers who will make that milestone this year, it means aging in a world where the change they embraced — and even fought for — in their youth has seemed to accelerate, sometimes in uncomfortable ways.

For instance, people born in 1946 grew up in a country where Caucasians were an estimated 90 percent majority, and most families consisted of man (who went to work), woman (who stayed home) and children (3.5).

Today, whites are on their way to becoming a minority in America by 2044. And only 19 percent of all families are the classic nuclear combination.

"All of this can be quite disorienting for 70-year-olds," says Paul Taylor, author of *The Next America: Boomers, Millennials, and the Looming Generational Showdown*. "Some of them feel like the cultural values they grew up with are shifting all around them."

Women born in 1946 saw perhaps even greater changes in their roles in society. Since their birth, the percentage of American women in the workforce has soared — from 31 percent in 1946

to 57 percent today. The percentage of 70-plus women who are still working is expected to rise from 30 percent to 39 percent by 2024.

Forty years ago, 1 household in 10 had a woman as a primary wage earner. Now that is 4 in 10.

Compared with people reaching the same age in 1965, the new 70-year-olds can expect 15 more years of life.

Financial health is also a mixed bag for the first boomers. The median family income of Americans, adjusted for inflation, rose from \$27,000 in 1946 to \$62,000 today. But so has debt. "Never before have so many 70-year-olds owed money on their house," says Teresa Ghilarducci, an economics professor at the New School for Social Research in New York.

This comfort with debt represents the boomer generation's essential philosophy: Live for today. But this freewheeling philosophy also means that millions of people have put away too little for the future. More than 4 out of 10 of those reaching 70 this year risk running out of money in retirement, according to the Employee Benefit Research Institute.

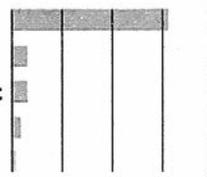
By 2022 nearly a quarter of people 70 to 74 will be working — double the figure in 1992.

## Who Are the 70-Year-Olds?

A statistical snapshot of the boomers turning 70 in 2016

### Ethnicity

76% White  
9% Black  
9% Hispanic  
5% Asian  
2% Other



### Military Service

40% Male  
1% Female



### Turning 70 in 2016

3.4 million Number born in the U.S. in 1946  
2.1 million Number of those still living



### Education

30% College graduates  
14% Hold advanced degree

### Wealth

\$55,900 Median household income  
78% Live in a single-family home

### Marriage

62% Married once  
23% Married twice  
9% Married three or more times  
6% Never married



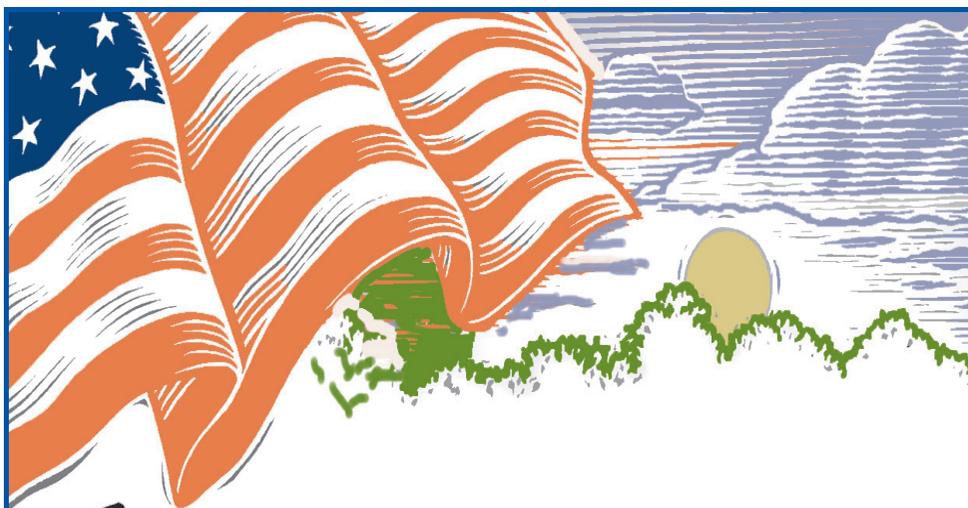
### Politics

38% Democrat  
36% Republican  
12% Independent  
13% None



### Voter turnout

84% Vote in local elections  
84% Vote in statewide elections  
91% Vote in presidential elections



## December 2015 Retiree Deaths

Name	Date of Death	Service	Grade	Age
William R. Bridges	1-Dec-15	Air Force	TSgt	81
Robert W. Martin	18-Nov-15	Air Force	CMSgt	73
James H. Evans	2-Dec-15	Air Force	TSgt	83
Leroy E. Wilder	17-Nov-15	Navy	CPO	77
Paul D. Goforth	23-Nov-15	Air Force	SMSgt	84
Harold F Gallagher	8-Nov-15	Air Force	MSgt	65
Charles D. Parker	18-Nov-15	Air Force	SMSgt	87
Edward M. Horn	7-Dec-15	Navy	CMDR	95
Ernest A. Taylor	8-Dec-15	Air Force	CMSgt	85
Thurman L. Carver	1-Dec-15	Air Force	CMSgt	88
George D. King	14-Oct-15	Air Force	MSgt	82
Jimmie S. Avery	3-Nov-15	Air Force	Maj	67
Charles E. Jones	6-Oct-15	Army	Sgt	73
William H. Cassell	19-Dec-15	Air Force	SSgt	86
Alfred C. Turner	21-Dec-15	Air Force	MSgt	87
Clarence J. Fabian Jr.	24-Dec-15	Air Force	MSgt	82
Charles L. Gammell	3-Dec-15	Air Force	TSgt	60
Bernard B. Kent	24-Dec-15	Air Force	Lt Col	92
Walter L. Cook	25-Dec-15	Air Force	MSgt	78
Jefferson E. Davis	29-Jan-15	Air Force	Lt Col	90

# For God and Country

I am a proud member of the American Legion, a veterans' organization with over two million members that was formed in 1919 by World War I veterans that adopted the motto "For God and Country". Until recent years, God has been an important part of our nation's history. In time of war or other national emergencies, our national leaders have turned to prayer for guidance and help. President Roosevelt ended his "Day of Infamy" speech with the words, "We will prevail, so help us God." When Apollo 13 had an in-flight emergency enroute to the moon, the whole nation was praying for their safe return. We all prayed for our nation's safety after the 9-11-2001 terrorist attacks.

In fact, in the 1950s when General Dwight D. Eisenhower was President and many World War II veterans were members of Congress, Congress passed two pieces of legislation that affirmed our nation's relationship with God. On June 14, 1954, "Under God" was added to our Pledge of Allegiance and on July 20, 1956 "In God We Trust" was declared the official motto of the United States. Both pieces of legislation have historical significance.

**Under God** can be traced back to President Abraham Lincoln's 1863 Gettysburg Address when he stated, "That this nation, **under God**, shall have a new birth of freedom and government of the people, by the people, and for the people, shall not perish from the earth." **In God We Trust** goes even further back in history to the War of 1812 when Francis Scott Key wrote the "Star Spangled Banner" which became our national anthem in 1931. Key was a prisoner on a British warship as it bombarded Fort William McHenry in Chesapeake Bay in 1814 when he wrote the poem that became our national

anthem. The Star Spangled Banner actually has four verses but we only hear the first verse when the National Anthem is sung. It is in the fourth verse that our national motto is suggested:



*Oh! thus be it ever, when free men shall stand*

*Between their loved homes and the war's desolation!*

*Blest with victory and peace, may the heaven rescued land*

*Praise the Power that hath made and preserved us a nation.*

*Then conquer we must, for our cause it is just,*

*And this be our motto: "In God is our trust."*

*And the star-spangled-banner forever shall wave*

*O'er the land of the free and the home of the brave.*

In 1865, one of the last pieces of legislation signed by President Lincoln before his assassination was that the phrase "In



**God We Trust**" be imprinted on all national currency. It took 91 years before it became our official national motto.

I wonder why people complain

when police officers place "In God We Trust" stickers on their patrol cars; it's been on our money for 150 years. I don't understand why some folks become offended when a teacher says "God Bless You" in school. We are a nation under God by an act of Congress. Why is it that "political correctness" requires that we stop talking about God because it offends one person or a small group while forgetting the vast majority of people that are offended when such action is taken? Maybe President Reagan said it best when he stated, "If we are not a nation under God, we are a nation going under."

For God and Country by Lt Col George Finck, USAF Retired

## Widow/Spouse Deaths

Name	Date of Death	Veteran
Evelyn C. Varholdt	29-Nov-15	TSgt Myron O. Varholdt (Deceased)
Brantley, Burnelle	1-Nov-15	Maj Thomas E. Brantley
Joyce M. Edwards	13-Dec-15	TSgt Herman C. Edwards
Mary K. Bledsoe	14-Dec-15	TSgt James E. Bledsoe
Agatha T. Randazzo	14-Nov-15	CMSgt Carl J. Randazzo
Norma J. Staples	18-Dec-15	TSgt Ronald L Staples
Freda F. Manley	6-Dec-15	CMSgt Chester G. Manley
Mary Harris		Lt Gen Edgar Harris

## Ark-La-Tex Chapter provides toys for Head Start Christmas Party



The toys donated by Chapter members at our annual Christmas party were distributed to 80 children, ages 3-5, at the Head Start's annual Christmas parties in Benton and New Bethel, LA. Each child received a nice toy appropriate for their age and a bag contains a big, red apple and some Christmas candy. Chapter member George Finck played Santa Claus and he was ably assisted by his wife Jan and Betty McCauley, Director of Student Services for the Bossier School System. Two other organizations contributed toys for the Head Start children and some cash contributions were received that helped make the parties a big success. Surplus toys, candy, and apples were distributed to local churches. About 100, in all, children received Christmas gifts. Santa Claus and Head Start students thank chapter members for their generous support during the holiday season.

# Arthritis

is a complex family of more than **100** disorders.

**Two-thirds** of those with arthritis are **under 65**

Arthritis affects **1 in 5** adults in the United States. This equates to an estimated **52.5 million** adults. Projections estimate this figure will rise to **67 million** by the year **2030**.

**Total cost** attributable to arthritis was estimated at **\$128 billion** in 2003.

- \$81 billion** in direct medical expenses.
- \$47 billion** in indirect costs such as lost wages.

**Arthritis:**

- is the **most common** cause of disability among adults in the United States.
- causes work limitations for **30%** of working-age people with the condition.
- increases risk of falls and fall injuries **substantially** (about a **2.5-fold** increase).

**To help prevent arthritis pain:**

- Don't smoke
- Maintain cardiovascular fitness
- Keep your BMI low

## Retirement Mistakes



### RETIRING TOO EARLY

Before you retire, figure out a solid retirement budget first. Just by working a few more years, you can make your future more secure. If you lose your job, look for part-time work.



### IGNORING YOUR LIFE EXPECTANCY

People 60 or 65 today are living into their mid-to-late 80s and beyond. To be safe with your planning, assume that you (or your spouse) will live at least to 95.



### TAPPING BENEFITS TOO SOON

It's tempting to grab your Social Security benefit as soon as it's there, at age 62. If you do, however, the amount of your benefit will be cut by 25 percent—a cut that affects you for life.



### AVOIDING STOCKS

Over the next 10 to 20 years, American businesses will grow and their stocks will, too. Cash and bonds get you through your first retirement years, but you need growth from stocks to support the second half of your retirement.



### RETIRING WITH DEBT

Get rid of your credit card debt while you're still employed, and pay off those car loans. And even consider prepaying your mortgage, too.



### FAILING TO PROTECT YOUR SPOUSE

If you have a pension, it should cover your spouse's life as well as yours, unless your spouse has plenty of money of his or her own.



## Report: GI Bill OJT benefit rarely used 4 different ways to use your GI Bill

Very few veterans are using benefits added to the Post-9/11 GI Bill in 2011 that offer living stipends to nonstudents who seek on-the-job training or apprenticeships, a new government report found.

Only about 27,000 veterans, or about 2 percent of those who have received Post-9/11 GI Bill benefits since 2011, have tapped the offer that provides a full or partial housing allowance to working veterans, according to the report by the Government Accountability Office.

That's partly because Veterans Affairs Department outreach efforts tend to emphasize the educational components of the GI Bill while offering few details on how to access its OJT and apprenticeship benefits the GAO found.

For example, of the 77 pages of details provided by the VA-run Transition Assistance Program targeting service members separating from the military, the GAO found only one reference to the OJT and apprenticeship programs.

Many veterans interviewed by the GAO who did take advantage of the benefit said the supplemental income helped them offset losses they experienced when leaving the military.

One 32-year-old Army vet who used the apprenticeship money to become an electrician said the benefit "allowed my family to survive while I learned a new trade so I could again provide for them."

A 41-year-old Army veteran used the money to go to a police academy and become a deputy sheriff.

"The hardest thing I ever had to do in my life was make the transition from military to civilian life," the former soldier told the GAO. "It eased the pressure

in an already stressful situation. In addition, it gave me the tools to succeed."

Congress approved the generous Post-9/11 GI Bill in 2008 that offered to pay tuition and living expenses for veterans who wanted to attend college. Three years later, Congress added the on-the-job training and apprenticeship benefit to provide transition support for veterans who sought alternatives to education.

Another key problem in widening use of the OJT and apprenticeship aspects of the GI Bill is the administrative burdens that make some employers reluctant to participate, the report said. Employers must fill out forms and submit them to the VA before the veterans begin receiving checks.

Employers also must agree to incrementally raise the veteran employees' wages in accordance with the VA plan.

In response to the GAO report, VA officials vowed to improve education and outreach efforts on the program to veterans. They also agreed to develop a guide for employers and apprenticeship sponsors about the benefits.

Veterans using those benefits may receive:

- For the first six months, a full housing allowance along with a small stipend for books or supplies.
- For the second six months, 80 percent of the housing allowance tied to their location.
- For the third six-month period, 60 percent of the housing allowance.
- For the fourth six-month period, 40 percent of the housing allowance.
- For any time beyond 24 months, 20 percent of the housing allowance.

## TRICARE Pharmacy co-pays Change February 1, 2016

Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries when some TRICARE pharmacy co-pays change in 2016. On Feb 1, 2016, most copays for prescription drugs at Home Delivery and retail network pharmacies will increase slightly.

The 2016 National Defense Authorization Act (NDAA) requires TRICARE to change its prescription co-pays. All drugs at military pharmacies, and generic drugs through Home Delivery, are still available at no cost to beneficiaries. Co-pays for brand name drugs through Home Delivery increase from \$16 to \$20, for up to a 90-day supply. At retail

pharmacies, generic drug co-pays go from \$8 to \$10, and brand name drug co-pays go from \$20 to \$24 dollars, for up to a 30-day supply. Co-pays for non-formulary drugs and for drugs at non-network pharmacies will also change.

Beneficiaries can save up to \$208 in 2016 for each brand name prescription drug they switch from retail pharmacy (such as Sams or drug stores, etc.) to Home Delivery. Home Delivery offers safe and convenient delivery of your prescription drugs right to your mailbox.

To see the new TRICARE pharmacy copays, learn more about the TRICARE Pharmacy benefit, or move your prescription to Home Delivery, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

Everyone's heard about it, some are fighting for it and many don't know all of its uses. Along with the everlasting imprint of core values and military-instilled qualities, the GI Bill is another valuable asset you gained by signing your name on the dotted line.

More often than not, if a service member, veteran or spouse has plans to use their Post-9/11 GI Bill benefits, we imagine him or her applying to college, getting a degree after four years and ending up with a job.

So a degree isn't your cup of tea? Maybe you want the thrill of fighting fires, or maybe you want to make your dream of owning your own business a reality, The GI Bill covers such programs to get you there.

### 1) ON THE JOB TRAINING

If you're eager to jump into the workforce, another way to use your GI Bill is for on-the-job training to gain the necessary skills. This is usually achieved through a training contract with an employer or union, and is not available to active-duty service members or spouses using a transferred benefit. Most veterans receive a salary from the employer or union during the course of their training, according to the U.S. Department of Veteran Affairs (VA). And there's often room for pay bumps as your skills increase. After the VA receives your certification of hours from the employer or union, the GI Bill payments are issued on a monthly basis. Apprenticeships and training that often have opportunities for veterans include firefighters, union plumbers and hotel management.

### 2) CERTIFICATION OR LICENSING

One of my favorite ways to use your GI Bill! What if you're almost ready to enter the civilian workforce but a certification or licensing test stands in the way? The GI Bill will reimburse your test costs for jobs such as a mechanic, medical technician, therapist, computer

network engineer and website developer. The VA will pay for an unlimited number of tests and will even pay for the same test if you fail it. Only test costs are covered, up to \$2,000 per test. Other fees related to obtaining the certification or license are not covered, (Read on GI-Jobs.com: "Use Your GI Bill for Certification and Training")

### 3) FLIGHT TRAINING

If you've got a knack for heights and you're looking to advance your pilot qualifications, there are flight training programs covered by the GI Bill. A few types of training include, but aren't limited to, rotary wing, B747 -400, dual engine and flight engineer, according to the VA. If you enroll in a flight training program at either a public or private institution of higher education, you can be reimbursed up to the full cost of the training or the national maximum (currently \$21,084.89) per academic year, whichever is less. Plus, you may receive a monthly housing allowance with a books-and-supplies stipend. You must already have your private pilot license and a valid medical certification to start training. After the training is complete and the VA receives your enrollment information, the payments will be issued.

### 4) ENTREPRENEURSHIP

A great way to use your GI Bill! Have an idea for your own business venture? The GI Bill could be the first step to getting you there, The VA will pay for entrepreneurship training courses offered by the Small Business Development Center (SBDC). The SBDC has advisors who provide free business consulting and low-cost training services. Other programs include business plan development, manufacturing assistance and healthcare guidance. Individual courses must be approved by the VA, Development centers are funded in part through a partnership with the SBA, and are hosted by universities and state economic development agencies.

## Army & Air Force Exchange Service Named a Top 100 Military Friendly Employer

The Army & Air Force Exchange Service has been named a 2016 Top 100 Military Friendly® Employer by Victory Media, publisher of G.I. Jobs and Military Spouse magazines.

The 13th annual list ranks companies based on their long-term commitment to hiring veterans, retention programs for veterans and policies on National Guard and Reserve service.

The Exchange hired 1,208 veterans worldwide in 2015, and 10 percent of Exchange's 35,500 associates are veterans. To recruit veterans, the Exchange partners with the Employer Support of the Guard and Reserve, Wounded Warrior Project, Operation Warfighter Program, White House Joining Forces and Feds Hire Vets.



## DFAS is preparing health care forms for tax season

CLEVELAND — Under the Affordable Care Act, all Americans including all Air Force retirees and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, the Defense Finance and Accounting Service will provide the appropriate IRS Form 1095 to all retirees, annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of 2015. This includes TRICARE For Life beneficiaries.

The IRS Form 1095 is proof people have the minimum essential coverage. These forms will document the information that DFAS is providing to the IRS on retirees and authorized family members. The forms will be required to be reported with 2015 federal tax returns. DFAS will provide people with their IRS Form 1095 by Jan. 31, 2016.

Pay officials urge all customers to ensure that the U.S. Postal Service address DFAS has on file for them is current by checking their latest Retiree Account Statement or calling DFAS at 800-321-1080.

People with a myPay account should logon and ensure their email address is

current as well as make an IRS Form 1095 delivery method election. They can “Turn On/Off Hard Copy of IRS Form 1095” in their online account. A delivery method election is also available for the Form 1099-R necessary for tax season. Selecting “Electronic Delivery Only” for both the 1095 and 1099 forms will help ensure the information and forms remain safe until needed.

More information about the impact of the Affordable Care Act on federal income tax is available at <http://www.irs.gov/Affordable-Care-Act>. (Courtesy of DFAS News)

## Receiving your 1099-R tax form from DFAS

CLEVELAND — Military retirees and annuitants receive a 1099-R tax statement from the Defense Finance and Accounting Service either electronically via myPay or as a paper copy in the mail at the end of each calendar year.

Once tax season begins, DFAS officials say many retirees call to request additional copies - either because they lost the copy they received, or because their mailing address was not current, and they didn't receive the mailed copy.

Officials advise the easiest way to get duplicate copies is to use:

### myPay

- Log into <https://mypay.dfas.mil>. Access your 1099R from the “Main Menu” by clicking on the “Tax Statement 1099R.” Using myPay, military retirees have access to the current year's tax statement and the five prior years' tax statements.

### Telephone Self-Service

- This automated option easily allows military retirees and annuitants to have their 1099-R mailed to their address DFAS has on record. This can be used 24 hours a day and 7 days a week. There is no need to speak with a representative, wait on hold, or even use a computer for this system. Call 800-321-1080; select Option 1 for Military Retired and Annui-

tant Pay; select Option 1 “To use our automated self-service system;” select Option 1 to request a 1099-R, and enter a Social Security Number when prompted. Within three days, the 1099-R should be in the mail.

### Ask DFAS

- Military retirees and annuitants can enter their email address, update their permanent address of record, or enter a temporary mailing address and then submit a request for their 1099-R through Ask DFAS. There is no password or login needed with this method. It will take up to 10 business days for people to receive a 1099-R at the mailing address specified in the request. To use Ask DFAS, visit <http://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r/viaaskdfas.html>.

### Written Request

- Military retirees and annuitants always have the option to send DFAS a written request through the mail. These requests typically take 30 to 60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. To receive a 1099-R, retirees and annuitants must mail their requests to:

### Retirees

Defense Finance and Accounting Service

U.S. Military Retired Pay

P.O. Box 7130

London, KY 40742-7130

Annuitants

Defense Finance and Accounting

Service

U.S. Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Fax Request

- Military retirees and annuitants always have the option to fax a request to DFAS. These requests typically take 30 to 60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. Fax your request to DFAS at B00-469-6559.

### Call DFAS

If DFAS has representatives available to assist its customers; however, because of the number of military retirees and annuitants DFAS serves, customers may have to wait on hold while representatives assist other customers. Wait times can be amplified during tax season. If you have tried the other options and still need assistance from a customer care representative, you can call B00-321-1080. Customer service hours are Monday through Friday, 8 a.m. to 5 p.m. ET. (Courtesy of DFAS)

## Ending SBP/DIC Offset (Attention Widows)

After over a decade Congress held a hearing on ending the SBP/DIC offset (Survivor Benefit Plan/Dependency Indemnity Compensation.) Chaired by HASC Personnel Subcommittee Chairman Rep. Joe Heck (R-NV) along with Ranking Member Rep. Susan Davis (D-CA) and several other Subcommittee members the hearing contained several VSO's personnel and for the record testimony. All of them called for the end of this unfair offset.

All the VSO's urged Congress to repeal the dollar-for-dollar offset which is commonly referred to as the military “widows' tax.” Also at the hearing was Rep. Joe Wilson (R-SC). Although Rep. Wilson is not a member of the Subcommittee he was permitted to sit in and testify in support of his bill, H.R. 1594. This bill would immediately end the offset. It presently has 174 co-sponsors (The Senate version is S.979 sponsored by Senator Bill Nelson ((D-FL)) which presently has 14 co-sponsors.)

SBP is purchased through the Department of Defense by a military retiree and is intended to provide up to 55% of his/her retirement pay to a surviving spouse. It is an employee benefit. (Active duty deaths also qualify for SBP.) DIC is a monthly indemnity payment presently in the amount of \$1,254 that the VA pays to surviving spouses whose loved one died from a service-connected wound, illness or injury or on active duty.

TREA strongly urges Congress to immediately end this completely unfair and illogical offset that penalizes 56,000 widows/widowers who have lost so much already. But at the very least urges Congress to increase and extend the Special Survivors Indemnity Allowance (SSIA) program that is set to expire on October 1, 2017. This program replaces approximately 25% of what is lost in the offset.

Chairman Heck has shown real interest in ending this completely unfair offset. However, he is running next year for Senate in Nevada so he won't be Chairing this Subcommittee in 2017. So this is the time when we should all push to once and for all end this “widows' tax.”

## What you can learn from last years tax return

Whether you did your own taxes or paid a pro, you're probably happy to have that chore behind you for another year. Before you stash your 2014 tax return in a drawer, review it for ideas about how to improve your personal finances in 2015.

Start by going over your taxable investments. Did capital gains distributions from your mutual funds inflate your tax bill? Don't dump the funds; doing so could trigger an even bigger tax bill in

2015 (unless you have losses to offset your gains). But consider directing future investments to more tax-efficient options, such as index funds or exchange-traded funds.

Now look at how much you reported in interest from your savings accounts. If the amount wouldn't buy a gallon of milk, consider switching your savings to an online bank account; some are yielding 1% or more.

Finally, a review of your return will show how contributions to your 401(k) reduced your taxable income. That could motivate you to boost contributions in 2015. If you have a high-deductible health insurance plan, shelter even more from the tax man by setting up a health savings account. In 2015, you can contribute up to \$3,350 for an individual or \$6,650 for a family, plus an extra \$1,000 if you're 55 or older.



## VA drops net worth as eligibility factor

A change in how VA determines eligibility for its health care could allow nearly 200,000 more veterans into its system. In March, VA announced it has dropped the use of a veteran's net worth when considering if he or she is eligible for health care programs and co-payment responsibilities.

Instead of combining the sum of a veteran's income with his or her assets to determine eligibility for medical care and copayment obligations, VA will now only consider the veteran's gross household income and deductible expenses from the previous year. VA says the new ruling "means that certain lower-income, non-service-connected veterans will have less out-of-pocket costs."

Co-payments for vets in VA's lowest priority care groups-7 and 8-are higher than other groups. For example, a vet-

eran in Group 7 is responsible for a \$252 co-payment for the first 90 days of inpatient care, while a vet in Group 8 pays \$1,260. The daily charge for inpatient services in Group 7 is \$2 and \$10 for Group 8. Medications cost \$9 for a 30-day supply for Groups 7 and 8, while the cost is \$8 for Groups 2-6.

VA estimates that over a five-year period some 190,000 veterans will become eligible for reduced costs of their health care services. During that same period, VA says it could lose \$55.5 million to \$80 million in patient co-payments.

VA plans to notify veterans who had been placed in Priority Groups 7 and 8 because their net worth/income calculations exceeded the previous threshold that they may now be eligible for higher priority groups.

## Time has come for TRICARE beneficiaries to move their maintenance drugs out of retail

This December, TRICARE beneficiaries can take action to avoid paying more for some prescription drugs. If you fill a prescription for a select brand name maintenance drug (<http://www.health.mil/selectdruglist>) at a retail pharmacy, you may need to move your prescription to either a military pharmacy or TRICARE Pharmacy Home Delivery. If not, you may have to pay full cost of your prescription.

Beneficiaries can move their prescriptions by contacting the TRICARE pharmacy contactor, Express Scripts (ESI) at 1-877-363-1303 or by using ESI's secure online portal (<https://www.express-scripts.com/TRICARE/index.shtml>).

The new rule began October 1, 2015, but allows you to get two 30-day refills of an affected drug from a retail pharmacy. For many, those two refills will

run out in December and their next prescription refill needs to be through Home Delivery or at a military pharmacy.

If you're taking an affected drug, you should have received several notifications from ESI. You can also check by calling ESI at 1-877-363-1303.

TRICARE Pharmacy Home Delivery is a safe, convenient and low cost option to get maintenance drugs. You'll save up to \$176 a year for each brand name drug you switch from retail to Home Delivery. If you want to use a military pharmacy (<http://www.tricare.mil/mtf.aspx>), make sure to check first to see if they carry your prescription.

For more information about this change to TRICARE's pharmacy benefit, visit [www.tricare.mil/RxNewRules](http://www.tricare.mil/RxNewRules).

## Disability compensation for presumptive conditions

Certain chronic and tropical diseases (for example, multiple sclerosis, diabetes mellitus, and arthritis) may be service connected if the disease becomes at least 10 percent disabling within the applicable time limit following service. For a comprehensive list of these chronic diseases, see 38 CFR 3.309; for applicable time limits, see 38 CFR 3.307.

All Veterans who develop Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's Disease, at any time after separation from conditions are presumed to be service connected: all forms of leukemia (except for chronic lymphocytic leukemia); cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile

ducts, gall bladder, salivary gland, urinary tract (renal pelvis, ureter, urinary bladder and urethra), brain, bone, lung, colon, and ovary; bronchiolo-alveolar carcinoma; multiple myeloma; lymphomas (other than Hodgkin's disease), and primary liver cancer (except if cirrhosis or hepatitis B is indicated).

To determine service connection for other conditions or exposures not eligible for presumptive service connection, VA considers factors such as the amount of radiation exposure, duration of exposure, elapsed time between exposure and onset of the disease, gender and family history, age at time of exposure, the extent to which a non-service exposure could contribute to disease, and the relative sensitivity of exposed tissue.

## Tricare for Life and Medicare

**Q. In a response to a Tricare Help question a while back, you used the phrase, "If you're willing to pay the Medicare Part B monthly premium..." "As a retired Army Reserve officer with a retired Army Reserve wife, both of us over age 65, our understanding is that you must pay the Part B premium to be eligible for TFL. Is that not the case? You also mentioned that a beneficiary could use a third insurance plan, such as Humana, if you pay the Part B premium. If my wife and I were to go that route - having coverage from Medicare, TFL and Humana - which would be the primary coverage? Could we choose Medicare as primary and Humana as secondary?"**

A. On your first question about Part B, you are correct - you cannot use Tricare for Life if you do not sign up for Medicare Part B outpatient insurance. That said, no one is forced by law to sign up for Medicare Part B. Also worth noting: Beneficiaries who are no longer working at age 65 and who do not sign up for Part B when they first become eligible, but decide they want to sign up later, likely will face a "late enrollment" penalty equal to about 10 percent of the Part B premium for each year they could have signed up but for whatever reason did not.

Your second question is really a Medicare issue, not a Tricare issue. When Medicare and other health insurance are both in the picture, either may be considered the "primary payer," based on "coordination of

benefits" rules that in turn depend on a number of variables. One of the biggest such variables is whether the beneficiary intends to continue working past age 65 and has access to employer-provided group health plan coverage.

In those situations, the number of company employees can determine whether Medicare or the employer-provided OHI pays first. If the other insurance is group coverage and the company has 20 or more employees, the group plan generally pays first, Medicare second. But if the company has less than 20 employees, Medicare generally pays first, the employer coverage second.

That's only one of many potential variables that can come into play. Yes, it can get confusing. Below are two online sources for more information on your question, The first link is to a Medicare Web page that's a basic primer on who pays first, while the second link is another Medicare web page that goes into a bit more detail with information tailored to various beneficiary scenarios:

\* [militarytimes.com/medicare-other](http://militarytimes.com/medicare-other)

\* [militarytimes.com/medicare-whopays](http://militarytimes.com/medicare-whopays)

If you'd prefer to speak with a live human about the above as it relates to your own circumstances, you can call Medicare's Benefits Coordination & Recovery Center at 855-798-2627. The one unalterable constant in the above discussion is that Tricare, by law, is always last payer to any and all other health insurance coverage.

## How many World War II veterans are still alive?

According to statistics released by the Veteran's Administration, our World War II vets are dying at a rate of approximately 492 a day. This means there are approximately only 855,070 veterans remaining of the 16 million who served our nation in World War II.

VA estimates the number of living World War II U.S. veterans will be:

9/30/17	500,000
9/30/18	398,000
9/30/19	316,000
9/30/20	250,000
9/30/21	199,000
9/30/22	158,000
9/30/23	126,000
9/30/24	100,000
9/30/25	80,000
9/30/26	64,000
9/30/27	51,000

9/30/28	41,000
9/30/29	33,000
9/30/30	26,000
9/30/31	21,000
9/30/32	17,000

Arkansas currently has 11,173 WWII Veterans.

Louisiana currently has 10,472 WWII Veterans.

Texas currently has 52,776 WWII Veterans.

### How many Vietnam War veterans are still alive?

800,000 Vietnam-era veterans had died by 2000. That number was reasonable: About 9.2 million Americans served in the military during the Vietnam era (1964- 75), so that would mean about 8 percent of them had died and 92 percent were still alive.

# Turning 65 & Medicare

How many of you are over the age 65?  
How many of you are under the age 65?

Have you ever thought about the “other” insurance you get when you turn 65? You know, Medicare. And what happens to your TriCare Prime or TriCare Standard insurance. Do you lose it when you get Medicare?

If you are over 65, then you already know the answer, and if you’re younger, then you’ve probably already heard about Medicare Parts A & B and what happens to TriCare.

If you are under age 65 then you might tell yourself that you have a long time to wait before you have to start worrying about Medicare. But really, if you think about it, you really don’t have that much time. If you turned 64 in 2015, then you’ll be 65 next year, so start groaning now.

So, just a refresher for everyone. Everyone 65 years of age and older must sign up for Medicare. Medicare Part A is for hospitalizations and Part B is for doctor’s visits, labs, and everything else except Prescriptions. That is covered under Medicare Part D.

How do you sign up for Medicare?

If you already get Social Security benefits, they will automatically enroll you in Medicare Hospital Insurance (Part A) and Medical Insurance (Part B). They will mail you all the information you need a few months before you become eligible.

Note: Residents of Puerto Rico or foreign countries won’t automatically receive Part B. They must elect this benefit.

If you don’t get Social Security benefits and are not ready to apply for them

yet, you should sign up for Medicare three months before your 65th birthday. The easiest way to apply for Medicare is by using their online application. If you don’t wish to apply online, make an appointment by calling Social Security at 1-800-772-1213 (TTY 1-800-325 -0778) 7 a.m. to 7 p.m., Monday through Friday.

Important Information about Medical Insurance (Part B) Coverage Because you must pay a premium for Part B coverage, you can turn it down. However, if you decide to sign up for Part B later, your coverage can be delayed and you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn’t sign up for it unless you qualify for a special enrollment period.

Do you need Medicare Part D? Not really, as TriCare for Life will cover prescriptions (at least that is what I hear from everyone who has Medicare.).

What about TriCare?

When you turn 65, you switch your TriCare coverage to TriCare for Life. Call TriCare to change this. Then, go to your DFAS account and stop paying for TriCare Prime as there is no premium to pay for TriCare for Life. Remember though, you must be signed up for Medicare first before switching to TriCare for Life.

When signing up for Medicare you can sign up between three months before you turn to 65 and three months after you turn 65. I, myself, plan to sign up before I turn 65 so I don’t have any glitches.

Oh, and one other thing, you will need to sign up for a new ID card.

# Going WAY Back

Author Unknown

I remember the bologna of my childhood,  
And the bread that we cut with a knife,  
When the children helped with the housework,  
And the men went to work, not the wife.

I remember the milk from the bottle,  
With the yummy cream on the top,  
Our dinner came hot from the oven,  
And not from a freezer or shop.

The kids were a lot more contented,  
They didn’t need money for kicks,  
Just a game with their friends in the road,  
And sometimes the Saturday flicks.

I remember the shop on the corner,  
Where cookies for pennies were sold,  
Do you think I’m a bit too nostalgic?  
Or is it .... I’m just getting old?

Bathing was done in a wash tub,  
With plenty of rich foamy suds,  
But the ironing seemed never ending,  
As Mama pressed everyone’s ‘duds’.

I remember the slap on my backside,  
And the taste of soap if I swore,  
Anorexia and diets weren’t heard of,  
And we hadn’t much choice what we wore.

Do you think that bruised our ego?  
Or our initiative was destroyed?  
We ate what was put on the table,  
And I think life was better enjoyed.

## Vital legislation for older Americans

Millions of our most vulnerable seniors have relied on the Older Americans Act (OAA) for their health and economic security since it became law in 1965. The OAA provides an important safety net for older people who are at risk of entering nursing homes. More than 85 percent of the recipients of OAA-funded personal care services, case management, transportation and home-delivered meals say that this assistance helped them remain in their own homes. • The OAA makes budget

sense as well-it helps save precious federal and state tax dollars by keeping seniors out of nursing homes and preventing unnecessary hospital readmissions. • Wide bipartisan support for these vital programs led to unanimous action in the Senate earlier this year. Now the legislation is under consideration by the House of Representatives. • AARP encourages members to contact their representatives at 844-259-9351 toll-free to urge them to pass the Older Americans Act before year’s end.

## Air Force cancels 2016 season of Tops in Blue

Air Force officials announced on Dec. 21 that Tops in Blue, the service unique entertainment program, will cancel its 2016 season, allowing an extended review of the program.



## Older Americans win big in new budget deal

The budget deal passed by Congress contained some significant victories for older Americans and their families, including important changes to protect Social Security and Medicare.

“This is a plus-plus. This was a big, big gain for older Americans,” said Cristina Martin Firvida, director of financial security and consumer affairs at AARP, in an interview with NBC News.

Eleven million Social Security disability recipients who were going to have their benefits automatically cut by 20 percent in 2016 have been spared, according to David Certner, AARP legislative policy director. No current recipient will lose a cent of Social Security benefits. And more money was allocated to combat fraud in the Social Security system, making sure that benefits are not wrongfully paid, saving So-

cial Security funds.

Also, skyrocketing increases in Medicare costs have been reduced. All Medicare recipients were going to see their deductibles increased by over 50 percent, and about 1 in 7 beneficiaries also were going to see their premiums climb by over 50 percent. That increase has been dramatically cut.

In addition, the deal puts extra money into the Social Security disability fund for three years. “That’s a lot of peace of mind for 11 million Americans [receiving disability benefits] and their families,” Firvida said, The deal authorized an increase in funding for some programs and brought some stability to the federal government’s budgeting, putting an end-for now-to talk of government shutdowns and default on our nation’s debt.



# Healthy eating tips for people over 50

“Food just doesn’t taste the same anymore.”

“I can’t get out to go shopping.”

“I’m just not that hungry.”

Sound familiar? These are a few common reasons some older people don’t eat healthy meals. But, choosing healthy foods is a smart thing to do—no matter how old you are!

Here are some tips to get you started:

- Eat many different colors and types of vegetables and fruits.

- Make sure at least half of your grains are whole grains.

- Eat only small amounts of solid fats and foods with added sugars. Limit saturated fat (found mostly in foods that come from animals) and trans fats (found in foods like store-bought baked goods and some margarines).

- Eat seafood twice a week.

## Two Plans For Smart Food Choices

The *Dietary Guidelines for Americans, 2010* from the U.S. Department of Agriculture (USDA) and Department of Health and Human Services (HHS) describes two eating plans. Eating a variety of foods from each food group in either plan will help you get the nutrients you need.

One plan is called the USDA Food Patterns. It suggests that people 50 or older choose healthy foods every day from the following:

### Fruits—1-½ to 2-½ cups

What is the same as ½ cup of cut-up fruit? A 2-inch peach or ¼ cup of dried fruit

### Vegetables—2 to 3-½ cups

What is the same as a cup of cut-up vegetables? Two cups of uncooked leafy vegetable

### Grains—5 to 10 ounces

What is the same as an ounce of grains? A small muffin, a slice of bread, a cup of flaked, ready-to-eat cereal, or ½ cup of cooked rice or pasta

### Protein foods—5 to 7 ounces

What is the same as an ounce of meat, fish, or poultry? One egg, ¼ cup of cooked beans or tofu, ½ ounce of nuts or seeds, or 1 tablespoon of peanut butter

**Dairy foods—3 cups of fat-free or low-fat milk**

What is the same as 1 cup of milk? One cup of yogurt or 1-½ to 2 ounces of cheese. One cup of cottage cheese is the same as ½ cup of milk.

### Oils—5 to 8 teaspoons

What is the same as oil added during cooking? Foods like olives, nuts, and avocado have a lot of oil in them.

**Solid fats and added sugars (SoFAS)—keep the amount of SoFAS small**

If you eat too many foods containing SoFAS, you will not have enough calories for the nutritious foods you should be eating.

Your doctor may want you to follow a certain diet because you have a health problem like heart disease or diabetes. Or, you might have been told to avoid eating certain foods because they can change how well your medicines work. Talk to your doctor or a registered dietitian about foods you can eat instead.

*Here’s a tip:* Stay away from “empty calories.” These are foods and drinks with a lot of calories but not many nutrients—for example, chips, cookies, soda, and alcohol.

The second eating plan is called the DASH Eating Plan. DASH stands for Dietary Approaches to Stop Hypertension. DASH is a lot like the Food Patterns, but following this plan can help you lower your blood pressure.

## How Much Should I Eat?

How much you should eat depends on how active you are. If you eat more calories than your body uses, you gain

### How many calories do people over age 50 need each day?

A woman: who is not physically active needs about 1,600 calories who is somewhat active needs about 1,800 calories who has an active lifestyle needs about 2,000–2,200 calories

A man: who is not physically active needs about 2,000 calories who is somewhat active needs about 2,200–2,400 calories who has an active lifestyle needs about 2,400–2,800 calories

*Here’s a tip:* Aim for at least 150 minutes of physical activity each week. Ten-minute sessions several times a day on most days are fine.

weight.

What are calories? *Calories* are a way to count how much energy is in food.

The energy you get from food helps you do the things you need to do each day. Try to choose foods that have a lot of the nutrients you need, but not many calories.

Just counting calories is not enough for making smart choices. Think about this: a medium banana, 1 cup of flaked cereal, 1-½ cups of cooked spinach, 1 tablespoon of peanut butter, or 1 cup of 1% milk all have roughly the same number of calories. But, the foods are different in many ways. Some have more of the nutrients you might need than others do. For example, milk gives you more calcium than a banana, and peanut butter gives you more protein than cereal. Some foods can make you feel fuller than others.

*Here’s a tip:* In the USDA Food Patterns, eating the smallest amount suggested for each food group gives you about 1,600 calories. The largest amount has 2,800 calories.

## How Much Is On My Plate?

How does the food on your plate compare to how much you should be eating? Here are some ways to see how the food on your plate measures up:

- deck of cards = 3 ounces of meat or poultry

- ½ baseball = ½ cup of fruit, rice, pasta, or ice cream

- baseball = 1 cup of salad greens

- 4 dice = 1-½ ounces of cheese

- tip of your first finger = 1 teaspoon of butter or margarine

- ping pong ball = 2 tablespoons of peanut butter

- fist = 1 cup of flaked cereal or a baked potato

- compact disc or DVD = 1 pancake or tortilla

## Having Problems With Food?

Does your favorite chicken dish taste different? As you grow older, your sense of taste and smell may change. Foods may seem to have lost flavor. Also, medicines may change how food tastes. They can also make you feel less hungry. Talk to your doctor about whether there is a different medicine you could use. Try

extra spices or herbs on your foods to add flavor.

Maybe some of the foods you used to eat no longer agree with you. For example, some people become *lactose intolerant*. They have stomach pain, gas, or diarrhea after eating or drinking something with milk in it, like ice cream. Most can eat small amounts of such food or can try yogurt, buttermilk, or hard cheese. Lactose-free foods are available now also. Your doctor can test to see if you are lactose intolerant.

Is it harder to chew your food? Maybe your dentures need to fit better, or your gums are sore. If so, a dentist can help you. Until then, you might want to eat softer foods that are easier to chew.

## Do I Need To Drink Water?

With age, you may lose some of your sense of thirst. Drink plenty of liquids like water, juice, milk, and soup. Don’t wait until you feel thirsty. Try to add liquids throughout the day. You could try soup for a snack, or drink a glass of water before exercising or working in the yard. Don’t forget to take sips of water, milk, or juice during a meal.

## What About Fiber?

Fiber is found in foods from plants—fruits, vegetables, beans, nuts, seeds, and whole grains. Eating more fiber might prevent stomach or intestine problems, like constipation. It might also help lower cholesterol, as well as blood sugar.

It is better to get fiber from food than dietary supplements. Start adding fiber slowly. That will help avoid unwanted gas. Here are some tips for adding fiber:

- Eat cooked dry beans, peas, and lentils often.

- Leave skins on your fruit and vegetables if possible.

- Choose whole fruit over fruit juice.

- Eat whole-grain breads and cereals.

Drink plenty of liquids to help fiber move through your intestines.

## Should I Cut Back On Salt?

The usual way people get sodium is by eating salt. The body needs sodium, but too much can make blood pressure go up in some people. Most fresh foods contain some sodium, especially those high in protein. Salt is added to many canned and prepared foods.

People tend to eat more salt than they need. If you are 51 or older, about 2/3 of a teaspoon of table salt—1,500 milligrams (mg) sodium—is all you need each day. That includes all the sodium in your food and drink, not just the salt you add. Try to avoid adding salt during cooking or at the table. Talk to your doctor before using salt substitutes. Some contain sodium. And most have potassium which some people also need to limit. Eat fewer salty snacks and processed foods. Look for the word sodium, not salt, on the Nutrition Facts panel.

Choose foods labeled “low-sodium.” Often, the amount of sodium in the same kind of food can vary greatly between brands.

*Here’s a tip:* Spices, herbs, and lemon juice can add flavor to your food, so you won’t miss the salt.

## What About Fat?

Fat in your diet comes from two places—the fat already in food and the fat added when you cook. Fat gives you energy and helps your body use certain vitamins, but it is high in calories. To lower the fat in your diet:

- Choose cuts of meat, fish, or poultry (with the skin removed) with less fat.

- Trim off any extra fat before cooking.

- Use low-fat dairy products and salad dressings.

- Use non-stick pots and pans, and cook without added fat.

see *Healthy... Page 17*

## Healthy...

- Choose an unsaturated or monosaturated vegetable oil for cooking—check the label.

- Don't fry foods. Instead, broil, roast, bake, stir-fry, steam, microwave, or boil them.

### Keeping Food Safe

Older people must take extra care to keep their food safe to eat. You are less able to fight off infections, and some foods could make you very sick. Talk to your doctor or a registered dietitian, a nutrition specialist, about foods to avoid.

Handle raw food with care. Keep it apart from foods that won't be cooked or are already cooked. Use hot soapy water to wash your hands, tools, and work surfaces as you cook.

Don't depend on sniffing or tasting food to tell what is bad. Try putting dates on foods in your fridge. Check the "use by" date on foods. If in doubt, toss it out.

*Here's a tip:* Make sure food gets into the refrigerator no more than 2 hours after it is cooked.

### Can I Afford To Eat Right?

If your budget is limited, it might take some planning to be able to pay for the foods you should eat. Here are some suggestions. First, buy only the foods you need. A shopping list will help with that. Buy only as much food as you will use. Here are some other ways to keep your food costs down:

- Plain (generic) labels or store brands often cost less than name brands.

- Plan your meals around food that is on sale.

- Divide leftovers into small servings, label and date, and freeze to use within a few months.

Federal Government programs are available to help people with low incomes buy groceries. To learn more about these programs, contact the Eldercare Locator listed under For More Information to find

your local Area Agency on Aging.

### For More Information

Here are some helpful resources.

To learn more about the DASH diet:

**National Heart, Lung, and Blood Institute**

Box 30105

Bethesda, MD 20824-0105

1-301-592-8573

1-240-629-3255 (TTY)

[www.nhlbi.nih.gov](http://www.nhlbi.nih.gov)

To find out about nutrition, meal programs, or getting help with shopping:

### Eldercare Locator

1-800-677-1116 (toll-free)

[www.eldercare.gov](http://www.eldercare.gov)

### Federal Government Nutrition Websites:

[www.nutrition.gov](http://www.nutrition.gov)—Learn more about healthy eating, food shopping, assistance programs, and nutrition-related health subjects.

[www.healthfinder.gov](http://www.healthfinder.gov)—Get tips for following a healthier lifestyle.

[www.choosemyplate.gov](http://www.choosemyplate.gov)—USDA Food Patterns

[www.foodsafety.gov](http://www.foodsafety.gov)—Learn how to cook and eat safely.

**National Library of Medicine MedlinePlus** [www.medlineplus.gov](http://www.medlineplus.gov)

### USDA Food and Nutrition Information Center

10301 Baltimore Avenue

Room 105

Beltsville, MD 20705

1-301-504-5414

[www.nal.usda.gov/fnic](http://www.nal.usda.gov/fnic)

For more information about health and aging, including nutrition and exercise, contact:

### National Institute on Aging Information Center

P.O. Box 8057

Gaithersburg, MD 20898-8057

1-800-222-2225 (toll-free)

1-800-222-4225 (TTY/toll-free)

[www.nia.nih.gov](http://www.nia.nih.gov) [www.nia.nih.gov/espanol](http://www.nia.nih.gov/espanol)

To sign up for regular email alerts about new publications and other information from the NIA, go to [www.nia.nih.gov/health](http://www.nia.nih.gov/health).

Visit [www.nihseniorhealth.gov](http://www.nihseniorhealth.gov), a senior-friendly website from the National Institute on Aging and the National Library of Medicine. This website has health and wellness information for older adults. Special features make it simple to use. For example, you can click on a button to make the type larger.

Information provided by:

National Institute on Aging

National Institutes of Health

NIH...Turning Discovery into Health

U.S. Department of Health and Human Services

## Why should you quit smoking?

- Smoking kills more than 480,000 people annually (including nearly 42,000 deaths from secondhand smoke).

- Of those 42,000 people, 900 will be infants.

- 5.6 million children alive today will die early from smoking.

- Non-smokers exposed to secondhand smoke have a 20 to 30 percent increased risk of lung cancer, and a 25 to 30 percent increased risk of heart disease.

- Nearly eight in 10 cases of COPD (chronic obstructive pulmonary disease) are caused by smoking; there is currently no cure for COPD.

- Life expectancy for smokers is at least 10 fewer years than for non-smokers.

- For smokers, the risk of ischemic stroke (caused when there is a blockage to an artery supplying blood to the brain) is double that of non-smokers.



## If you quit smoking

- After 48 hours, your ability to taste and smell improves. After 72 hours, breathing becomes easier and energy levels increase.

- Between three and nine months, lung function improves by up to 10 percent.

- After one year, your risk of heart attack is half that of a smoker. After five years, your risk of stroke drops to that of a lifetime non-smoker. After 10 years, your risk of developing lung cancer is half that of a smoker.

## When you decide to quit smoking

- Try VA's smoking quitline: 1-855-QUIT-VET (1-855-784-8838)

- SmokefreeVET is a free text support program.

Sign up online. [smokefree.gov/vet](http://smokefree.gov/vet)

- The CDC website has information on smoking, tobacco and quitting, including the Tips program. [www.cdc.gov/tobacco](http://www.cdc.gov/tobacco)

- Connect to your state quitline: 1-800-QUIT-NOW (1-800-784-8669)

- Talk to a National Cancer Institute smoking cessation counselor through real-time texts.

- [smokefree.gov/talk-to-an-expert](http://smokefree.gov/talk-to-an-expert)

### Read the Label

At first, reading labels on food packages may take some time. The facts there can help you make better food choices. Labels have a Nutrition Facts panel. It tells how much protein, carbohydrates, fats, sodium, key vitamins and minerals, and calories are in a serving. The panel also shows how many servings are in the package—sometimes what looks like one serving is really more. Each label also has an ingredients list. Items are listed from largest amount to smallest. Talk to your doctor about whether there is a different medicine you could use. Try extra spices or herbs on your foods to add flavor.

### Behavior Problems

Top driving behaviors reported for drivers and motorcycle operators in fatal crashes, 2013

Behavior	Share of crashes in which behavior was reported
Driving too fast for conditions or speeding or racing	20%
Under the influence of alcohol, drugs or medication	14
Failure to keep in proper lane	8
Failure to yield right of way	7
Distracted (phone, talking, eating, etc.)	7
Driving in a careless manner	5
Overcorrecting/oversteering	5
Failure to obey traffic signs, signals or officer	4
Swerving or avoiding*	4
Driving in erratic, reckless, or negligent manner	3



\*Due to wind, slippery surface, other vehicle, object, nonmotorist in roadway, etc.

Note: More than one behavior may be present for the same driver/operator.

Source: National Highway Traffic Safety Administration via Insurance Information Institute

THE WALL STREET JOURNAL.



## Screenings and Immunizations for Women Ages 40 and Older

Screening/ immunization	What it is	How often you need it
<b>Consultation and examination</b>	Assesses your overall health through a thorough medical history and discussion with your provider. Your doctor will also measure your blood pressure, weight, height and body mass index (BMI)	Annually
<b>Pelvic exam</b>	Includes external and internal examinations of the vulva, vagina and cervix. May include a rectal exam during which a stool sample will be obtained to check for blood	Annually, but after discussion with your doctor, you may choose to no longer undergo a pelvic exam if you're an asymptomatic patient
<b>Breast exam</b>	A manual examination during which your doctor checks your breasts for abnormalities	Annually
<b>Breast cancer screening</b>	A mammogram, or X-ray of the breast	Annually until age 75, then discuss with your doctor about whether to stop screenings
<b>Cervical cancer screening</b>	Co-testing with the Pap test and a human papillomavirus (HPV) test or the Pap test alone. Both tests can be performed on a sample of cells gently scraped from your cervix during a pelvic examination	Every 5 years for the Pap/HPV test or every 3 years for the Pap test alone until age 65; you and your provider can then decide whether to continue with these tests
<b>Colon cancer screening</b>	Colonoscopy is preferred, but other testing options include a fecal immunochemical blood test, flexible sigmoidoscopy, double-contrast barium enema and DNA test	Every 10 years for colonoscopy starting at age 50—or age 45 for African-American women—up to age 75; intervals between other tests vary
<b>Bone density testing</b>	An X-ray of your bones to detect osteoporosis (bone thinning that increases the risk for fractures)	No more than once every two years beginning at age 65; testing should begin earlier if new health risks, such as a fracture, develop
<b>Diabetes testing</b>	A blood test to measure glucose levels	Every 3 years after age 45
<b>Cholesterol testing</b>	A blood test to measure lipid profiles for blood cholesterol and triglyceride levels	Every 5 years starting at age 45
<b>Thyroid test</b>	A blood test to check for thyroid function by measuring thyroid-stimulating hormones	Every 5 years starting at age 50
<b>Urinalysis</b>	A urine test to check levels of glucose and other substances	Periodic
<b>HIV testing</b>	A blood test to check for human immunodeficiency virus, which can cause AIDS	Once for women between ages 40 and 64; repeat testing may be needed if risk factors are high
<b>Influenza vaccine</b>	Protects against the flu virus	Annually
<b>Herpes zoster vaccine</b>	Protects against shingles	Once for women ages 60 and older
<b>Hepatitis C test</b>	A blood test to check for the hepatitis C virus	Once for women born between 1945 and 1965
<b>Pneumococcal vaccine</b>	Protects against pneumonia	One time only for women ages 65 and older
<b>Counseling</b>	You and your doctor may discuss relevant health topics, such as mood, diet, physical activity, menopausal and other symptoms, sexual function and domestic violence	Annually



# Capitol Hill Update

## VETERANS' ISSUES

### HOUSE ACTION

#### H.R. 800 (Express Appeals Act)

**Cosponsors: 20**

- Directs the Secretary of Veterans Affairs to carry out a pilot program to provide veterans the option of using an alternative appeals process to more quickly determine claims for disability compensation.
- Introduced by Rep. Beto O'Rourke, D-Texas
- **Referred to Committee: Veterans' Affairs**

### SENATE ACTION

#### S. 167 (Clay Hunt Sav Act)

**Cosponsors: 35**

- Directs the Secretary of Veterans' Affairs to provide for the conduct of annual evaluations of mental health care and suicide prevention programs of the Department of Veterans' Affairs and would require a pilot program on loan repayment for psychiatrists who agree to serve in the Veterans Health Administration of the Department of Veterans' Affairs.
- Introduced by Sen. John McCain, R-Ariz.
- Referred to Committee: Veterans' Affairs
- **Signed into law Feb. 12, 2015.**

#### S. 743 (Honor America's Guard-Reserve Retirees Act)

**Cosponsors: 23**

- Recognizes the service in the reserve components of the Armed Forces of certain persons by honoring them with status as veterans under law.
- Introduced by Sen. John Boozman, R-Ark.
- **Referred to Committee: Veterans' Affairs**

#### S. 1085 (Military and Veteran Caregiver Services Improvement Act)

**Cosponsors: 16**

- Expands eligibility for the comprehensive assistance program for family caregivers of the Department of Veterans' Affairs
- Expands benefits available to program participants to enhance special compensation for members of the uniformed services who require assistance in everyday life.
- Introduced by Sen. Patty Murray, D-Wash.
- **Referred to Committee: Veterans' Affairs**

#### S. 1203 (21st Century Veterans Benefits Delivery Act)

**Cosponsors: 10**

- Improves the processing of claims for benefits under laws administered by the Secretary of Veterans' Affairs.

- Introduced by Sen. Dean Heller, R-Nev.
- Referred to Committee: Veterans' Affairs
- **Passed by Senate Nov. 10, 2015**

## RETIREE ISSUES

### HOUSE ACTION

#### H.R. 303 (Retired Pay Restoration Act)

**Cosponsors: 92**

- Permits additional retired members of the Armed Forces who have a service-connected disability to receive both disability compensation from the VA for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation.
- Eliminates the phase-in period under current law with respect to such concurrent receipt.
- Introduced by Rep. Gus Bilirakis, R-Fla.
- **Referred to Committees: Armed Services; Veterans' Affairs**

#### H.R. 333 (Disabled Veterans' Tax Termination Act)

**Cosponsors: 73**

- Permits retired members of the Armed Forces who have a service-connected disability rated less than 50 percent to receive concurrent payment of both retired pay and veterans' disability compensation
- Eliminates the phase-in period for concurrent receipt
- Extends eligibility for concurrent receipt to chapter 61 disability retirees with less than 20 years of service.
- Introduced by Rep. Sanford Bishop, D-Ga.
- **Referred to Committees: Armed Services; Veterans' Affairs**

### SENATE ACTION

#### S. 271 (Retired Pay Restoration Act)

**Cosponsors: 23**

- Permits certain retired members of the uniformed services who have a service-connected disability to receive both disability compensation from the Department of Veterans' Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation.
- Introduced by Sen. Harry Reid, D-Nev.
- **Referred to Committee: Armed Services**

## SURVIVOR ISSUES

### HOUSE ACTION

#### H.R. 1594 (Military Surviving Spouses Equity Act)

**Cosponsors: 171**

- Repeals the requirement for reduction of survivor annuities under the Survivor Benefit Plan to offset the receipt of veteran's dependency and indemnity compensation.

- Introduced by Rep. Joe Wilson, R-S.C.

- **Referred to Committee: Armed Services**

#### H.R. 979 (Eliminate the SBP-DIC Offset)

**Cosponsors: 14**

- Eliminates the dollar for dollar offset of Survivor Benefit Plan (SBP) from VA Dependency and Indemnity Compensation (DIC)
- Introduced by Sen. Bill Nelson, D-Fla.
- **Referred to Committee: Armed Services**

## HEALTH CARE ISSUES

### HOUSE ACTION

#### H.R. 218 (CHAMPVA Children's Protection Act of 2013)

**Cosponsors: 4**

- Increases the maximum age for children eligible for medical care under the CHAMPVA program.
- Introduced by Rep. Corrine Brown, D-Fla.
- **Referred to Committee: Veterans' Affairs**

### SENATE ACTION

#### S. 471 (Women Veterans Access to Quality Care Act)

**Cosponsors: 17**

- Allows a credit against income tax for amounts paid by a spouse of a member of the Armed Forces for a new State license or certification required by reason of a permanent change in the duty station of such member to another State.
- Introduced by Sen. Dean Heller, R-Nev.
- **Referred to Committee: Veterans' Affairs**

## SPOUSE/FAMILY ISSUES

### SENATE ACTION

#### S. 210 (The Military Spouse Job Continuity Act)

**Cosponsors: 14**

- Allows a credit against income tax for amounts paid by a spouse of a member of the Armed Forces for a new State license or certification required by reason of a permanent change in the duty station of such member to another State.
- Introduced by Sen. Bob Casey, D-Pa.
- **Referred to Committee: Finance**



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