



VETERANS' WIDOWS/ERS INTERNATIONAL NETWORK, INC.

FOUNDED * DENVER * 1995

JULY - AUGUST - SEPTEMBER 2011

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My dear friends and fellow members,

This might be my last message to you. Health issues are pushing me to simplify my life.

I want to thank you all for entrusting me as Chair of VWIN to work on your behalf all these years. It has been a honor and privilege. I will continue on as a member and ardent support of survivors' rights.

Get ready to greet your new leadership by the time you receive the next newsletter.

Meanwhile, let us address pressing business. We are on the verge of losing our MEDICARE, Tricare for Life, MWR and commissaries privileges.

Please read the following article from MOAA, Military Officers Association of America and contact your

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respective Representatives and urge them to save our benefits.

Among the bills approved by the Senate Veterans Affairs Committee this week was the "Caring for Camp Lejeune Veterans Act of 2011" (S. 277), sponsored by Sen. Burr (R-NC), the senior Republican on the Committee. The bill would authorize VA health care for former military family members and veterans and certain family members stationed at Camp Lejeune between 1957 and 1987, when the water at the base is acknowledged to have been contaminated with carcinogens.

MOAA indicated its support for the bill and other pending measures in a letter to Committee Chair Sen. Patty Murray (D-WA) and Sen. Burr.

But that was before the committee voted unanimously, without notice or hearing, to fund the care by eliminating the federal subsidy for military commissaries and directing consolidation of all DoD commissaries and exchanges.

MOAA strongly opposes this sneak attack on the military benefit package.

First, the Veterans Affairs Committee has no jurisdiction over and no knowledge of DoD commissary and exchange systems, which are under the purview of the Armed Services Committee.

Second, they propose virtually dismantling the commissary system without any hearings or other effort to assess the adverse impact of such a dramatic cut to a core military benefit. There are good reasons why the Armed Services Committees, who actually understand the commissary and exchange programs, have ardently rejected similar proposals for the last four decades.

Third, they seek to poach DoD funds to pay for VA health care at a time when DoD personnel budgets already are under threat.

MOAA supports expanding VA care to cover Camp Lejeune veterans, but the Veterans Affairs Committee needs to find another way to fund it besides raiding the military commissary system.

Make no mistake, without the federal subsidy, military commissaries would eventually go out of business, as prices would have to rise, and savings to customers would be lost.

The commissary is one of DoD's most cost-effective people programs. Every dollar of the subsidy translates to nearly three dollars of benefit value to patrons (and considerably more than that for lower-grade enlisted families). Where else can the Pentagon get that kind of compensation bang for the buck?

Before I close this message, I wish to remind all our members that in order to assure the success of VWIN we must bring new blood within the organization. Please recruit some new members.

I will now leave you on a patriotic note.

Flag Day

The first celebration of the U.S. Flag's birthday was held in 1877 on the 100th anniversary of the Flag Resolution of 1777. However, it is believed that the first annual recognition of the flag's birthday dates back to 1885 when school teacher, BJ Cigrand, first organized a group of Wisconsin school children to observe June 14 - the 108th anniversary of the official adoption of The Stars and Stripes as the Flag's Birthday. Cigrand, now known as the 'Father of Flag Day,' continued to publically advocate the observance of June 14 as the flag's 'birthday', or 'Flag Day' for years.



With my very best wishes to you all,
Edmee

COLA 2012 Update

According to the Bureau of Labor Statistics the Consumer Price Index for April is up 0.8 percent over the March CPI. This is important for military retirees, and those drawing VA benefits, because the CPI is used to determine the annual cost-of-living-adjustment (COLA) and rate adjustments to VA Disability and Compensation, Vets Pension programs, and other VA rates for the following year. The Military Officers Association of America reports that the April 2011 CPI is up 2.9 percent from the 2008 CPI. The 2008 CPI will be used to calculate the 2012 COLA since there has been no COLA since 2009. This means that if the trend continues the COLA for 2012 could be quite substantial. This will also mean an increase in VA Compensation and Pension programs as well as social security rates. On 23 MAY the House passed the H.R.1407 by a voice vote of 387 to zero and referred it to Senate committee where it was read twice and referred to the Senate Committee on Veterans' Affairs. H.R.1407 would increase, effective as of 1 DEC 2011, the rates of compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation for the survivors of certain disabled

veterans by the same percentage of COLA that Social Security receives. Senate bill S.894 with 14 cosponsors would do the same if passed. [Source: Military Advantage Blog Terry Howell]

Medicare Card

Your Medicare card is your proof that you have Medicare health insurance. If your Medicare card is lost, stolen or damaged, you can ask for a new one at www.ssa.gov/medicarecard. You can use this site only to request a Medicare card.

If you need a Medicaid card, contact your state Medicaid office. Information on this can be found at www.cms.gov/home/medicaid.asp? To obtain the Medicare card online you will need to enter your name, SSN, date of birth prompts.

If the info you enter matches what is on file with Social Security your card should arrive in the mail in about 30 days. It will be mailed to the address Social Security has on file for you so if you do not receive it you most likely will need to update your mailing address with Social Security.

If you need proof that you have Medicare sooner than 30 days, you also can request a letter which you will receive in about 10 days. If you need proof immediately for your

doctor or for a prescription, visit your nearest Social Security office. To contact Social Security to make a change of address or obtain a replacement card:

In the United States call 1-800-772-1213. If you are deaf or hard of hearing, call the "TTY" number, 1-800-325-0778. Representatives are available Monday through Friday between 7 a.m. and 7 p.m.

To call or visit your local Social Security office you can get directions and a map to it by visiting the Field Office Locator [.https://secure.ssa.gov/apps6z/FOLO/fo001.jsp](https://secure.ssa.gov/apps6z/FOLO/fo001.jsp).

For more information or assistance contact the Office of Veterans Affairs, 303-688-4825 Ext 5359.

Please note our new mailing address is

VWIN, P.O. Box 441043
Aurora, CO, 80044-1043

Change of Address

Are you moving? Please notify VWIN as soon as possible so we may change that information in our records. Send information to new VWIN address.

Email Addresses

Please send your email address to Therese Sweatman at bsweatman@msn.com

Advertisements are welcome!

We will insert your business card sized ad when accompanied with a \$5.00 contribution to VWIN.

Ready Reference Phone Numbers

DEERS	(800) 538-9552
DFAS Cleveland, Retired Pay	(800) 321-1080
ID Cards, Benefits & Eligibility	(800) 433-9297
	(901) 874-3360
Marine Corps Retired Affairs	(800) 336-4649
National Mail Order Pharmacy	(800) 903-4680
Navy Retired Activities Office	(800) 255-8950
Reserve Component SBP	(800) 535-2699
Senior Pharmacy Program	(877) 363-6337
TRICARE	(888) 874-9378
Prime Remote	(888) 363-2273
Dental (Delta Dental)	(888) 838-8737
Dental (United Concordia)	(888) 866-8499
VA Benefits	(800) 827-1000
Health Benefits	(877) 222-8387
Education Benefits	(888) 442-4551
CHAMPVA	(800) 733-8387
Gulf War & Agent Orange	(800) 749-8387
TRICARE For Life	(866) 773-0404
Medicare	(800) 633-4227

VWIN NATIONAL STEERING COUNCIL

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Department Of Veterans Affairs
Southern Arizona VA Health Care
System
Veteran's National Stamp and Coin
Club sc# 135

5/2/11

Dear Friends,

The Board of Directors, Veteran's National Stamp and Coin Club, Southern Arizona VA Health Care System - Tucson, Arizona wish to acknowledge receipt of your donation of Stamps and/or Coins or other philatelic, or, numismatic supplies supporting "Operation Outreach".

On behalf of our veteran's National Stamp and Coin Club members (Nationwide) we offer a "Special Thanks" for your thoughtfulness, generosity and support of "Operation Outreach" The materials donated by you will be sorted and made ready for distribution to those veterans undergoing treatment and rehabilitation as a result of a service related wound, some other serious illness, or, medical disorder resulting in a disability, or, handicap The hobbies of stamp and coin collecting have long been recognized by medical professionals as an effective therapy vehicle in treating and rehabilitating injured, impaired, disabled, handicapped and wounded patients in VA medical facilities.

Commemorative, Priority, Express and Hi-Value stamps of the United States and Foreign countries, as well as accumulations and collections are especially needed.

Your donation is most welcome and appreciated. Again please accept our thanks for your support. A very nice lot, especially like the Luxembourg stamps. Keep them coming.

Maurice A. Storck, Sr., [Pearl Harbor survivor]
President

PS: When mailing use commemorative and or, Priority, Express or other Hi-Value stamps whenever possible. REQUEST the postal clerk to use \$STAMPS. No meters Please. Commemorative and Hi-Value are BEST. No interest or demand for meters.

Membership News

Valeska Thompson & Linda Lemois



By the time you will receive your Newsletter, Summer will be here. I am sure you are busy with the gardening going vacationing and etc., before you know it, summer will be gone. I know I am so busy with everything!!!!

This quarter we have had NO NEW MEMBERS, which is very sad, our numbers are dropping and we can not do this alone. The membership helps us with the cost of the newsletter & expenses. To keep the organization going we need new members. Like everything else it is hitting VWIN, please try reaching out to anyone that might need our help.

We hope that you have a great SUMMER!!!

Valeska - valthom@msn.com

Linda - llemois@comcast.net

Summer Birthdays

July

7/2 Noreen Bruns
7/6 Marie Gregory
7/7 Anna Vanerka
7/20 Joan Baca
7/20 Eva Slater
7/21 Gloria Smith
7/29 Angie Balkenbush

August

8/12 Lorna J Corathers

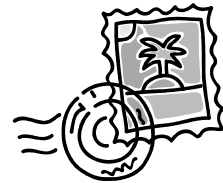
September

9/2 Martha Throop
9/3 Mary Lou Doshier
9/5 Eunice Luke-Matson
9/18 Hildegard Bellrose
9/23 Jan Parsons

The story of the humble cancelled stamp and its invaluable worth!

Dear Ladies and donors to our Operation stamp Club,

I would like to take you on an incredible journey that will begin with the artist that designed the stamp to its final destination into the hands of a hospitalized veteran.



Once designed, all stamps are printed and then issued to Post Offices for purchase by clients. Eventually, they will become postage on envelopes that will be mailed to their destination.

Our members save those cancelled stamps for our hospitalized veterans and send their donation to Marie Gregory, our super Sunshine Chair lady at; 13233 E Alaska Place, Aurora, CO 80012-3507 – 303-367-2456. When Marie has filled a shoe-box with stamps, she sends it to the Stamps Club that will in turn distribute the stamps to hospitalized veterans throughout the Land for therapeutic activities.

The donations from this last period were sent by Therese Sweatman, Edmee Hills, Cecilia Droll, Rita Zirkle from Faith Presbyterian Church, David Beadle, Judy Sincavage, Mary Doshier, Larry and Donna KLettinger, Gisele Palmeri, Mildred Lindley from St. Michaels Episcopal Church, Maxine Pogreba, Leslie Tjarks, Pat Kreigel and Alice Klein. I apologize if any names are missing.

To all, get in the habit of saving cancelled stamps, each should remind you of an hospitalized veteran.

Six Million Reasons to Shop the Exchange

DALLAS - Last year Exchange shoppers clipped their way to savings as they redeemed more than \$6 million in coupons at Army and Air Force Exchange Service stores.

According to the Exchange, the biggest portion of these savings came during the holiday season.

"The Toyland Book gave Exchange patrons the most bang for their buck," according to the Army and Air Force Exchange Service's Acting Chief of Staff Col. Colice Powell. "Redemption of Exchange coupons was more than \$446,000 with an average savings of \$13 per coupon redeemed."

Customers continue to increase their savings by combining Exchange offers with vendor coupons, helping them save an average of \$1.35.

While the Exchange honors vendor coupons, it encourages shoppers to be vigilant of fraud. The Exchange loses thousands of dollars annually when manufacturers do not accept or reimburse for fraudulent or altered coupons.

In addition coupons, the Exchange provides a variety of exclusive savings through the mail and online.

"With mobile marketing and social media on the rise, the Exchange encourages shoppers to log onto Facebook and Twitter or text Exchange to 95613 for additional savings delivered to their mobile device," said the Exchange's Social Media Manager Leah Miller.

Patrons can also log on to www.shopmyexchange.com and check the Savings Center to see what "Super Daily Specials," "Weekly Promotions," and "Advertised Specials" are available.

DOD to remove Social Security numbers from ID cards

Federal Daily News

In an effort to protect against identify theft, DOD on June 1 will begin removing Social Security numbers from military identification cards as the cards are cycled through for renewal.

A unique 10-digit DOD identification number will replace the Social Security number, which is now printed on the back of common access cards and on the front of cards issued to dependents and retirees.

The DOD identification number, which is specifically assigned to anyone with a relationship to the department, also will be the service member's Geneva Convention identification number. This is part of a larger plan to protect service members and other DOD identification card holders from identity theft, according to an April 1 posting on the American Forces Press Service website.

Social Security numbers—embedded in the bar codes on the back of identification cards—will remain there for the time being, but will be phased out beginning in 2012, officials said.

The department's identity-protection program began in 2008, when DOD started removing Social Security numbers from some family-member ID cards.

SSNs to be Removed from Government ID Cards

By the DON CIO Privacy Team

This Privacy Tip provides answers to frequently asked questions regarding upcoming changes to the Department of Defense identification cards. The questions and answers below were reproduced from a recent DoD memo. Changes include the removal of both the sponsor and dependent Social Security number

(SSN), the addition of a DoD benefits number for DoD beneficiaries, and the removal of the SSN in the card bar codes. The DoD ID number will be used to support Geneva Convention requirements, as well as other DoD operations and business processes. These DoD ID card changes are consistent with the overall DoD policy to reduce the use and exposure of the SSN and thereby decrease the likelihood of identity theft.

Why is the SSN being removed from DoD ID cards?

These changes are consistent with the overall DoD policy to reduce the use of the SSN and reinforce the growing DoD culture of protection for personally identifiable information (PII). Consistent with this, the planned changes are designed to reduce the risk of identity theft to the DoD ID card populations, while maintaining continuity of DoD business processes.

What is changing on the card?

SSNs will be systematically removed from DoD ID cards. When current cards expire, they will be replaced with new cards having a DoD ID number printed in the Social Security number field. In addition to the DoD ID number, DoD beneficiaries will have a DoD benefits number printed on their card.

What is the DoD identification number and its purpose?

The DoD ID number is a unique 10-digit number that is assigned to every person with a direct relationship to the DoD (as determined by having a record in DEERS). It is a number that already exists and is commonly known as the Electronic Data Interchange Person Identifier (EDI-PI). Dependents have their own DoD ID number. The DoD ID number will be used to support Geneva Convention requirements, as well as other DoD operations and business processes.

After 100 Years Walter Reed Closing in August

Military.com, by Bryant Jordan

Just over a century after taking in its first patients, Walter Reed Army Medical Center will close its doors at the end of August and move patients, staff and health care operations to new and expanded facilities at the National Naval Medical Center in Bethesda, Md., and DeWitt Army Community Hospital at Fort Belvoir, Va.

The moves into what will become the Walter Reed National Military Medical Center and the Fort Belvoir Community Hospital are the result of a 2005 Base Realignment Closure Commission recommendation to consolidate several medical facilities in the National Capital Region.

"This is the largest medical restructuring ever undertaken in the military health care system," Vice Adm. John M. Mateczun, the top commander of D.C.-area medical facilities, during a Pentagon meeting

with reporters. "We have 9,400 people that are involved in the moves in those three hospitals." The consolidation is estimated to cost \$2.6 billion, he said.

When the consolidations are over, he said, there will be the same numbers of beds overall as before. The new Walter Reed will have 345 beds in all, including 50 intensive care beds and 20 operating rooms. The community hospital at Belvoir will have 120 beds, including 10 each for ICU and surgery.

The moves are taking place in what is typically the busiest time of year for receiving wounded and sick patients from Iraq and Afghanistan, Mateczun said.

"At this time of year we're generally receiving back about 20 inpatients evacuating from Iraq and Afghanistan a week," he said.

The hospitals have already run one drill that included moving mock-patients with different kinds of injuries and illnesses by ambulance

to the Bethesda and Belvoir hospitals. The one area they found needed improvement was the clean-up and turnaround time on ambulances, Walter Reed Health Care System commander Col. Norvell V. Coots said.

When the actual move does occur, he said, some patients will be able to have a family member in the ambulance with them for the ride.

In addition to inpatient care, Walter Reed has about 300,000 men and women eligible for care through Tricare in the National Capital Region, officials said. These people already have received letters asking them which of the new hospitals they prefer to receive their care.

Coots said that Walter Reed will hold a formal closing ceremony in July. In addition to distinguished guests and VIPs, current and former staff and patients are expected to attend. One will be a woman who has been getting her medical care at Walter Reed since 1936, he said.

TRICARE Urges Beneficiaries to Prepare for Hurricane Season

FALLS CHURCH, Va. – Every summer warm temperatures and rising humidity over the Atlantic Ocean create conditions for spawning the swirling storms called hurricanes. June begins the 2011 Atlantic hurricane season, and the National Oceanic and Atmospheric Administration (NOAA) forecasts an "above-normal" season.

After a spring when tornadoes battered the U.S. and a deadly earthquake and tsunamis struck Japan, disaster preparedness should be on the mind of every TRICARE beneficiary who may find themselves in the path of a hurricane.

Being prepared can make a huge difference in the aftermath of a natural disaster. Be sure to have a complete emergency kit on hand. The kit should contain food and water, a battery operated weather radio, flashlights, first aid supplies and medical necessities. Medical

assistance may not be immediately available after a disaster. Make sure everything in the kit works and that food and water have not expired.

Below is a checklist of health-related items to include for each family member:

- Copies of each family member's uniformed services ID card (or sponsor's name and Social Security number), Medicare card or other health insurance card
- Copies of family members' names, addresses, phone numbers, etc.
- Copies of medical records
- A list of primary care managers, other doctors and phone numbers
- Emergency contact names and phone numbers
- TRICARE regional and pharmacy contractors and Medicare contacts
- Known prescription medications and doses
- A list of allergies
- A properly stored, 30-day supply of

prescription medications

- Non-prescription drugs such as pain relievers, anti-diarrhea medication, antacids, laxatives, itch control creams, etc.
- Style, model and serial numbers for any medical devices
- Extra batteries for wheelchairs and hearing aids
- Any personal items such as eyeglasses and other special equipment

TRICARE provides up-to-date information before, during and after a disaster at www.tricare.mil/disasterinfo. Downloads on the site include a wallet card with critical contact information and a disaster preparedness flyer. It also has information about continuing benefits during a disaster.

To view the NOAA's 2011 Atlantic hurricane season outlook, go to www.cpc.ncep.noaa.gov/products/outlooks/hurricane.shtml. Sign up to receive disaster e-mail updates at www.tricare.mil/subscriptions.

DeCA asks patrons to reduce paper, plastic bag use

Commissary store directors were recently asked to enlist the support of head baggers to reduce their use of paper and plastic bags by not double-bagging or bagging large items with handles unless a customer specifically requests it. They were also asked to give each bag a “boost” by placing just one more item in each bag. Not only will these practices serve to reduce each commissary’s impact on the environment, they could also save the agency more than \$2 million per year in supply costs – if commissaries reduce bag use by just one bag per transaction. DeCA is also seeking to reduce dependency on paper and plastic bags by encouraging customers to purchase and use reusable bags. Customers can also reuse paper and plastic bags on their own groceries, provided that the bags are clean and will safely hold their groceries.

DeCA’s industry partners support military-related charities through savings promotions

FORT LEE, Va. – The Defense Commissary Agency’s network of industry partners is supporting several military-related charities with special savings promotions in June.

DeCA’s industry partners –

manufacturers, suppliers and vendors – are donating a percentage of their proceeds from several products sold in commissaries to a few worthy causes.

“In this day and age, every little bit helps, whether it’s funding a charitable military organization or donating in-kind goods for our military services’ programs,” said Chris Burns, DeCA’s director of sales. “The commissary’s industry partners certainly are doing their part to assist several of these programs.”

Procter & Gamble, in partnership with the USO’s Family Unit, is offering a coupon booklet worth \$60 in savings. P&G will donate 25 cents for each coupon redeemed to the USO’s Operation Enduring Care, a program that helps wounded warriors recover, spend quality time with their families and prepare for their transition back into the community. Customers can look for special “The Family Unit” displays in their local stores identifying participating name brands.

Commissary customers also will see S & K Sales and their manufacturers’ displays and coupons for another promotion, “Project Healing Waters.” A percentage of the proceeds will help raise money for an all-volunteer, nonprofit organization, which helps wounded veterans recover physically and emotionally by introducing or rebuilding the skills of fly fishing.

Bayer, GlaxoSmithKline, and Merck are sponsoring the “Adopt a Soldier” program, along with their broker, Overseas Service Corporation. The promotion is designed to create in-store excitement with customer savings and help support the Soldiers’ Angels Foundation. This foundation is a volunteer nonprofit organization supporting the men and women of the armed forces and their families. For every dollar spent on participating products, the manufacturers will donate 5 cents to the “Soldiers’ Angels Adopt a Soldier” program. Store signage will identify these special in June.

The Hershey Company will offer special pricing on participating products in its June promotion for the Fisher House Foundation. Fisher Houses allow the immediate families of service members receiving care in major military treatment facilities or Veterans Affairs medical centers to be near patients while hospitalized.

“DeCA is proud of what its industry partners offer the military community,” Burns said. “Giving back to the armed forces is their way of saying thank you for all the military does for our country.”

Most commissaries will be participating, Burns said. Commissary customers should look for store displays for more details. Overseas stores may have substitute events for certain promotions.

V.W.I.N.

Nancy Ruthford Sodeman

Too many of our military come back from battle scarred with mental as well as physical wounds. The Democratic senator of Georgia, Max Cleland, lost both legs and one arm in the Vietnam War. But he does not forget the mental wounds. He warns us, “If we could catch cases of PTSD (post traumatic stress disorder) and brain injury on the battlefield, soldiers might have an easier time when they return.” Let us do all we can to keep this in the minds of our lawmakers.

Join Veterans’ Widows/ers International Network, Inc.

Send \$18 in check to VWIN at
Box 441043
Aurora, CO 80044-1043

AIDS Warning

To all of you approaching 50 or who have REACHED 50 and past, this email is especially for you...

Senior citizens are the nation's leading carriers of AIDS.

Hearing Aids

Band Aids

Roll Aids

Walking aids

Medical Aids

Government Aids

and most of all, Financial Aids to their children.

This form was provided to VWIN by member YvonneStanton. Please contact her for information at (703) 550-1475.

T-3 VA Benefits
December 9, 2010

Questionnaire for Identifying Veterans with Herbicide Exposure

NAME: _____ VA Claim File _____

Did the veteran serve during between January 9, 1962 and May 7, 1975? _____

(If no, but the veteran claims herbicide exposure at test sites or locations other than Vietnam, ask about service at locations and dates where herbicides exposure is alleged.)

What was the location of the veteran when he/she believes exposure to herbicides occurred?

What are the approximate dates that the veteran was in an area where herbicide exposure is believed to have occurred?

What activity was the veteran involved in (e.g. security police at Air Force Bases In Thailand) at the time exposure is alleged to have occurred?

Are there any special circumstances (such as classified operations, TOY (temporary assignment), assignment to a rotating Navy patrol aircraft, joining or leaving a ship while the ship was in Vietnam waters) which should be considered?

Was the discharge under honorable conditions? Yes _____ No _____ Unknown _____

If no, what is character of discharge: _____

[Consider eligibility for Chapter 17 health care for presumptively service-connected disabilities if the veteran has an "other than honorable" discharge unless eligibility is barred by 38 CFR §3,312(c).]

Branch of Service	MOS	Date Entered Service	Date Left Service	Ship/Location of alleged exposure	Date entered area	Date left area

Herbicide Disability	Date Diagnosed	Active or Remission	Date of First VA Claim of Disability	Effective Date of Presumption

Sage Survivor

Nancy Ruthford Sodeman

A friend asked me if I knew anything about nursing homes. She believes her mother may be ready to enter one. Since I am no expert, I found some good information. One publication was a brochure "Selecting a Nursing Home" printed when John Cornyn was Attorney General of Texas; "Nursing homes: Business as Usual" in September 2006 issue of Consumer Reports and a booklet, Choosing a Nursing Home, from Medicare (1 800-633-4227 and www.medicare.gov).

Here is what I learned. When a loved one needs a nursing home, rely on yourself to find the best one. Ombudsman positions and nursing home inspectors have been weakened. One reason is that legislators are more concerned with shielding their major donors who contribute up to \$3000 in political campaigns. When nursing home inspectors and ombudsmen write up deficiencies in patient care, supervisors strongly discourage such reports. As a result, nursing homes spend more time appealing citations because they know that legislators' primary interest is in safeguarding the reputation of the nursing homes themselves instead of safeguarding their patients. Families of prospective patients must be most alert because the 1887 federal law protecting patients has become limp.

You can see this means someone else must take the needs of the patient as a priority. First of all, look for not-for-profit homes because they offer better patient care than for-profit homes. Furthermore, independently run homes often provide better care than chains.

Make a few choices. Call Texas Department of Human Services at 1 800 458 9858 to ask about these choices. Then without making an appointment, visit each nursing home to find out about certification by both Medicare and Medicaid. Find out if new patients are being accepted. Next ask about the waiting period of admission. Also find out the number of beds in each category available to your loved one. Continue with the following: Ask to review the latest survey report that discusses violations and how they will be corrected. Ask about the ratio of nurses' aides to residents at all times of day.

What about the ratio of registered nurses for all shifts in a day? Ask about the number of complaints filed against the home in the past year and read them. Question the home about the turnover of nurses and nurses' aides. Find out if an independent resident family council exists at the facility. Since incontinence is common in nursing homes, ask how the staff accommodates such patients. How many patients are restrained? How many have pressure sores and how are they treated? Are Medicaid residents treated differently from Medicare residents? These questions are only the tip of the iceberg. The three publications I have mentioned are well detailed and most helpful. Know the questions and get the answers.

Retiree Appreciation Days

Retiree Appreciation Days (RADs) www.armyg1.army.mil/rso/rads.asp are designed with you in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers review legislative and policy updates, renew ID Cards, get medical checkups and access various other services. Some RADs include special events such as dinners or golf tournaments. For more information, contact the Retirement Services Officer (RSO) sponsoring the RAD.

<u>Installation</u>	<u>Date</u>	<u>Phone</u>
Tobyhanna, PA	7/30	570-615-7409
Orlando, FL (Ft. Stewart)	8/6	912-767-5013
Des Moines, IA	8/18	515-964-3782
Twin Cities, MN	8/26	763-315-5918
Camp Ripley, MN	8/27	763-315-5918
Duluth, MN	9/9	218-722-0071
Ft Leonard Wood, MO	9/9 - 9/10	573-596-0947
Ft McCoy, WI	9/9	608-388-3716
Ft Sill, OK	9/15 - 9/17	580-442-2645
Army Spt Activity Dix, NJ	9/17	609-562-2666
Ft. Drum, NY	9/17	315-772-6434
Ft Belvoir, VA	9/24	703-805-1010
Ft Bliss, TX	9/24	915-568-5204
Ft Lee, VA	9/24	804-734-6555
Selfridge, MI	9/24	586-239-5580
USAG Humphreys, Korea	9/24	010-6249-6012
Redstone Arsenal, AL	9/30 - 10/1	256-876-2022
Schofield Barracks, HI	10/1	808-655-1585
Ft Meade, MD	10/7	301-677-9603
JB Myer-Henderson, VA	10/7	703-696-5948
Houston, TX	10/8	210-221-9004
Aberdeen Prvg Grd, MD	10/15	410-306-2320
Carlisle Barracks, PA	10/15	717-245-4501
Ft Carson, CO	10/15	719-526-2840
Ft. Hamilton, NY	10/15	718-630-4552
Heidelberg, Germany	10/15	06221-57-8399
Vicenza, Italy	10/20	0444-71-7262
Ft Knox, KY	10/21-10/22	502-624-1765
Ft Riley, KS	10/21	785-239-3320
Grafenwoehr, Germany	10/21	09641-83-8814
Ft Campbell, KY	10/22	270-798-5280
Schweinfurt, Germany	10/22	09721-96-8812
Stuttgart, Germany	10/27	07031-15-344
Ft Hood, TX	10/28-10/29	254-287-5210
Ft Rucker, AL	10/28	334-255-9124
Benelux	10/29	0032-65-44-6238
Ft Gordon, GA	10/29	706-791-2654
Ft Leavenworth, KS	10/29	913-684-2425
Rock Island, IL	10/29	563-322-4823
Ft Benning, GA	10/4	706-545-1805
Ft Huachuca, AZ	10/5	520-533-5733
JB Elm-Richardson	10/5	907-384-3500
Jt Base San Antonio	10/5	210-221-9004

How to Get Help With Your Medicare Costs

From Centers for Medicare & Medicaid Services

We are writing to let you know how you can get help paying your Medicare costs. You may be able to get help paying your Medicare prescription drug coverage costs and Medicare Part B (medical insurance) premiums and other expenses. Some people also get help with their Medicare Part A (hospital insurance) costs.

Extra Help with Medicare Prescription Drug Plan Costs
The Extra Help program helps pay your Medicare prescription drug plan costs. If you have little income, few resources, and a Medicare card, you may be able to get Extra Help. To get Extra Help:

- Your yearly income should be less than \$16,335 if you are single or \$22,065 if you are married and living together. You can have more income if you or your spouse works, other people who live with you rely on you for support, or you live in Alaska or Hawaii.
- Your resources (such as money in a bank, stocks, or bonds) should not total more than \$12,640 if you are single or \$25,260 if you are married and living together. Certain things you own, like your house, car, life insurance, and up to \$1,500 per person in burial expenses do not count as resources.

To apply for Extra Help or get more information, contact Social Security. You may visit <https://secure.ssa.gov/apps6z/i1020/main.html> to apply online and get more information. You may also call Social Security at 1-800-772-1213. TTY users may call 1-800-325-0778.

The Medicare Savings Programs can help with Medicare costs like your monthly Part B premiums. To

get this help:

- Your monthly income should be less than \$1,246 if you are single, or \$1,675 if you are married and living together. Some States, such as Alaska and Hawaii, let you have more income. You also can have more income if you or your spouse works.
- Your resources (such as money in a bank, stocks, or bonds) should not total more than \$6,680 if you are single, or \$10,020 if you are married and living together. Some States let you have more resources. Also, your house, car, and up to \$1,500 per person in burial expenses do not count as resources.

When you file an application for Extra Help, you can start the application process to get help under the Medicare Savings Programs. Social Security will send information to your State unless you tell us on your Extra Help application not to send it.

You also can call your State medical assistance (Medicaid) office to apply for Medicare Savings Programs or get more information. You can get the office's phone number by calling 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You also may visit www.medicare.gov on the Internet. Your State Health Insurance Counseling and Assistance Program (SHIP) also can help answer Medicare questions. The contact information for your local SHIP is on the back of your Medicare & You handbook and online at www.medicare.gov/contacts/organization-search-criteria.aspx.

Michael J. Astrue
Commissioner
Social Security Administration

Donald M. Berwick, M.D.
Administrator
Centers for Medicare & Medicaid Services

Tricare Pharmacy Policy Update

Walgreens on 21 JUN said that contract renewal negotiations with pharmacy benefit manager Express Scripts, Inc. have been unsuccessful, and as a result the company is planning not to be part of Express Scripts' pharmacy provider network as of Jan. 1, 2012. Beginning next year, Express Scripts' network would no longer include Walgreens 7,700 pharmacies nationwide, including Walgreens more than 250 Duane Reade pharmacies in the New York City area. "While we have sought to negotiate a contract renewal agreement over the past several months, those talks have been unsuccessful," said Walgreens President and CEO Greg Wasson. "Under the terms proposed by Express Scripts, it would not make good business sense for the strategic direction of our company to continue our relationship with them.

Walgreens is committed to providing quality, convenient and cost-effective pharmacy services to our patients, but we cannot continue to deliver these services under the terms and rates Express Scripts offered. As the largest retail provider in their pharmacy network, we were surprised by Express Scripts' ultimate stance during our talks, which made it clear to us that they no longer had an interest in continuing a meaningful relationship." Walgreens said it had reluctantly reached this conclusion for the following reasons:

* Express Scripts insisted on being able to unilaterally define contract terms, including what does and does not constitute a brand and generic drug, which would have denied Walgreens the predictability necessary to reliably plan its business operations going forward.

* Express Scripts rejected Walgreens request to be informed in advance if Express Scripts intends to add or transfer a prescription drug plan to a different Express Scripts pharmacy network, and to provide patients with equal access to Walgreens retail pharmacies. Walgreens cannot reliably plan business operations without clear terms, transparency and predictability governing the provider network relationship.

* Express Scripts proposed to cut reimbursement rates to unacceptable levels below the industry average cost to provide each prescription. Walgreens proposed to lower rates on behalf of the Department of Defense (DoD) Tricare program, a pharmacy benefit plan managed by Express Scripts.

(Continued on page 10)

(Continued from page 9)

nder Walgreens proposal, the reimbursement cost for the DoD would have been lower than under Walgreens commercial rates. In addition, Walgreens offered to contract separately with Express Scripts for Tricare beneficiaries, in order to continue providing services for all active and retired military personnel. For all other plans managed by Express Scripts, Walgreens offered to hold rates for a new contract at the level that will be in effect with Express Scripts at year end, which will be lower than current rates.

In their intermediary role as a pharmacy benefit manager, Express Scripts processes approximately 90 million prescriptions that are expected to be filled by Walgreens in fiscal 2011, representing approximately \$5.3 billion in annual sales. "We believe the long-term ramifications of accepting Express Scripts' proposal with below market rates and minimal predictability for the services we provide would have been much worse than any short-term impact to our earnings," said Walgreens Executive Vice President and Chief Financial Officer Wade Miquelon. "All parties involved in providing health care must work together to bring down costs. In a world where cost effectiveness and access to health care is so important, any time an intermediary continues to disproportionately grow its profit per prescription at the expense of the provider delivering the service, the relationship is out of balance."

Moving forward, Walgreens noted that Medicare Part D patients who use its pharmacies will continue to have the option during the open enrollment period near the end of the year to choose a Part D plan that includes Walgreens. In addition, some Express Scripts clients may have the ability to include Walgreens as part of their benefit offering. As a result, Walgreens said it will look for opportunities to have discussions with Express Scripts clients, consistent with their contractual agreements, to ensure their beneficiaries can continue to use the convenience of Walgreens nationwide locations. Walgreens operates the largest retail pharmacy network in the country serving more than 40 million customers each week, with 7,715 pharmacies within three miles of nearly two-thirds of all Americans.



If you can't afford a doctor, go to an airport - you'll get a free x-ray and a breast exam, and; if you mention Al Qaeda, you'll get a free colonoscopy.

Health.Mil Web Site & TRICARE Online

1. The Health.Mil web site is available at www.health.mil/. This web site provides access to a myriad of health resources for service members, retirees, family members, providers and educators. The site has links to TRICARE, TRICARE Online, eBenefits, VA, etc., and to health related web sites managed by DoD and the military services. Links to social media (Facebook, Twitter, etc.), news releases, videos, and blogs are also provided (you may add your comments to the health\medicine related blogs that are available at www.health.mil/blog.aspx). If you haven't visited the Health.Mil web site <www.health.mil/>, suggest you consider doing so at your earliest opportunity.
2. TRICARE Online (TOL) is a secure web portal designed to provide increased access to care and access to information for authorized TRICARE beneficiaries and administrators. If you don't have an account, you may register at <https://www.tricareonline.com/portal/page/portal/TricareOnline/Portal>. Once registered, you may use the TOL account to:
 - a. View or download personal health data containing your lab results, allergy profile, medication profile, problem list, and encounter data.
 - b. Schedule, view, and cancel both Primary Care and select self-referral specialty appointments online on behalf of yourself, other adult family members (who have granted access), or minor children (under 18 years of age).
 - c. Refill a prescription, check the status of your prescriptions, or access the Mail Order Pharmacy.
 - d. Access Secure Messaging to communicate safely and efficiently on a variety of topics with your health care team.
 - e. Access HART, the Health Assessment Review Tool, to complete self-reported health information surveys that are developed specifically for Military Health System beneficiaries.
3. NOTES:
 - a. TRICARE4u.com <<https://www.tricare4u.com/apps-portal/tricareapps-app/static/>> is the on-line resource for TRICARE For Life (TFL) beneficiaries and providers. This web site allows both the beneficiary and provider to register and view claim status and Explanation of Benefits.
 - b. This mailing list (HEALTH.MIL) is not affiliated with the above mentioned Health.Mil web site.

TRICARE Pharmacy Benefits – There’s an App for That!

FALLS CHURCH, Va. – TRICARE and Express Scripts, Inc. (ESI) are pleased to announce the launch of the TRICARE Express Rx mobile app and mobile-optimized website. These tools allow TRICARE beneficiaries to manage their prescriptions and access important health information safely and securely from anywhere using their smart phone.

The Express Rx app and mobile-optimized website will allow beneficiaries to register for TRICARE pharmacy home delivery and switch current prescriptions over to home delivery. Beneficiaries can also order home delivery refills and check order status. Another feature allows beneficiaries to look up information on their current prescriptions. On GPS-enabled smart phones, the app can direct beneficiaries to the closest retail pharmacy in their network.

“Improving convenience for our beneficiaries and broadening access to necessary services like

prescription information is a key focus for TRICARE,” said Rear Adm. Thomas J. McGinnis, chief of TRICARE Pharmacy Operations. “Express Rx is yet another way for beneficiaries to use their benefit wisely and conveniently, anytime and anywhere.”

To ensure security and data protection, beneficiaries must register through the member portal at www.express-scripts.com/TRICARE before logging in to the Express Rx app or mobile-optimized site. Once registered, the same username and password allow access to the Express Rx app and mobile-optimized website. ESI is the TRICARE Pharmacy contractor.

Smartphone users can download the free app at www.express-scripts.com/mobile or by using the Apple App Store or Android Marketplace. The mobile-optimized pharmacy website can be accessed at m.esrx.com. TRICARE beneficiaries in the South Region can also make use of the mobile Humana Military website, m.humana-military.com/.

For more information, visit www.tricare.mil/pharmacy. To learn about the TRICARE pharmacy home delivery, go to www.tricare.mil/homedelivery.

Change in Nursing Home Per Diem Rates

There has a slight change in the FY 2012 per for nursing home residents (see new rates below).

If you have any questions, please contact Wayne Valey at wayne.valey@va.gov.

The FY 2012 basic state home per diem rates are as follows:

State Nursing Home: \$95.82

State Domiciliary: \$39.90

State Adult Day Health Care: \$75.40

These rates are to be used for care that will be provided from October 1, 2011 through September 30, 2012.

Information for all and new members

Who's eligible?

- Medicare-eligible uniformed service retirees
- Eligible qualified family members/survivors
- Certain former spouses if they were eligible for TRICARE before age 65, have not remarried and do not have employer-sponsored other health insurance
- Dual-eligible beneficiaries under age 65 who are entitled to Medicare Part A because of a disability or end-stage renal disease

The Department of Health and Human Services' Medicare & You for 2004 publication has information on Medicare Part B enrollment.

Durable Power of Attorney

Protect yourself in case you become incapacitated mentally or physically

and are unable to handle your care or personal affairs, by preparing both a Medical Living Will and Durable Power of Attorney.

Forms can be obtained from hospitals, libraries, etc. They need to be witnessed and notarized. Ensure these documents adhere to HIPAA privacy standards for disclosure of medical information that went into effect in 2004.

Also protect your previous documents for free with your local county clerk. Last DD 214, marriage, and birth certificates.

Replace DD214 & Lost Awards

National Personnel Records Center, Attn: Army Reference Branch 214s (NCPMA), 9700 Page Ave, St Louis MO 63132-5100, (314) 538-4010.

Social Security

Retirees living overseas should contact the American Embassy or Consulate; call 410-965-5404 or fax

(410) 965-6539. (800) 772-1213. www.ssa.gov.

Replace Social Security Card

Use the website www.ssa.gov to download a copy of the form SS-5 for a replacement card, then mail to Social Security. Or call Social Security at (800) 772-1213 to request a copy of the SS-5 form. You can access Social Security 24 hours a day.

TRICARE for Life & ID Cards

Questions continue to arise regarding the need to reissue military ID cards since TRICARE for Life is a lifetime entitlement.

The TRICARE Management Activity (TMA) has launched a campaign to ensure eligible TFL beneficiaries are aware of the DEERS enrollment requirement, are enrolled with the appropriate Medicare coverage information, and have a current military ID card reflecting their TRICARE coverage after age 65.

I Hope You Dance

This was written by an 83-year-old woman to her friend.

Dear Bertha,

I'm reading more and dusting less. I'm sitting in the yard and admiring the view without fussing about the weeds in the garden. I'm spending more time with my family and friends and less time working.

Whenever possible, life should be a pattern of experiences to savor, not to endure. I'm trying to recognize these moments now and cherish them.

I'm not "saving" anything; we use our good china and crystal for every special event such as losing a pound, getting the sink unstopped, or the first Amaryllis blossom.

I wear my good blazer to the

market. My theory is if I look prosperous, I can shell out \$28.49 for one small bag of groceries. I'm not saving my good perfume for special parties, but wearing it for clerks in the hardware store and tellers at the bank.

"Someday" and "one of these days" are losing their grip on my vocabulary. If it's worth seeing or hearing or doing, I want to see and hear and do it now

I'm not sure what others would've done had they known they wouldn't be here for the tomorrow that we all take for granted. I think they would have called family members and a few close friends. They might have called a few former friends to apologize and mend fences for past squabbles. I like to think they would have

gone out for a Chinese dinner or for whatever their favorite food was.

I'm guessing; I'll never know.

It's those little things left undone that would make me angry if I knew my hours were limited. Angry because I hadn't written certain letters that I intended to write one of these days. Angry and sorry that I didn't tell my husband and parents often enough how much I truly love them. I'm trying very hard not to put off, hold back, or save anything that would add laughter and luster to our lives. And every morning when I open my eyes, tell myself that it is special.

Every day, every minute, every breath truly is a gift.

Courtesy Leslie Tjarks

Veterans' Widows Int'l Network, Inc.



*Save your cancelled
postage stamps for Vets
therapy in VA Hospitals*

Edmée J. Hills, National Chairperson
Veterans' Widows International Network
3657E S Laredo St
Aurora CO 80013