



Retiree Activities Office Newsletter

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Staff Corner

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Presidents' Day February 20, 2012



George Washington's Birthday. Washington was born on February 22, 1732 into a Virginia planter family. On April 30, 1789, George Washington, standing on the balcony of Federal Hall on Wall Street in New York, took his oath of office as the first President of the United States. Washington enjoyed less than three years of retirement at Mount Vernon, for he died at the age of 67 of a throat infection December 14, 1799. For the full text please visit: <http://www.whitehouse.gov/about/presidents/georgewashington>

Thank You! As we begin 2012, RAO staff wish you a **Happy, Safe, and Healthy New Year (!)** We also offer some general ***Thank You's*** to everyone who in one form or another continues to make our volunteer efforts here in the RAO rewarding, especially the **numerous** kind folks who give positive consideration to their fellow Veterans--such as during the recent flooding. I also very much appreciated my two recent (and rare) chats with U.S. military retirees William "Bear" Hudson (active with the Veterans of Foreign Wars of the U.S.), and with Ronnie Rangel (JUSMAG staff). Their professionalism is duly noted and highly valued. ☺

RAO Librarian Needed! With many patrons, and with new books arriving monthly, the RAO needs a volunteer to help keep our lending library neat and organized--typically only an hour per week. One RAO volunteer hour goes a long way towards helping to preserve a privilege that would not otherwise exist. **Please consider donating your free time!**

Reading Material Donations to RAO. We always appreciate donations of **good quality** reading material that's also in **good physical condition**. Not long ago, a large donated box contained moldy books and **live spiders**. For obvious health safety reasons, the entire box had to be disposed of.

RAO Client Assistance. Oftentimes, RAO staff is asked to assist with correspondence a client has received. Where we run into difficulty is when the current correspondence references previous mail, but the client didn't bring it with them. In most cases it's the client's responsibility to obtain and provide all pertinent correspondence--we're unable to possibly help until we know the full issue.

Direct Deposit Service. A retiree recently visited the RAO requesting help with a federal benefits payment problem. After an investigative discussion we learned that he had changed his direct deposit service from a U.S. bank to a Thai bank that **isn't** authorized to provide direct deposit service for U.S. federal benefits payments. The only bank in Thailand presently authorized by the U.S. Government to provide direct deposit service is **Bangkok Bank**.

Lastly, as a reminder, by March 1, 2013, everyone (except for certain recipients born prior to May 1, 1921) receiving federal benefits by paper check will need to switch to electronic payments. RAO staff has been advising known paper check recipients to consider switching to electronic payments sooner, rather than later so as to avoid payment disruption. We're advising as such because our concern is that the "system" will become strained with last-minute converts, which in-turn, may lead to increased errors due to the sheer volume of paperwork. As always, the choice is solely yours to make. Regarding direct deposit service, contact info for DFAS, SSA, and VA is listed on the back page of this newsletter, and RAO webpage: <http://www.jusmagthai.com/rao.html>.
GoDirect.gov: <https://www.godirect.gov/gpw/index.gd>.

(Staff Comments Continued)

RAO Director Still Needed! The sooner the RAO has a new, credible director, the faster we can further implement planned improvements to our client assistance. ☺

SSA Month of Death. If a person who receives SSA benefits dies, a benefit is not payable for the [month of death](#). E.g., if a beneficiary died any time in June, the payment dated July (which is payment for June) should be returned to sender.

VA Dependency & Indemnity Compensation (DIC). Due to changes in U.S. federal law regarding presumptive exposure to Agent Orange in Vietnam, Thailand and the Korean DMZ, the RAO recently finished a detailed and lengthy review of 300+ widow case files to determine which widows may now be entitled to DIC under the new criteria. We've identified 20 such widows and are helping them to apply for DIC. If DIC is awarded, the beneficiary may now also be eligible for [Survivor SSA benefits](#) at age 60 (age 50 if disabled).

VA Disability Claims. RAO staff cannot stress strongly enough the high importance for VA disability claimants to be very proactive with managing **their** claims. It's vital to stay on top of **personal responsibilities** in the claims process, including carefully reading all VA correspondence and appropriately responding within mandated time limits.

U.S. Postal Service Rate Increase. Starting January 22, 2012 the cost of a first-class stamp rises one-cent to 45 cents. Until the price changes take effect, consumers can still purchase 44-cent Forever stamps, which do not require additional postage after prices go up. (www.usps.com)

Helping Others. I believe that when you declare to being someone's "friend", you should truly be a friend. The same applies to helping others. RAO staff cannot do it alone, especially when 6,000+ miles from "home". Helping others requires **integrity, dedication, and a TEAM effort.**

In one case, a retiree emailed many people stating he had "helped" a very ill retiree/"friend". I factually know that a big part of his email is simply **UNTRUE**. In another case, a person claimed, "_____ is my friend and he needs help". Yet, he himself took no action to **first try** to help his friend.

Lastly, a person the RAO had formerly trusted to help a widow with a pay problem, ostensibly did little to help, and the RAO had to step back in to assist her. A senior citizen who's frail and in poor health needn't have to make 3-hour round trips to Bangkok when she **can, and should**, be assisted locally. **No pay for 11 months is DISGRACEFUL!**

APO Policy for U.S. Military Retirees in Thailand (UPDATE).

As recently addressed in one of our RAO informational emails, the local APO Superintendent has informed the RAO that some patrons continue to try to inbound ship unauthorized items in the same package with their medication when they order medication from certain sources. Packages that contain **unauthorized** items mixed in with medication will continue to be returned to sender.

Please Note: Reference the [APO Retiree Policy Memo](#) dated **1 December 2011**: "Over-the-Counter" medication is not authorized. The only medication **authorized** to receive via APO is **prescription medication**. On an upbeat note, eyeglass spectacles ordered from the [Naval Ophthalmic Support and Training Activity](#) (NOSTRA) are now authorized to ship to APO retiree boxes in Thailand.

The current [JUSMAG Mail Room Retiree Policy Memo](#) has been given to each JUSMAGTHAI Box-R holder, and is posted on the JUSMAG mail room bulletin board, in the RAO window and RAO lobby, and to the [RAO webpage](#). If you have any questions regarding APO retiree policy please contact the APO at Telephone: 02-205-5646.



JUSMAGTHAI Gouge
By JUSMAGTHAI Staff

DEERS/DoD ID Cards. The RAO continues to be contacted by retirees with detailed DEERS questions and the incorrect belief that RAO staff issue DoD ID Cards--the RAO **does not**--the JUSMAG **Joint Support Section** does. As stated on our [webpage](#), please direct detailed DEERS questions to jusmagthai@jusmagthai.org. DEERS Retiree Service Hours are **Tues-Wed-Thurs, 0800-1100 (Bldg E)**. Since DEERS sometimes "goes down", it's best to phone **Joint Support** at 02-287-1036 Ext. 180 before traveling to JUSMAG.

TRICARE – Personal Third Party Assistance to a Beneficiary.

If you're helping someone with a TRICARE claim, in order for TRICARE personnel to discuss the case with you they first need an [Authorization to Disclose Information](#) signed by the beneficiary, or if deceased, then by the next-of-kin or legally recognized representative. Furthermore, in rare cases that you may need some help from the JUSMAG TRICARE office, be sure to coordinate **all case details** with JUSMAG TRICARE staff. Failure to do so quickly leads to time-wasting confusion, duplication of effort, and a **delay** in claims resolution. JUSMAG extends basic TRICARE help to retirees and eligible dependents strictly as a **courtesy**.

Defense Finance & Accounting Service (DFAS).

2011 End of Year Mailing. Retirees will be receiving some extra documents in their end of year mailing. Please keep everything included in this mailing. Every piece of paper is important and will help you manage your pay through tax season and beyond. Here's what you will receive:

1. **Account Statement** dated December 2nd will show your new payment amount as of December 30, 2011. This includes the Cost of Living Adjustment (COLA) for 2012.
2. **Account Statement** dated December 12th will show your new payment amount as of February 1, 2012. This includes any Federal Income Tax adjustments caused by changes to the 2012 tax tables.
3. **1099R(s)** will reflect all payments you have received in 2011. Please keep in mind that due to the pay date change approved by Congress earlier last year, your 1099R will reflect 13 payments rather than 12.
4. **Retiree Newsletter** includes important updates from Retired & Annuitant Pay, as well as info about tools you can use to manage your retired pay account year round.

Annuitants will receive their 1099R and Annuitant Account Statements as they do every year. All end of year documents will be **mailed out** to retirees and annuitants between **December 12, 2011** and **January 10, 2012**.

Current Contact Information Crucial to Receiving 1099R. It's important that our members keep their contact information current. The number one reason a retiree or annuitant doesn't receive their 1099R is because it is sent to the wrong place.

If a retiree or annuitant did not have their **correct** address on file with DFAS in early December, they will experience a delay in receiving their end of year documents. If a member does not have an active [myPay](#) account and calls or sends a written request in to DFAS Cleveland, processing a change of address and reissuing a new 1099R will take at least 30 days.

Retirees and annuitants with an active [myPay](#) account can decrease their wait time for an address change and new 1099R by logging in and updating their own account. Changes take effect in 3-5 business days, and a copy of their 1099R can be printed directly from [myPay](#). For more information about account maintenance, 1099R requests, and logging in to [myPay](#) visit the DFAS website: <http://www.dfas.mil/retiredmilitary.html>.

(RAO Reminder: Updating your information in DEERS **does not** update your information with DFAS (and vice-versa)-- you must individually update your DFAS and DEERS records. Internet using retirees can **easily** change bank and mailing addresses by using [myPay](#).)

13 Pay Dates May Affect Retiree Tax Liability. Pay dates for retirees were adjusted in mid-2011 to comply with the 2011 National Defense Authorization Act. This may affect retired members' tax liability for 2011.

Military retired pay must now be paid on the first day of the month. When that day falls on a weekend or national holiday, the pay date must be moved to the previous business day.

For the 2011 calendar year only, this means that military retirees will receive 13 rather than 12 payments.

The following entitlements are affected by this change:

- Retired Pay
- Concurrent Retirement Disability Pay (CRDP)
- Combat-Related Special Compensation (CRSC)

Retirees with obligations such as garnishments, court-ordered child support payments, former spouse payments or allotments will see the associated deduction applied to all 13 payments this year.

Please keep in mind that receiving 13 pays in 2011 may affect retired member's tax liability for that year. Our Customer Service Representatives cannot provide tax advice. We suggest that retiree's contact their tax advisor or the Internal Revenue Service.

For tax year 2012 and beyond, retirees will once again receive their normal 12 payments. Annuity pay is NOT affected by this change in monthly payments.

Retirees & Annuitants Receive Cost of Living Adjustment.

For the first time since 2008 there will be a Cost of Living Adjustment (COLA). Based on the increase in the Consumer Price Index, there will be a 3.6% COLA for retired pay and Survivor Benefit Plan annuities effective December 1, 2011. The COLA is payable on December 30, 2011 for retirees, and January 3, 2012 for annuitants.

Retirees who received a Career Status Bonus (CSB) will receive a 2.6 percent increase. Those who retired between January 1, 2011 and September 30, 2011 will receive a partial COLA based on the quarter they retired in.

DFAS (continued from previous page).

CRSC/CRDP Open Season is Coming! Retirees eligible for both Concurrent Retirement and Disability Payment and Combat-Related Special Compensation may participate in the CRSC/CRDP Open Season this year.

The Open Season Election Form, which arrives by mail, allows retirees to choose which payment they wish to receive. Federal law prohibits receiving both CRDP & CRSC.

CRSC/CRDP election forms will be mailed out mid-December and all eligible retirees should receive their form by January 1, 2012.

Forms should only be submitted if the retiree is making a change. Envelopes must be postmarked by January 31st. If postmarked after this date, the form will not be processed and the current payments will continue.

Retired & Annuitant Pay Offers eRAS to All Retirees. Did you know that on November 1st, DFAS started offering all military retirees an electronic Retiree Account Statement (eRAS) on [myPay](#) every month?

The eRAS provides a complete summary of a military retiree's pay, deductions and benefits. The statement includes information about allotments, income tax withholdings, direct deposit information and a Survivor Benefit Plan counter that shows plan members how much longer they have to pay premiums.

Military retirees can view their eRAS by logging into **myPay** (<https://mypay.dfas.mil>), the official online account management system for military members and DoD employees. Retirees who do not have current user IDs or passwords for **myPay** can find instructions on how to get them at <http://www.dfas.mil/retiredmilitary>. Links to the instructions are located in the upper right hand corner of the Retired Military and Annuitants section under the [myPay](#) Login Instructions heading.

Retirees who choose to register their email addresses with **myPay** will receive an email notification every month when their eRAS is available. Additionally, keeping a current email address on record allows DFAS to email a new temporary password in the event one is forgotten or if the retiree suspects their password has been compromised.

If a retiree finds that something needs to be updated while viewing an eRAS, most necessary account changes can be made in minutes using [myPay](#).

MilConnect is New Online Portal for Department of Defense (DoD) Beneficiaries.

A range of information about DoD benefits and eligibility is now available online--milConnect and eCorrespondence--give beneficiaries 24/7 access to personnel information; the ability to update information related to health, education and other benefits; and email notifications about changes in benefits.

MilConnect, at <https://www.dmdc.osd.mil/milconnect/> and through a mobile application for the Android smart phone (available in the future for iPhones, and other smart phones and mobile devices), was known for a year as the mydodbenefits website. The revamped milConnect site is available online to all DoD beneficiaries, their spouses and children age 18 or older. Users can sign on several ways.

Anyone who has a common access card, a DFAS [myPay](#) account logon, or a DoD Self-Service or DS logon can sign in on the MilConnect website, or apply at the site for a DS logon. MilConnect information comes from the Defense Enrollment Eligibility Reporting System called DEERS.

Sponsors can view information about all dependents listed in DEERS, but for now eligible dependents can see only their own information. Beneficiaries who use milConnect can update DEERS contact information, manage health care enrollments, locate the nearest military ID card issuing facility, view personnel information, transfer education benefits to eligible family members, view group life insurance information, and manage other information.

The smart phone app lets users find sites for the Real-time Automated Personnel ID System called RAPIDS, where military members receive new ID cards, military treatment facilities, and contact info for TRICARE regional offices.

Related to milConnect is an initiative called eCorrespondence that will use email notifications of changes in benefits rather than postal service letters for active-duty service members, National Guard and Reserve service members on periods of active duty.

According to Mary Dixon, the director of the Defense Manpower Data Center (DMDC); "We're hoping to continue to expand both the things that we let you know by email and to expand to other kinds of benefits changes and to additional populations," she said, including retirees. "It's a little bit hard with retirees because we don't necessarily know their email addresses," she added. "But that's something they can enter into the system on [milConnect](#)."

Internal Revenue Service (IRS) – 2011 Tax Year Income Tax Filing Deadline is April 17, 2012.

IRS Publication 54

Tax Guide for U.S. Citizens & Resident Aliens Abroad

<http://www.irs.gov/pub/irs-pdf/p54.pdf>

› **Excerpt from IRS Pub 54 – Filing Requirements:** If you are a U.S. citizen or resident alien, the rules for filing income, estate, and gift tax returns and for paying estimated tax are generally the same whether you are in the United States or abroad. **When to File & Pay:** If you file on a calendar year basis, the due date for filing your return is April 15 of the following year. In general, the tax shown on your return should be paid by the due date of the return, without regard to any extension of time for filing the return. **Extensions:** You can get an extension of time to file your return. In some circumstances, you can also get an extension of time to file and pay any tax due. However, if you pay the tax due after the regular due date, interest will be charged from the regular due date until the date the tax is paid. **Automatic 2-month extension.** You are allowed an automatic 2-month extension to file your return and pay federal income tax if you are a U.S. citizen or resident alien, and on the regular due date of your return: You are living outside of the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico. **How to get the extension.** To use this automatic 2-month extension, you must attach a statement to your return explaining which of the two situations listed earlier qualified you for the extension. **(See the full text in IRS Publication 54, or contact the IRS or a tax professional.)**

- **IRS Main Site:** <http://www.irs.gov>
- **IRS Forms & Publications**
<http://www.irs.gov/formspubs/index.html>
- **IRS – U.S. Citizens and Resident Aliens Abroad**
<http://www.irs.gov/businesses/small/international/article/0,,id=97324,00.html>
- **American Citizen Services, U.S. Embassy, Bangkok**
http://bangkok.usembassy.gov/acs_taxes.html
 - **Tax Preparers/Consultants**
http://photos.state.gov/libraries/thailand/231771/PDFs/tax_consultants.pdf
- **American Citizen Services, U.S. Consulate, Chiang Mai**
<http://chiangmai.usconsulate.gov/service/u.s.-taxes.html>

Everyone Can e-File, and Everyone Can e-File Individual Tax Returns for Free. Last year, nearly 100 million taxpayers opted for the safest, fastest and easiest way to submit their individual tax returns--IRS e-file. Since 1990, taxpayers have e-filed nearly 1 billion Form 1040 series tax returns safely and securely. E-file is the norm and with Free File, everyone can file Form 1040 series tax returns for free!

IRS E-File: <http://www.irs.gov/efile/index.html>

EVERYONE is Eligible to Free File!

Let **Free File** do the hard work for you with brand-name software or online Fillable Forms. You can prepare and e-file your federal return for free. Participating software companies make their products available through the IRS. Some also support state tax returns.

- **IRS Free File: (Available January 17, 2012)**

<http://www.irs.gov/efile/article/0,,id=118986,00.html>

Individual Taxpayer Identification Number (ITIN). During the process to apply for an **ITIN**, the IRS requires foreign documents to be certified (legalized) by the foreign authority that issued the documents, hence, Thai documents must first be legalized by the Thai Ministry of Foreign Affairs (MFA) on Chaeng Wattana Rd. in Bangkok. Once you've accomplished legalization, visit American Citizen Services (ACS, U.S. Embassy or U.S. Consulate) and have your documents authenticated (notarized) by ACS. The ACS fee for notarization is \$50 per document. Neither ACS nor RAO track the MFA legalization fee. Contact MFA to learn more: <http://www.mfa.go.th/web/2689.php>.

Do You Have a Foreign Financial Account? The Law – Any United States person who has a financial interest in or signature authority over any financial account(s) located outside of the United States is required to file a **Form TD F 90-22.1**, Report of Foreign Bank and Financial Accounts (FBAR), if the aggregate value of these accounts exceeds \$10,000 at any time during the calendar year. **How to comply with the law:**

- Answer FBAR-related questions on federal tax and information returns. For example: Check the block on Form 1040 Schedule B, Part III.
- Complete **Form TD F 90-22.1**.
- Mail the completed form to: **U.S. Dept. of the Treasury**
P.O. Box 32621
Detroit, MI 48232-0621
- The form must be received by June 30 of the year following the calendar year being reported.
(<http://www.irs.gov/pub/irs-pdf/p4261.pdf>)

Social Security Administration (SSA).

Lawful Permanent Residents (Green Card holders). For U.S. income tax purposes, lawful permanent residents (green card holders) are considered resident aliens until their lawful permanent resident status under the immigration laws is either taken away or is administratively or judicially determined to have been abandoned. **Social security benefits paid to a green card holder are not subject to 30% withholding.** If you are a green card holder and tax was withheld in error on your social security benefits because you have a foreign address, the withholding tax is refundable by the Social Security Administration (SSA) or the IRS. For more information, please see IRS Publication 915: <http://www.irs.gov/pub/irs-pdf/p915.pdf>.

I received Form SSA-7162 in the mail? What is it for? What should I do with Form SSA-7162?

The Social Security Administration periodically sends Form SSA-7162 to a beneficiary living outside the United States to figure out if the beneficiary is still eligible to receive benefits. When you receive this form, you should answer the questionnaire and return it to the office that sent it as soon as possible. The form will include instructions and provide the address where you need to return the form. Generally, a self-addressed envelope is enclosed, too. All you need to do is affix postage and mail it. If you do not return this form in a timely manner, your payments will stop.

In addition to responding to the questionnaire, you should notify the Social Security promptly about changes that could affect your payments. If you fail to report something or deliberately make a false statement, you could be penalized by a fine or imprisonment. You also may lose some of your payments if you do not report changes promptly.

It's important that you report any change of address to the Social Security Administration to ensure you get this questionnaire and other important notices from SSA. FBU can help you report a change of address to the Social Security Administration. If your benefits are suspended because SSA did not receive your completed Form SSA-7162, FBU can help you restore your benefits.

Learn more about this topic in FAQs on the SSA website <http://www.ssa.gov/> and in the following publication: <http://www.ssa.gov/pubs/10137.html#how>

See Right-Hand Column for SSA Manila FBU Contact Info →

Medicare Part B – General Enrollment Period.

TRICARE For Life & Medicare Part B. General enrollment period (Jan-Feb-Mar) for Medicare Part B is here! With entitlement to Medicare Part A, TRICARE Standard eligibility ends. To be TRICARE For Life eligible, enrollment in Medicare Part B is a must (normally 90 days before age 65, and up to four months after age 65 (seven-month enrollment period). If you're eligible for Medicare Part B, but didn't sign up when you first became eligible for Medicare, you now have another chance to apply.

Medicare & You – Official U.S. Government Handbook.

<http://www.medicare.gov/publications/pubs/pdf/10050.pdf>

If you didn't sign up for Part A and/or Part B (for which you pay monthly premiums) when you were first eligible, you can sign up between January 1–March 31 each year. Your coverage will begin July 1. You may have to pay a higher premium for late enrollment.

Part B Late Enrollment Penalty

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it. Usually, you don't pay a late enrollment penalty if you meet certain conditions that allow you to sign up for Part B during a special enrollment period ([2012 Medicare Handbook](#)). If you have limited income/resources, see [Handbook] page 97 for info about help paying your Medicare premiums.

How Much Does Part B Coverage Cost? You pay the Part B premium each month. Most new enrollees will pay the standard premium amount (\$99.90 for 2012). However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above \$85,000, you may pay more ([2012 Medicare Premiums and Deductibles](#)). Your modified adjusted gross income is your adjusted gross income plus your tax exempt interest income. Each year, Social Security will notify you if you have to pay more than the standard premium. Whether you pay the standard premium or a higher premium can change each year depending on your income.

Medicare Part B Premiums:

Rules For Beneficiaries With Higher Incomes

<http://www.socialsecurity.gov/pubs/10161.pdf>

Medicare Part B Enrollment – Contact SSA Office, Manila PI:

• Email: FBU.Manila@ssa.gov / Tel: +63-2-301-2000

Arlington National Cemetery. Arlington National Cemetery Breaks Ground for Columbarium. Arlington National Cemetery began its first major construction project in nearly eight years today with a ground-breaking ceremony for a 20,000-niche columbarium that will extend the life of the cemetery's inurnment space to 2024.

A columbarium is a structure that holds urns containing cremated remains. Construction on the cemetery's ninth columbarium begins in January, with completion expected in June 2013, said Army Col. Victoria Bruzese, the cemetery's chief engineer.

The new structure will dwarf the previous eight columbariums, she added, the largest of which contains 8,000 niches and the smallest 3,000. "This will be 540 feet long, 116 feet wide, and at its highest elevation about 11 feet tall," Bruzese said following the ground-breaking.

"We'll have more than 20,000 niches, which gives us the ability to have three to four inurnments within each niche -- service member, spouse, children -- so we're looking at more than 60,000 inurnments, so that's significant." The new columbarium will be almost the length of two football fields.

Kathryn Condon, executive director of the Army National Cemeteries Program, told the audience of mostly cemetery grounds-keepers and staff workers that construction of the new columbarium would "extend the life of our inurnment space out to 2024."

Officials also plan to expand the cemetery's grounds on two sides by another 70 acres. That will further extend the cemetery's ability to handle inurnments, burials and possibly mausoleums out to the 2050s, Bruzese said. She noted the biggest challenge to overcome will be the lack of attention paid to the infrastructure over the years.

"There are two expansion opportunities here on the horizon -- our Millennium Project, which is a 30-acre combination of land we acquired from Fort Myer and the National Park Service, and already existing [cemetery] land that will increase our in-ground and niche burial capability," Bruzese said.

The second expansion includes a 40-acre plot that's now occupied by the Navy Annex on the cemetery's south side.

(<http://www.defense.gov/news/newsarticle.aspx?id=66299>)

National Personnel Records Center (NPRC) - Military Records. The National Personnel Records Center has a new address:

**National Personnel Records Center
1 Archives Drive
St. Louis, MO 63138-1002 USA**

Military personnel records are in the process of moving. The entire move should be completed by Summer 2012.

As a reminder, ALL retiree and Honorably Discharged veterans should ensure that their family knows the location of their military Separation Document (DD Form 214 from 1950 to present and WD (War Department) Form 53-55 and other variations prior to 1950). Note that registering a copy at the county court house may make that document a public record. Separation Documents issued after 1969 may contain a Social security Number which could be used for identity theft. Storing the Separation Document in a safe deposit box may make it difficult to retrieve immediately upon the death of the retiree or honorably discharged veteran. The **better storage locations** are:

1. **Fire safe** in a secure location of the house (not in the bedroom as this is where most thieves search first).
2. In a **watertight food container** (Glad, Tupperware. etc.) in the refrigerator. Most refrigerators are fire resistant. Additionally, a refrigerator is heavy enough to fall through the floor of a building into the cooler part of the fire in the basement and better survive. Finally, a refrigerator is large enough to be easily located in the ash and rubble of a fire or other serious incident. (As a bonus, everyone has a refrigerator, not everyone has a fire resistant storage box).

Be sure to inform your spouse and relatives where to locate your Separation Document, and important papers.

Military Personnel Records

<http://www.archives.gov/st-louis/military-personnel/>

Veteran Medical & Health Records

<http://www.archives.gov/veterans/military-service-records/medical-records.html>

RAO Comment on Protecting Paper Records: The RAO often sees client paper records that are in poor physical shape. An inexpensive yet effective way to help protect vital paper files is to use resealable 2-gallon plastic storage bags. An additional low-cost method is to use "sheet protectors" available at most office supply stores.

Department of Veterans Affairs (VA).

VA Clothing Allowance. Secretary of Veterans Affairs Eric K. Shinseki announced 16 NOV the publication of a final regulation in the Federal Register on clothing allowance that expands the eligibility criteria for Veterans with multiple prosthetic and orthopedic devices, or skin conditions caused by prescribed medications.

“Veterans whose service-connected disabilities require prosthetic appliances and skin medications deserve financial assistance for the extra clothing they have to purchase,” said Shinseki. The new regulation provides the criteria for more than one annual clothing allowance in situations where distinct garments are affected, and ensures Veterans are adequately compensated for any damage to clothing.

Veterans, who because of a service-connected disability, wear or use a prosthetic or orthopedic appliance that tends to wear out or tear clothing, are eligible for payment of an annual clothing allowance. Examples of appliances include an artificial limb, rigid extremity brace, rigid spinal or cervical brace, wheelchair, crutches or other devices prescribed for the Veteran’s service-connected disability. Veterans, who because of a service-connected skin condition use a medication that caused irreparable damage or stains to outer garments, are also eligible for payment of an annual clothing allowance.

The application period for an annual clothing allowance is 1 AUG through 31 JUL of each calendar year. Payment of more than one clothing allowance to qualifying Veterans will occur in calendar year 2012. VA is in the process of revising VA Form 10-8678, Application for Annual Clothing Allowance, to accommodate application for more than one annual clothing allowance.

In the meantime, if a Veteran wishes to claim more than one allowance, they may continue to download and complete the current forms at: <http://www.va.gov/vaforms/medical/pdf/10-8678-fill%204-08.pdf> and <http://www.vba.va.gov/pubs/forms/VBA-21-4138-ARE.pdf>, to indicate that he or she desires consideration for more than one annual clothing allowance. Veterans are also encouraged to visit VA’s web portal eBenefits-Compensation for information on the clothing allowance and other VA benefits. Veterans can also contact their nearest VA regional office at 1-800-827-1000 for info about applying for more than one clothing allowance. (<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2218>)

VA Foreign Medical Program (FMP) – Direct Billing. This initiative is primarily directed towards Veterans residing in or traveling through Thailand with a service-connected disability rated by the VA from 0% to 100%. Veterans from other Pacific Rim countries can be considered. Service-connected Veterans can get medical care for their VA-rated service-connected disabilities to include medications without paying up front for it (at certain locations). **PLEASE** remember this: FMP will **ONLY** pay for service-connected medical treatment and items.

For detailed information please contact:

- **Chris Palombi**, Tel: 081-283-5075 (11:00-23:00 daily)
Email: swagman_asia@hotmail.com
Covering Bangkok, Pattaya, and the South
- **Jim Gilmore**, Tel: 084-667-7286 (10:00-21:00 daily)
Email: jim.fmp@gmail.com
Covering Bangkok, Pattaya, and the South
- **Ace Hatton**, Tel: 087-172-6477 (10:00-20:00 daily)
Email: acemate1@gmail.com
Covering Chiang Mai and the Northwest

RAO Note: The RAO isn’t involved with this initiative; therefore, please direct any pertinent questions to one of the listed POCs. *Thank You for Serving!*

What is CHAMPVA? CHAMPVA is a health benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries (see Fact Sheets [01-03/01-04](#) for criteria for CHAMPVA coverage). CHAMPVA is managed by the VA’s Health Administration Center in Denver, CO.

To be eligible for CHAMPVA, the beneficiary **cannot** be eligible for TRICARE. CHAMPVA provides coverage to the spouse or widow(er), and to the children of a veteran who:

- Is rated permanently and totally disabled due to a service-connected disability, or;
- Was rated permanently and totally disabled due to a service-connected condition at the time of death, or;
- Died of a service-connected disability, or;
- Died on active duty and the dependents are not eligible for DoD TRICARE benefits.

For full information, please visit the CHAMPVA webpage at:
<http://www.va.gov/hac/forbeneficiaries/champva/champva.asp>
<http://www.va.gov/hac/factsheets/champva/FactSheet01-03.pdf>
<http://www.va.gov/hac/factsheets/champva/FactSheet01-04.pdf>

VA (continued from previous page).

Geriatrics and Extended Care. VA cares for aging and chronically ill Veterans. The programs and services that focus on older as well as younger Veterans with chronic illness or significant functional impairment are overseen by the [Office of Geriatrics and Extended Care](#).

If there is an elderly chronically ill or functionally impaired Veteran in your family, there are very helpful web sites that describe the services they deserve and guide you to the information you need.

After you review all of the programs, consult with your VA or family doctor to help you decide the best service for you or the Veteran in your family.

Veterans of all ages may need VA's long-term care programs and services, depending on their condition. The four major service components of the Office of Geriatrics and Extended Care are:

- Nursing Home Care
- Residential Care
- Home and Community Based Services
- Geriatric Care

Nursing Home Care may be provided at VA Community Living Centers, Contract Nursing Homes or State Veterans Homes.

People are most familiar with [VA Community Living Centers](#). They used to be called Nursing Homes. They provide short-stay and long-stay nursing home care to Veterans on or near a VA Medical Center.

Other nursing home programs include [State Veterans Homes nursing homes](#) and [community nursing home care](#). Most of the nursing home programs including [VA Community Living Centers](#) offer [Palliative Care](#), [Hospice Care](#) and [Respite Care](#). Each of these can give Caregivers a period of relief from the demands of providing daily care.

Residential Care includes Community Residential Care and Medical Foster Homes. [Community Residential Care](#) provides health care supervision to Veterans who are not able to live independently but are in need of hospital or nursing home care.

[Medical Foster Homes](#) are programs that match a Veteran with a community caregiver who takes the Veteran into their home and provides 24-hour supervision and assistance.

Home and Community Based Services are the programs that Veterans can receive in their homes or on an outpatient basis in their community.

All Veterans enrolled in the VA healthcare system are eligible for [home and community based care](#). These include Adult Day Health Care, Home Based Primary Care, Homemaker and Home Health Aide Care, Hospice and Palliative Care, Purchased Skilled Home Care, Respite Care and Veteran Directed Home & Community Based Services.

Geriatric Care programs and services focus on the [clinic-based care](#) of community-dwelling elderly Veterans. The programs are Alzheimer's & Dementia Care, Geriatric Evaluation and Management and Geriatric Primary Care.

(<http://www.va.gov/health/NewsFeatures/20111214a.asp>)

Traumatic Injury Protection Now Covers Genital Injuries. If traumatic brain injury is the signature wound of the wars in Iraq and Afghanistan, then improvised explosive devices are the signature weapons. The concussive force from the blast rattles brains against the skull, which can result in devastating and lifelong injuries. But the shrapnel from the bombs is just as destructive.

The nature of the weapons used—buried in walls, floors, roads, and trails—can produce injuries to the reproductive organs with uncommon frequency compared to other conflicts. In recognition of this trend, Veterans with traumatic genitourinary injuries [are now qualified](#) under the Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI).

Men and women are both covered under TSGLI for genitourinary injuries. For men, a lump-sum payment of \$25,000 would be given for each testicle lost. The loss of a penis—or severe damage that would result in the inability to have intercourse—would result in a payment of \$50,000. For women, \$25,000 would be granted for loss of one ovary, or \$50,000 for both. Loss or severe damage to the uterus or vaginal canal would result in a payment of \$50,000.

Payments for these injuries are retroactive to October 7, 2001; the start of the war in Afghanistan. If you or a family member may qualify, visit the [TSGLI page](#) for frequently asked questions, a procedure guide, a list of service contacts, and an application for TSGLI benefits.

(<http://www.va.gov/opa/pressrel/pressrelease.cfm?id=2226>)

Colonel Edward A. Swanda

Chief, JUSMAGTHAI

Mr. Victor J. Loschinkohl, GS-14

Deputy Chief, JUSMAGTHAI

· RAO Coordinator ·

HQ JUSMAGTHAI

Retiree Activities Office (RAO)

Integrity - Service - Excellence

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Email: raothailand@jusmagthai.org

Web: <http://www.jusmagthai.com/rao.html>

Hours: Tues-Wed-Thurs, 0930-1430

· **U.S. Mission - 2012 Holidays (U.S. & Thai):**

Jan 2, 16; Feb 20; Apr 6, 13, 16; May 7, 28;
Jun 4; Jul 4, Aug 13; Sep 3; Oct 8, 23;
Nov 12, 22; Dec 5, 10, 25, 31; Jan 1, 2013.

· **JUSMAG - TRICARE Health Benefits Advisors** (Rm. J-202, Ext. 512)

Retiree Hours: Tuesday-Wednesday-Thursday, 0800-1100

Email: nursetida.th@jusmagthai.org

Web: <http://www.jusmagthai.com/medical.html>



· **JUSMAG - DoD ID Card Issue & DEERS Updates** (Rm. E-206, Ext. 180)

Retiree Hours: Tuesday-Wednesday-Thursday, 0800-1100

Email: jusmagthai@jusmagthai.org / JUSMAG: [DEERS & DoD ID Cards](#)

· **JUSMAG - Unit Mail Room** (Rm. C-109, Ext. 168 - Please Call after 1300)

Hours: Monday through Friday, 1030-1200 & 1300-1600 ([Retiree Policy](#))

· **American Citizen Services, U.S. Embassy, Bangkok**

Mon-Fri, 0730-1100, 1300-1400 (By [Appt.](#)) (Closed Last Friday of Month)

Tel: 02-205-4049 / Emergency After-Hours, Tel: 02-205-4000

Email: acsbk@state.gov / Announcements: <http://tinyurl.com/2vbj61>

Web: <http://bangkok.usembassy.gov/service.html> (Closed Holidays)



· **American Citizen Services, U.S. Consulate, Chiang Mai**

Mon-Fri, 0730-1630 (By [Appt.](#)) (Closed Last Friday of Month)

Emergency Tel: 05-310-7777 / Email: acschn@state.gov

Web: <http://chiangmai.usconsulate.gov/service.html> (Closed Holidays)

· **DFAS: Customer Inquiry**, Tel: 1-216-522-5955 or 1-800-321-1080

· **SSA Manila**: Email: FBU.Manila@ssa.gov, Tel: +63-2-301-2000 (Ext. 9)

· **TRICARE Overseas**: Email: sin.tricare@internationalsos.com, Tel: +65-6339-2676

· **VA**: General Inquiry: <https://iris.custhelp.com/>, Tel: 1-800-827-1000

· **VA Pension Management Center**: Inquiry: [IRIS](#), Tel: 1-877-294-6380

◦ The mentioning of any product, service or organization does not imply an endorsement by any DoD agency. ◦

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