



September 2024  
Volume 1, Issue 8



# Hanscom AFB Military Retiree Activities Office (RAO) Newsletter

## **DIRECTOR'S NOTE:** by Capt. Dean Mottard, USMC (RET)

Happy Late Summer Early Fall: Depending on your vacation choices, we are about to enter one of the more picturesque and enjoyable seasons New England has to offer. We at the Hanscom RAO wish everyone a safe and fantastic Fall Season. Please mark your calendars for our upcoming **MRAD2024 on Friday, 1 November 2024**; 1030-1330 hrs. located in the Food Court between the Commissary and the BX on Hanscom AFB. As in past years, all the important 'players' we retirees and families must deal with will have representatives in attendance.

Finally, a big "Well Done" to our Editor, Col. Mick Therrien, USAF (Ret), for all the work he's been doing to ensure you receive something readable and informative. He'll be the first to say that he had lots of help, but the lion's share belongs to him. We're fortunate to have volunteers like Mike on board.



**SAVE THE DATE**

**Military Retiree Appreciation Day (MRAD)**

**Hanscom AFB, MA**

**Friday, 1 November 2024**

**Base Exchange Food Court**

**100 Eglin Road**

**Building 1709B**

**1030 to 1300 hours**

VA Dental Insurance Page 3
Does VA benefits Expire Page 4
Grey Area Reservists Page 5
Need Hearing Aids Page 5
Resorts/Hotels for Vets Page 5
Fly Space-A Page 5
10 Tips Protect Personal Info Page 6
Woman Veterans Network Page 7/8
Survivor Benefits Plan Page 9
VA Fraud Call Center Page 9
Hospital Costs Covered by TRICARE page 9

# VA Dental Insurance Program (VADIP)

submitted by Col. Christine Gryglik, USAF (Ret)

The VA Dental Insurance Program (VADIP) offers discounted private dental insurance for Veterans and family members who meet certain requirements. Find out if you are eligible, and how to enroll in a plan that meets your needs and budget.

## Am I eligible for the VA Dental Insurance Program?

You may be eligible for VADIP if you meet one of these requirements.

### One of these must be true:

- You're a Veteran who's enrolled in VA health care, **or**
- You're the current or surviving spouse or dependent child of a Veteran or service member, and you're enrolled in the Civilian Health and Medical Program of the VA (CHAMPVA)

### Here's what to know:

- VADIP provides coverage throughout the United States and its territories, including Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands.
- VADIP started as a temporary program. It is now a permanent VA program with no end date.
- Insurance carriers may offer separate coverage options for dependents who are not CHAMPVA beneficiaries.

[FOR BENEFITS AND HOW TO ENROLL](#)

# DO YOUR VA BENEFITS HAVE AN EXPIRATION DATE?

Submitted by 1Lt Kevin Keegan, USAF

D



Did you know that many of your VA benefits have an expiration date?

If not, you are not alone.

Most veterans aren't aware of their benefits, let alone that many of them may expire.

Although these deadlines are generally set in stone, the VA has provisions to waive them if you have a legitimate reason for not applying before the given deadlines. These may include health and disability issues. However, the VA will not waive a time limit for you not knowing the deadline for your benefits.

**IMPORTANT** [Here are some quick examples of common VA benefits and their time limits:](#)

## 4 THINGS 'GRAY AREA' RESERVISTS NEED TO DO

Submitted by: 1/Lt. Kevin Keegan, USAF

National Guard and reserve members who have retired "awaiting pay" can expect some significant changes to happen at, and sometimes before, age 60. The changes require action by the retiree, but you cannot do the things if you don't know they need to be done.

These folks are often called "gray area" reservists, because they are in a place between their active service and the pay and benefits earned from that service.

[4 Things 'Gray Area' Reservists Need to Do When They Turn 60 | Military.com](#)

**Find out about Pay, TRICARE, Survivor Benefit and ID Card**

## Resorts and Hotels for Veterans and Military Members

Submitted by: 1/Lt. Kevin Keegan, USAF

Exclusive resorts and hotels for veterans and military members prove it is not all work and no play with the military. Military bases worldwide are home to some truly memorable vacation spots, camping areas and affordable lodging.

[See the wonderful places for vacation.](#)

## HEARING AIDS FOR MILITARY RETIREES

Submitted by: 1/Lt. Kevin Keegan, USAF

The Defense Department's Retiree-At-Cost Hearing Aid Program (RACHAP) helps retirees buy hearing aids through certain military medical facilities at a government-negotiated cost.

The hearing aids provided are the same as those available to active-duty service members. The program is open to retirees who have hearing loss or tinnitus (ringing in the ears). Dependents of military retirees are not eligible.

Retirees can use any military treatment facility that provides the program and will accept them; you don't need to return to your service affiliation to participate in this program.

[See Hearing Aid Program.](#)

## WANT TO FLY SPACE-A?

Submitted by: 1/Lt. Kevin Keegan

Source: <https://www.military.com/travel/space-available-flight-eligibility.html?spJobID=2020193741&spMailingID=11236551&spReportId=MjAyMDE5Mzc0MQS2&spUserID=NTU5MTE2MjU0MjcxS0>

To use Space-A flights, eligible passengers need to sign up in advance, and priority is given based on a system of categories that rank passengers according to their status and the nature of their travel.

A complete listing of eligible passengers by category is found on the [AMC website](#).



# **Protecting Personal Information – 10 Tips**

Submitted by 1Lt Kevin Keegan, USAF Source: [www.oig.ssa.gov](http://www.oig.ssa.gov)

Secure Your Identity: The Social Security Administration (SSA), like many government agencies and businesses, continues to expand its electronic services. With a few clicks online, citizens can apply for Social Security benefits, view their Social Security Statement, or request a new or replacement Social Security card, for example.

As you do more business with SSA and other entities online, it is increasingly important to protect your personal information. These electronic services are generally safe and secure, but if your personal information falls into the wrong hands, identity thieves could misuse that information and access your online accounts, with SSA and other entities.

Identity theft affects millions of people each year and can have serious financial and identity-related effects. Protect yourself by securing your personal information, understanding the threat of identity theft, and exercising caution.

## **10 Tips to Protect Personal Information**

1. Always protect your Social Security number. Don't carry your card in your wallet—and keep it in a safe place at home. Don't give it out unnecessarily or accidentally.
2. Never give out your personal information over the phone or in an email to someone who asks for it. Social Security may contact you, but they will have your information in their records and won't ask for it.
3. Understand that, generally, no government agency or reputable company will call you unexpectedly and request your personal information, or request fees for services in the form of wire transfers or gift cards.
4. Shred any piece of paper that contains personal information such as your name, birth date, and Social Security number. Identity thieves look through trash for information.
5. Regularly check your financial accounts for suspicious transactions.
6. Request a free credit report from each of the three credit bureaus every year. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
7. Install and maintain strong anti-virus software on all of your computing devices.
8. Make your passwords complicated so others cannot easily access your accounts. Use sentences or phrases that you can easily recall.
9. Never click on a link sent in an unsolicited email or text message—type in the web address yourself. Only provide information on secure websites you trust.
10. Do not believe calls, emails, or texts saying you need to pay a fee to collect lottery winnings or to resolve an issue with the government. Stay up to date on current fraud scams at [oig.ssa.gov/newsroom/scam-awareness](http://oig.ssa.gov/newsroom/scam-awareness).

## **Take Action If You Suspect Identity Theft**

- Contact the Federal Trade Commission at 1-877-ID-THEFT (438-4338) or visit [www.identitytheft.gov](http://www.identitytheft.gov).

- Place a fraud alert on your credit record with one of the three credit bureaus: — Equifax (1-866-349-5191) — Experian (1-888-397-3742) — TransUnion (1-800-680-7289)

- Contact your financial providers (banks, credit card companies, etc.) to flag irregular transactions.
- Check your Social Security earnings statement online to make sure your reported wages are correct. Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).
- Block electronic access to your Social Security accounts. Visit [https://secure.ssa.gov/acu/IPS\\_INTR/blockaccess](https://secure.ssa.gov/acu/IPS_INTR/blockaccess).

## **WOMEN VETERANS NETWORK**

Submitted by Col. Christine Gryglik USAF (Ret)  
Source: [eovswomanvets@mass.gov](mailto:eovswomanvets@mass.gov)

Women Veterans  
Network

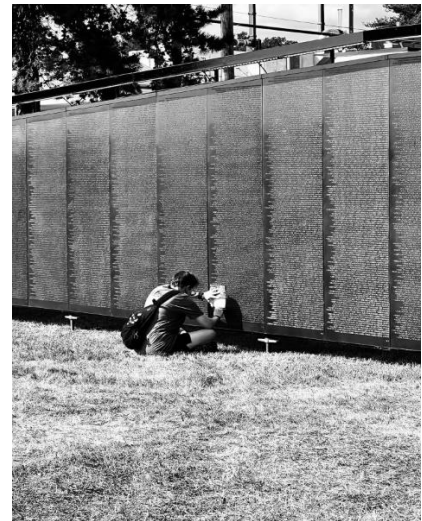
August 2024 Newsletter



In the News

Summer greetings to you! A few weeks ago, I had the privilege of visiting [\*The Wall That Heals\*](#) and was able to stencil the names of all eight military nurses that died in service in Vietnam. Walking along the wall is always overwhelming for me when I see all the names of those that have passed. I also reflect on veterans who developed

health complications from chemical exposures and suffered from other mental and physical health challenges over the years. With the [\*PACT Act\*](#) and the recent signing of the [\*HERO Act\*](#), I see possible improvements to the lives of veterans and their families. Still, I know that more can always be done.



Please reach out to the [\*Women Veterans Network\*](#) if you need connections to resources and services. We are here for you and appreciate your feedback on what you need!

Jessica Frost

Director, Women Veterans Network



## SURVIVOR BENEFIT PLAN (SBP)

Submitted by: 1/Lt. Kevin Keegan, USAF

Military retired pay stops upon the death of the retiree!

The Survivor Benefit Plan (SBP) allows a retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity which is based on a percentage of retired pay is called SBP and is paid to an eligible beneficiary. It pays your eligible survivors an inflation-adjusted monthly income.

[FIND OUT IS SBP A GOOD BUY?](#)

## VA SETS UP WEBSITE & CALL CENTER TO PROTECT VETS FROM FRAUD

Submitted by: 1/Lt. Kevin Keegan, USAF

The Department of Veterans Affairs has established a new website and call center to help veterans who think they have been defrauded or charged exorbitant or illicit fees -- former service members such as Navy veteran David Rouse, who recently learned he owes a company nearly \$9,000 for helping with his disability claim.

[VA Sets Up Website, Call Center to Protect Vets from Fraud as More Companies Profit from Benefits Claims | Military.com](#)

## COVERING HOSPITAL COSTS WITH TRICARE

Submitted by: Lt Kevin Keegan, USAF

Source: <https://www.moaa.org/content/topic-and-landing-pages/moaas-tricare-toolkit/tricare-toolkit-covering-hospital-costs/>

In 2019, the Centers for Disease Control and Prevention reported that 5.9% of those age 64 and younger had at least one hospital stay in the past year. For those 65 and older, that rate climbed to 16.6%.

What does your plan cover?

Beneficiaries covered under TRICARE have copays delineated in the link below (rates effective July 2024). TRICARE covers initial and subsequent hospital care when care is provided by an individual professional provider.

[TRICARE Copayment Comparison by Plan and Status](#)

# RETIREE ACTIVITIES OFFICE



The Retiree Activities Office at Hanscom provides information, services and programs to military retirees -- all ranks, all services. The RAO mission is to: act as an interface between the active duty and retired communities; keep retirees updated on various matters; provide information and services as necessary or appropriate; and to represent retired members at the base and Air Force level. The RAO also provides whatever assistance is requested by the Installation Commander in achieving the base mission.

## NEWS AND INFORMATION

The Hanscom Retiree Activities Office is open Monday thru Thursday from 10 a.m. to 3 p.m., Friday from 10 a.m. to 2 p.m. except for federal holidays. Some holidays include additional pre and/or post days identified as AFMC Family Days. Hanscom Retiree Activities Office: 781-225-1310

Please email your questions to [RAO.Hanscom.AFB@gmail.com](mailto:RAO.Hanscom.AFB@gmail.com).

## OFFICE INFORMATION

### ***Mailing Address:***

Retiree Activities Office  
66ABG/CVR  
Brown Bldg #1305  
20 Schilling Circle  
Hanscom Air Force Base, MA 01731  
(1st floor inside the PASS & ID office)

Director: Capt. Dean Mottard USMC (RET)  
Deputy Director: CAPT Michael Hennessey USN (RET)  
Editor: Col Michael Therrien USAF (RET)  
Researcher: 1/Lt Kevin Keegan USAF

### **Humor in Uniform**

Source: Reader's Digest Sept 2024, p. 37, John Blanchard, Merlin, OR

As a former combat medic in Vietnam, I was invited to address the annual VFW Memorial Day celebration in Grants Pass, Oregon. My wife and our daughters, ages 3 and 7, were in the audience. Unfortunately, our 3-year-old grew impatient waiting for the Air National Guard flyover that would begin the program. After a while, she asked, "Mommy, when does the war start?"

**Notice of Disclaimer:** This newsletter is a RAO publication for retirees, annuitants and surviving spouses. Content is not to be construed as the official view or endorsement by the RAO, the U.S. Government, Department of Defense or the U.S. Air Force.

# RETIREE FREQUENTLY USED PHONE NUMBERS AND WEBSITES

## Hanscom AFB

Exchange	781-862-0580
Medical Clinic	781-225-6789
<b>Commissary</b>	<b>781-430-1900 NEW NUMBER!!</b>
Casualty Representative	781-225-2755/2765
Credit Union	781-274-6335
Legal Office	781-225-1410
Hanscom Inn/Lodging	PERMANENTLY CLOSED

## Defense Finance and Accounting Service (DFAS)

Phone Customer Service 800-321-1080 M-F 0800-1700 ET

Web Site: <https://dfas.mil/retiredmilitary>

Recommend using first for researching information

MyPay: <https://mypay.dfas.mil>

Establishing your account

Did you not get your I099R?

Call DFAS customer service then press 1 twice

OR

Visit the finance office at Hanscom AFB (3<sup>rd</sup> Floor Brown Building)

## Identification Cards

Hanscom AFB Office

781-225-1320 (may not be the closest to you)

<https://idco.dmdc.osd.mil/idco>

Find the nearest ID card office to make appointments

USCG Retirees: USCG Pay & Personnel Center at 1-785-339-3770

## VA

Phone Customer Service

800-698-2411 (24/7)

<https://va.gov>

Recommend using first for researching information

## TRICARE

Tricare for Life (generally age 65 and over): <https://tricare.mil/tfl>

Tricare (generally under age 65): <https://tricare.mil>

TRICARE EAST

800-444-5445

# RETIREE FREQUENTLY USED VA WEBSITES

## Helpful Websites

<a href="http://www.VA.gov">VA Home Page</a>	www.VA.gov
<a href="http://www.choose.va.gov">Benefits and Services Overview</a>	www.choose.va.gov
<a href="http://www.cem.va.gov">Burial and Memorial Benefits</a>	www.cem.va.gov
<a href="http://www.caregiver.va.gov">Caregiver Support</a>	www.caregiver.va.gov
<a href="http://www.va.gov/communitycare/programs/dependents/champva/">CHAMPVA</a>	www.va.gov/communitycare/programs/dependents/champva/
<a href="http://www.va.gov/communitycare/">Community Care</a>	www.va.gov/communitycare/
<a href="http://www.va.gov/dental/">Dental Care</a>	www.va.gov/dental/
<a href="http://www.va.gov/claim-or-appeal-status/">Disability Claims and Appeals</a>	www.va.gov/claim-or-appeal-status/
<a href="http://www.va.gov/education/">Education Benefits</a>	www.va.gov/education/
<a href="http://www.publichealth.va.gov/exposures">Environmental Exposures</a>	www.publichealth.va.gov/exposures
<a href="http://www.va.gov/vadodhealth/frcp.asp">Federal Recovery Consultant Office</a>	www.va.gov/vadodhealth/frcp.asp
<a href="http://www.va.gov/geriatrics">Geriatrics and Extended Care</a>	www.va.gov/geriatrics
<a href="http://www.va.gov/health-care/">Health Care Eligibility</a>	www.va.gov/health-care/
<a href="http://www.va.gov/homeless">Homeless Veterans</a>	www.va.gov/homeless
<a href="http://www.benefits.va.gov/homeloans">Home Loan Guaranty</a>	www.benefits.va.gov/homeloans
<a href="http://www.benefits.va.gov/insurance">Life Insurance</a>	www.benefits.va.gov/insurance
<a href="http://www.cem.va.gov/pmc.asp">Memorial Certificate Program</a>	www.cem.va.gov/pmc.asp
<a href="http://www.mentalhealth.va.gov">Mental Health</a>	www.mentalhealth.va.gov
<a href="http://www.myhealth.va.gov">My HealtheVet</a>	www.myhealth.va.gov
<a href="http://www.nrd.gov">National Resource Directory</a>	www.nrd.gov
<a href="http://www.VA.gov/PACT">PACT Act</a>	www.VA.gov/PACT
<a href="http://www.va.gov/post911veterans">Post 9/11 Veterans</a>	www.va.gov/post911veterans
<a href="http://www.va.gov/post911veterans">Returning Service Members</a>	www.va.gov/post911veterans
<a href="http://www.archives.gov/personnel-records-center/military-personnel">Service Records</a>	www.archives.gov/personnel-records-center/military-personnel
<a href="http://www.va.gov/statedva.htm">State Departments of Veterans Affairs</a>	www.va.gov/statedva.htm
<a href="http://www.va.gov/welcome-kit/">Welcome Kit</a>	www.va.gov/welcome-kit/
<a href="http://www.womenshealth.va.gov">Women Veterans</a>	www.womenshealth.va.gov
<a href="http://www.benefits.va.gov/persona/veteran-women.asp">www.benefits.va.gov/persona/veteran-women.asp</a>	
<a href="http://www.va.gov/womenvet">www.va.gov/womenvet</a>	
<a href="http://www.va.gov/vaforms">VA Forms</a>	www.va.gov/vaforms
<a href="http://www.benefits.va.gov/transition/solid-start.asp">VA Solid Start</a>	www.benefits.va.gov/transition/solid-start.asp
<a href="http://www.vetcenter.va.gov">VA Vet Centers</a>	www.vetcenter.va.gov
<a href="http://www.va.gov/careers-employment/vocational-rehabilitation/">Veteran Readiness and Employment</a>	www.va.gov/careers-employment/vocational-rehabilitation/
<a href="http://www.veteranscrisisline.net">Veterans Crisis Line</a>	www.veteranscrisisline.net

## **RETIREE FREQUENTLY USED VA NUMBERS**

**Veterans Crisis Line: (800) 273-TALK (8255)**  
**TBI Helpline (traumatic brain injury): (888) VET-1TBI (888-838-1824)**  
**VA Healthcare Boston: (800) 865-3384 (follow the prompts)**  
**Veterans Crisis Line: (800)-273-8255 (Press 1)**  
**VA Benefits: (800) 827-1000 For information about: Education, Home Loan, Disability, Medical Care, Burial, Life Insurance and Sexual Trauma**  
**VA Caregiver Support Line: (855) 260-3274 (are you caring for a veteran at home?)**  
**VA Life Insurance: (800) 669-8477**  
**VA Education (GI Bill): (888) 442-4551**  
**VA Health Care Benefits: (877) 222-8387**  
**VA Income Verification and Means Testing: (800) 929-8387**  
**VA Mammography Helpline: (888) 492-7844**  
**VA Gulf War/Agent Orange Helpline: (800) 749-8387**  
**VA Status of Headstones and Markers: (800)-697-6947**  
**VA Telecommunications Device for the Deaf (TDD): (800) 829-4833**  
**Social Security: (800) 772-1213**  
**Medicare: (800) 638-6833**  
**The White House: (202) 456-1414**  
**Unites States Senate: (202) 224-3121**  
**United States Congress: (202) 225-3121**  
**Small Business Administration: (800) 827-5722**  
**I.R.S.: (800)-829-1040**