



# Retiree Activities Office Newsletter

Published Quarterly  
Volume 32, Issue 3

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Tel: 02-287-1036 Ext. 165

July 1, 2010

## Director's Corner

Lt Col Bruce Postel, USAF (Ret)  
Director, Retiree Activities Office (RAO)



~ Happy Independence Day! ~

**Independence Day.** Commonly known as the **Fourth of July**, it's a [federal holiday](#) commemorating the adoption of the [Declaration of Independence](#) on July 4, 1776, declaring independence from the [Kingdom of Great Britain](#). On this day in 1776, the Declaration of Independence was approved by the Continental Congress, setting the 13 colonies on the road to freedom as a sovereign nation. In July 1776, the estimated number of people living in the 13 colonies was 2.5 million. In the US today it's 309.6 million!

**Attention on Deck!** A Hearty **Welcome Aboard!** to JUSMAG's YN2 Nguyen and his family! YN2 Nguyen is JUSMAG's new DoD ID Card issuer (with many other duties!) and successor to YN1 Joe Nesser who recently retired. YN1 Nesser was very supportive of retirees and a big help to the RAO; when we needed clear, mature answers YN1 Nesser was our man! **Thank You, Joe!** YN2 Nguyen is currently sailing solo on the job until the replacement Air Force support specialist touches down. We sincerely wish YN2 Nguyen and his family our **Very Best**, and the Nesser family **God Speed!**

**Thank You!** A special **Thank You** to LTC Michael Stelzig, a previous RAO coordinator who PCS'd last year. LTC Stelzig was highly supportive of the retiree community--**HOOAH!** **Thank You** to these other very **Helpful Folks:** Robert White (K-buri) for gouge on a bank account concern (next issue). Chris Palombi and Mike Holmes for their collaboration on several informational products. Bill Mann for donating books and reading material. Gerald Forbes for SSA gouge (page 4). Donovan Kundiger for great information on many subjects. Lee Askelson for VA Pension info. **Thanks!**

**RAO Newsletter.** Of the 700+ Veterans on our client list, over 90% are internet users! Over 630 Veteran clients embracing the digital age made going to email delivery that much more sensible. This issue of *Monsoon Times!* marks the expansion from four to six pages. **Enjoy!**

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**Emailing the RAO.** The RAO receives daily a large volume of emails. We welcome your emails and we simply ask you to help us manage our inbox by following these basic ground rules: Keep it **professional** and **relevant**, no jokes, no CAPWIZ or legislative updates (unless a bill is signed into law--we do like those!), and especially, no political commentary, be it U.S. or Thai. Please don't misconstrue our request as we genuinely respect good intentions. ☺

**RAO Closed:** July 27-29 for mission-essential tasks.

**Fraud.** A certain spouse asked me a specific question regarding how to defraud the U.S. government (USG) when a Veteran passes away...**Huh?!** She asked her question in unmistakable, clearly spoken English. The temerity to believe we would help an alien defraud the very country and noble principles Honorable Americans sacrificed life and limb for, is astounding! *Is this an isolated incident or a coordinated scheme?* Any effort to defraud the USG has legal consequences and also negatively impacts **ALL** honest survivors. *Think it takes a long time now to receive survivor benefits?* How long do you think it'll take when benefits applications are first placed under the proverbial microscope due to elevated fraud concerns?

In another example of fraud, there's the now-deceased U.S. citizen who duped a particular group of Veterans into believing he was a highly-decorated U.S. Marine who had served in Vietnam--he wasn't even a Veteran! We can't be sure if the spouse knew the truth, but sadly, there's a young daughter in the mix. The widow came into the RAO with a 'helper' to apply for benefits--when we learned the truth the RAO immediately terminated all assistance and notified various US federal agencies. **Stolen Valor!**

(Director's Comments continued from page 1)

**Seriously?!** Being that this RAO historically has functioned as an RSO (Retiree Services Office) instead of a true RAO (big challenge right now), we see a varied cross-section of personalities and behavior, and we occupy front row seats to the human condition. Example: An able-minded retiree rolls in, doesn't say hello, and with a rude tone asks us to change the address on his magazine subscription. *Do you seriously think we volunteer our time and personal expense to travel to JUSMAG just so we can change your magazine address?* We didn't. Another retiree rolls in complaining that a Visa to the U.S. was denied for his partner, and proceeded to menacingly vent his anger on the RAO staff--he was promptly ejected. A well-known retiree complained to the Chief, JUSMAG-Thai about the RAO's closure for last year's renovation (Oct 09)--**What?!** *Why would you not want the RAO staff and clients to enjoy a clean and safe office environment?* Yet another retiree 'threatened' to complain when we revised our client service hours earlier this year. *We're volunteers--do you seriously think you can force someone to volunteer more?* Naturally, that person didn't offer to volunteer. Then there's the widow who offered me part of her government life insurance (GLI) payout if she was successful in obtaining it--**No Thanks!** (Her husband didn't have GLI). Lastly, another widow was so thankful for assistance she wanted to show her profound thanks in an 'extra-special' manner. **Crikey!**

**RAO Status.** It's been one year now since I first sat in the Director's chair (1 July 2009), and I can genuinely say that it's been an overall highly rewarding and very interesting experience. Whilst July and August last year presented unique challenges for the RAO, by September's end we had successfully steered into the wind and were able to start tackling our high-priority opportunities for improvement.

During the past 12 months we initially published, then upgraded, our [Webpage](#); Fully redesigned and expanded our [Quarterly Newsletter](#); Modernized the [Survivor Assistance Guide](#) with online sources and example forms--and released it to everyone, not just to RAO staff and VFW Post Service Officers; Added online sources to the [Benefits Checklist](#) to save you time and hassle; Published two [VA Disability Process](#) information papers; Squared away the Library (phase I), and; Functionalized our Lobby Info Board.

JUSMAG also effected facility repairs and increased our information technology capability. Why reference 3-year old printed publications when the latest up-to-date gouge can be found online at one's fingertips, in mere seconds!

All that being said, the current level of effort required to **effectively** and **professionally** run this official DoD activity exceeds the current capability of our staff, meaning, the RAO is in critical need of volunteer help (been needed for several years). In addition to modernizing our operation, the RAO still struggles with stubborn legacy issues that continue to hinder us on a near-daily basis. I fully make known the RAO's status and I'm not the least bit hesitant to admit we need your help. It's a pure numbers and time challenge: 700+ Veterans and 380+ widows, but only two full-service advisors. Moreover, my 60-hour work weeks are no longer sustainable, and will soon end. Looking back, it appears the RAO reached the tipping point 3-4 years ago, but I cannot find any requests for help during that time. The RAO simply cannot sustain timely, **accurate** client service--much less continue with organizational improvements--if **credible** help isn't received--**SOON!**

**Volunteer Request.** By definition and charter, the majority of RAOs do not perform casualty assistance. If this RAO is to continue casualty assistance, we **urgently** need a Casualty Assistance Officer. Are you willing to join the team that's still serving and help your fellow Veterans? Casualty assistance takes up a large portion of our time, and its start-wait-start again nature makes it difficult for us to focus on providing other needed assistance. On one hand, I find casualty assistance to be the most interesting aspect of RAO volunteerism, but conversely, it requires an investment in time. A casualty assistance officer can enjoy flex-time--use an appointment system to manage your time, and come in to the office when needed. Our easy-to-follow **Survivor Assistance Guide** takes the guesswork out of casualty assistance. For someone interested in volunteering, casualty assistance is a win-win for all!

**Repeat Request:** The RAO also urgently needs another **Benefits Advisor**. Being a Benefits Advisor (or Casualty Assistance Officer) requires a **commitment** in time and a **dedication** to helping others. 2-3 days per week. Being a Benefits Advisor requires **integrity**, reliability, patience and understanding, strong listening skills, self-motivation, **attention-to-detail**, computer skills, **and** a healthy sense of humor! Bottom-line, a Benefits Advisor **MUST** be able to work well with others--workplace disharmony is not an option. Are you familiar with the expression, "*His/her presence is worse than a vacancy?*" Believe me when I say we're not interested in just filling a square--candidates **will** be vetted. Our clients deserve that much. **New candidates only**, please. Thank You in advance!

## JUSMAG-THAI Gouge

By JUSMAG-THAI Staff



**Dental Services.** Update: You may email the Dental Office at [acsadental@state.gov](mailto:acsadental@state.gov) or please Call: 02-205-4134 for more information or to make an appointment.

**TRICARE.** A couple of items this time around. Firstly, the TRICARE overseas claims processor, WPS (Wisconsin Physicians Service) has begun requesting more and more claimants to provide proof of payment with their claims, meaning, an itemized invoice by itself is no longer sufficient. Claims submitted without proof of payment are being delayed until proof is furnished, and denied if it isn't. Why is WPS doing this? Simple--fraud prevention. Certain care providers in Thailand continue to want beneficiaries to sign blank claim forms--and beneficiaries are doing it! Ladies and Gentlemen, **STOP** signing blank claims forms! WPS has taken notice of this unlawful practice as well as other recent attempts at claims fraud from Thailand. Hence, proof of payment is one method of fraud prevention that's being employed. Further, are a few measly extra dollars really worth the risk of losing your DoD medical coverage for the remainder of your life if you're caught engaging in fraud? How do you feel about incarceration? This is a very serious legal matter. ~Nurse Thida, x512.

**RAO Director's Comment:** Very recently, a particular retiree palpably **harassed** the TRICARE nurses by phoning them an inexcusable **21 times**, demanding exception-to-policy special treatment. I neither know of, nor care about, the medical details, but the potential impact to the retiree community I most certainly do care about! Since the person in question knows exactly who I am referring to, let it be known that I have reported your name to JUSMAG. Unprofessional behavior such as this reflects negatively on ALL retirees and is of such an egregious nature, it needs to be openly highlighted. The TRICARE staff is not funded to help retirees--as it is, the TRICARE nurses are already working daily overtime. If anyone disagrees with TRICARE policy then contact TRICARE and/or your elected representatives. *How many more abusive issues like this before JUSMAG finally ends TRICARE assistance to retirees?*

**DEERS - Change of Address.** There are a number of ways to submit a change of address (COA) on yourself or any of your dependents. In regards to TRICARE this is necessary because the address you have on file determines

who will pay your claim, where you must submit it, and where new information on the various TRICARE programs will be mailed. **It can be done by:**

- In person at JUSMAG: Tues-Wed-Thurs, 0800-1100.
- Online at: [www.dmdc.osd.mil/appj/address/index.jsp](http://www.dmdc.osd.mil/appj/address/index.jsp) (Access may not be available for your system set-up.)
- Phone: 1-800-538-9552 / TTY/TDD: 1-866-363-2883
- Fax: 1-831-655-8317
- Mail Address Changes to: DMDC Support Office, 400 Gigling Road, Seaside, CA 93955-6771.

### **Your COA transmittal should include the following:**

- Sponsor's Name and Social Security Number.
- Old and New Address.
- Names of all family members affected by the change.
- Effective date of the address information.
- Telephone number and area code including country code if overseas. Other information, such as the address or address change for geographically-separated family members will be processed if you provide it.

**Note:** Updating your personal data in DEERS does not update your pay records at **DFAS**. It's **your** responsibility to keep your personal data up-to-date. [myPay](#). DFAS: [Customer Inquiry](#). Tel: (216) 522-5955, (800) 321-1080.

### **Defense Finance & Accounting Service (DFAS).**

Please review the back of your military **Retiree Account Statement** and verify who you have designated as the **beneficiary** when you die. Make sure it's up-to-date, and for example, hasn't been erroneously changed to someone you don't even know! Based upon the fact the VA had military retiree personnel information compromised, it's interesting that somehow DFAS beneficiaries may have been changed. If you look at the broader picture of what this means--that many Veterans probably wouldn't catch this, and as a result, this would leave their dependents without the benefit they deserve. ~Lt Gen Chuck Pittman, former Deputy Commandant for Aviation with Gen Al Gray (Courtesy RAO, Scott AFB IL, January 7, 2010).

### **Common Law Marriage. [Not recognized in Thailand!](#)**

A long-time companion (not a spouse) of a long-ill retiree who recently passed away, refuses to accept that she isn't eligible for benefits (**be married one year+**, or meets other criteria). If you have a companion and truly love them, consider formalizing your relationship by legal marriage. (*RAO Director's Comment:* This is the second case I've dealt with on this subject. It's unpleasant for RAO staff--imagine just how unpleasant it is for the 'companion'!)

**Absentee Voting Assistance.** Mid-term Congressional elections are being held this year. For overseas voting your legal state of residence can be the state in which you last resided immediately prior to departing the U.S. If you were absentee voting when you were residing in the U.S., you may continue to vote in that state as long as it recognizes you as legally entitled to be an absentee voter in that state. To register online or for more information please visit: <http://www.fvap.gov/>. The RAO also has the forms.

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## **Social Security Administration (SSA).**

**Special Extra Earnings for Military Service.** Under certain circumstances, special extra earnings for your military service from 1957 through 2001 can be credited to your record for Social Security purposes. These extra earnings credits may help you qualify for Social Security or increase the amount of your Social Security benefit. Special extra earnings credits are granted for periods of active duty or active duty for training. Special extra earnings credits are **not** granted for inactive duty training. For more info please visit: <http://www.ssa.gov/retire2/military.htm>.

**RAO Director's Comment:** In the January 2010 issue of this newsletter I included the list of claims examiners at SSA Manila, PI. Please ignore that list. The examiners shifted duties again; therefore, the list isn't current. Use the main email address: [FBU.Manila@ssa.gov](mailto:FBU.Manila@ssa.gov). The proper examiner will contact you. (Address & Phone # remains unchanged.)

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## **Department of Veterans Affairs (VA).**

**2010 Federal Benefits for Veterans, Dependents, Survivors.**  
[http://www1.va.gov/opa/publications/benefits\\_book.asp](http://www1.va.gov/opa/publications/benefits_book.asp)

**Suicide Prevention.** Troubling new data shows there's an average 950 suicide attempts each month by Veterans who are receiving some type of treatment from the VA. Seven percent of the attempts are successful, and 11% of those who don't succeed on the first attempt try again within nine months. The numbers show about 18 Veteran suicides a day, about five by Veterans who are receiving VA care. Access to care appears to be a key factor, noting that once a Veteran is inside the VA care program, screening programs are in place to identify those with problems, and special efforts are made to track those considered at high risk, such as monitoring to see whether they are keeping appointments. A key part of the new data shows the suicide rate is lower for Veterans aged 18 to 29 who are using VA health care services than those who are not. VA's

suicide hotline (1-800-273-8255) receives about 10,000 calls a month from current and former service members. Service members and Veterans should push 1 for Veterans' Services. Dr. Janet Kemp, VA's national suicide prevention coordinator, credits the hotline with rescuing 7,000 Veterans who were in the act of suicide — in addition to referrals, counseling and other help.

**Disability (if already awarded).** The VA has developed [VA Form 21-526b – Veteran's Supplemental Claim](#) to enhance clarity and consistency in processing **subsequent** claims (not to file originals). This form allows veterans to list disabilities, provide the locations of certain treatment records, and request ancillary benefits. It also more clearly describes information needed to support claims when seeking increased benefits for conditions **already** service-connected by the VA. (August 2010: In [VONAPP](#)).

**Hearing Exams at Bumrungrad Hospital.** Regarding the Maryland Hearing Exam for the purpose of a VA disability claim, some Veterans reportedly have been contacting the audiologist directly to try and schedule the exam—that is not the correct process at Bumrungrad. Bumrungrad will administer the hearing exam only under these **Guidelines:** Patients must first have a referral from an ENT doctor on staff with Bumrungrad. If a Veteran is directed by the VA to have a hearing exam, the Veteran must first make an appointment with an ENT doctor to get the referral for the test. After the exam, the audiologist will give the results to the ENT doctor for patient counseling. The audiologist will **not** give the test results directly to the patient. The doctor will deliver his/her medical report to the Veteran along with the results of the exam. Bumrungrad staff will **not** fill out nor sign any VA paperwork. If the Veteran is submitting evidence for a VA disabilities claim, that is strictly the Veteran's responsibility, not the hospitals.

**Educational Benefits.** Various [G.I. Bill](#) education benefits are administered by the VA, including the [Survivors' and Dependents' Educational Assistance Program](#). These educational benefits are **yours**. *Have plenty of time on your hands? Interested in learning something new? Why not check your eligibility? [GI Bill & Other Programs](#).* For example, [Payap University](#) in Chiang Mai is already well-suited to help US military Veterans further their education.

▷ **Foreign Program Approval – Students**

[http://www.gibill.va.gov/Vet\\_Info/OS\\_TrngV.htm](http://www.gibill.va.gov/Vet_Info/OS_TrngV.htm)

**GI Bill:** 1-888-442-4551 | [Contact Us](#) | Contact VA: [IRIS](#).

**VA Phone Scam.** The Department of Veterans Affairs is warning veterans not to give credit card numbers, bank routing information or any personal and financial info over the phone to callers claiming to update, confirm, or verify VA-related information. VA does not call veterans and ask them to disclose personal financial information over the phone. A veteran targeted by scammers alerted VA, saying that someone called claiming to be with the VA pharmacy and asking a lot of questions. The caller ID indicated that the incoming call was from (888) 555-1234. There are a number of scams associated with this number, and it's been reported that the callers will call repeatedly and become aggressive. They will claim to be a VA employee and say a medical card has expired and that the veteran must send a check for a certain dollar amount for a renewal. In other versions, the caller says a bank account is listed on a public computer, and in order to get it removed, the caller needs to verify the veteran's bank info. Veterans with questions about VA services should phone 1-877-222-8387 or the nearest VA medical center.

**RAO Director's Comment:** There are indeed countless unprincipled and opportunistic persons in this world. Regarding trust, I too am leery of anyone that targets Veterans by using so-called appreciation and respect for a Veteran's service, when in actuality, is only making sales pitches--pitches that most of the time seem to have little or nothing to do with you or I being a Veteran! (It seemed really noticeable to me when I went home earlier this year.) **Decent** people who truly and honestly **respect** Veterans will proudly state so--*without trying to maximize their profits.*

**Hypertension.** A diet high in sodium increases the risk of increased blood pressure (hypertension), a major cause for **heart disease** and **stroke**, which are the first- and third-leading causes of death in the United States. People who reduce their sodium consumption benefit from lower blood pressure and reduce their risk of developing other serious health problems. "It's important for people to eat less salt. People who adopt a heart-healthy eating pattern that includes a diet low in sodium and rich in potassium and calcium can improve their blood pressure," said Darwin R. Labarthe, M.D., Ph.D., director of the Centers for Disease Control and Prevention (CDC) Division for Heart Disease and Stroke Prevention. "Reducing sodium intake can prevent or delay increases in blood pressure for everyone."

**Here are a few simple ways to reduce sodium in your diet:**

- Eat more fresh fruits & vegetables (sources of potassium).
- Cook meat and fish dishes yourself rather than buying

high-sodium, packaged foods; save time by making larger quantities to freeze for later.

- Ask restaurants to prepare your food without added salt. Read the nutrition label on food in the grocery store; avoid products with high sodium levels.
- Put away the salt shaker and find healthier ways to spice up your food: Herbs, spices, and lemon juice add extra flavor without extra sodium.

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**Amended Tax Returns.** You can make a change or an adjustment to a tax return you've already filed by filing an amended return. Here are the **Top 10** things from the IRS about **amending** your federal tax return:

1. Use Form 1040X, Amended U.S. Individual Income Tax Return.
2. Use Form 1040X to correct previously filed Forms 1040, 1040A or 1040EZ. The 1040X can also be used to correct a return filed electronically. However, you can only paper file an amended return.
3. You should file an amended return if you discover any of the following items were reported incorrectly: filing status, dependents, total income, deductions or credits.
4. Generally, you don't need to file an amended return for math errors. The IRS automatically makes the correction.
5. You usually do not need to file an amended return because you forgot to include tax forms such as W-2s or schedules. The IRS normally will send a request asking for those documents.
6. Be sure to enter the year of the return you're amending at the top of Form 1040X. Generally, you must file Form 1040X within three years from the date you filed your original return or within two years from the date you paid the tax, whichever is later.
7. If you are amending more than one tax return, prepare a 1040X for each return and mail in separate envelopes to the IRS campus for the area in which you live. The 1040X instructions list addresses for the campuses.
8. If the changes involve another schedule or form, you must attach it to the 1040X.
9. If you are filing to claim an additional refund, wait until you have received your original refund before filing Form 1040X. You may cash that check while waiting for any additional refund.
10. If you owe additional tax for 2009, you should file Form 1040X and pay the tax as soon as possible to limit interest and penalty charges. Interest is charged on any tax not paid by the due date of the original return, without regard to extensions.

**IRS:** <http://www.irs.gov/taxtopics/tc308.html>

**Colonel Edward A. Swanda**  
Chief, JUSMAG-THAI

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**Mr. Victor J. Loschinkohl, YC-03**

Deputy Chief, JUSMAG-THAI  
· RAO Coordinator ·

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Hours: Tues-Wed-Thurs, 0930-1430

**Motto**

***Integrity - Service - Excellence***

**\*\*\* HQ JUSMAG-THAI \*\*\***

· **TRICARE Health Benefits Advisors** (Rm. J-202)  
Wed & Thurs, 0800-1100 & 1300-1500; Fri, 1300-1400  
Email: [nursetida.th@san.osd.mil](mailto:nursetida.th@san.osd.mil) (x512)  
Email: [nursepranee\\_ctr.th@san.osd.mil](mailto:nursepranee_ctr.th@san.osd.mil) (x511)  
Web: <http://www.jusmagthai.com/medical.html>



· **USUS ID Card Issue & DEERS Update** (Rm. E-206, x180)  
Tuesday-Wednesday-Thursday, 0800-1100

· **Unit Mail Room** (Rm. C-109) (x168; May phone after 1300)  
Monday through Friday, 1030-1200 & 1300-1600



· **American Citizen Services, U.S. Embassy, Bangkok**  
Mon-Fri, 0730-1100, 1300-1400 (Closed Last Friday of Each Month)  
Tel: 02-205-4049 / Emergency After-Hours, Tel: 02-205-4000  
Email: [acsbkk@state.gov](mailto:acsbkk@state.gov) / Announcements: <http://tinyurl.com/2vbj6l>  
Web: <http://bangkok.usembassy.gov/service.html>



· **American Citizen Services, U.S. Consulate, Chiang Mai**  
Monday through Friday, 0730-1630 (By Appointment)  
Emergency Tel: 05-310-7777 / Email: [acschn@state.gov](mailto:acschn@state.gov)  
Web: <http://chiangmai.usconsulate.gov/service.html>

- **2011 COLA:** +1.4% ... Oct '09-May '10, [Bureau of Labor Statistics](#)
- **U.S. Embassy & JUSMAG Holidays 2010:**  
Jul 5; Aug 12; Sep 6; Oct 11, 25; Nov 11, 25; Dec 6, 10, 24, 31.
- **JUSMAG Comp Days:** <http://www.jusmagthai.com/announcement.html>

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

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MPS

JUSMAG-THAI

UNIT MAIL ROOM

BOX-R RECIPIENTS