



Retiree Activities Office Newsletter

Published Quarterly
Volume 33, Issue 3

HQ JUSMAG-THAI, Retiree Activities Office, 7 Sathorn Tai Rd, Bangkok 10120 Thailand
Tel: 02-287-1036 Ext. 165

July 1, 2011

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 311.6 million!

Hear-Hear! Thank You! to Eartha Lowry for squaring away the RAO Lending Library--now all we need is a part-time librarian to help keep the library neat. A second **Thank You** to Eartha Lowry for volunteering to be the RAO Casualty Assistance Officer. Thank you to Dan Gordon for a reminder to report to the IRS, funds in overseas financial accounts--use Form [TD F 90-22.1](#) (Report of Foreign Bank and Financial Accounts). Thank you to Gary Thompson for helping us to rearrange some of our furniture. **Thanks!**

APO (Air Force Post Office) Retiree Access. While most retirees professionally abide by the decades-old written policy, the APO has witnessed an increase in unauthorized mailings to certain retirees--a gross waste of APO time. Unauthorized mail will continue to be returned to sender.

In light of the policy violations, during the first week of May the RAO printed over 500 copies of the JUSMAG-THAI Unit Mailroom Retiree Policy Memo which was placed in each Box-R, including General Delivery, and is given to new authorized patrons. Hence, further attempts by persons trying to B-S the APO by falsely claiming they didn't know the rules, or wrongly trying to claim the rules have changed, will only end up branding themselves as less than honest. The retiree APO policy is still posted at JUSMAG in four places: Unit Mailroom bulletin board, RAO window,

* INSIDE THIS ISSUE OF "MONSOON TIMES!" *

Director's Corner	1
JUSMAG-THAI Gouge	2
Survivor Assistance	3
TRICARE	5
Defense Finance and Accounting Service (DFAS)	5
Department of Veterans Affairs (VA)	5
CY 2012 COLA Status / 2011 Holiday Schedule	6
Client Service Info - JUSMAG, U.S. Embassy/Consulate, Federal	6



RAO information board in our lobby, and linked to the [RAO webpage](#). The rules were also printed in the January 2011 issue of this newsletter, and are again printed below. The U.S. military retiree rules for the [mailroom](#) at the U.S. Consulate General (Chiang Mai) are also posted to the RAO webpage. [U.S. Military Retiree APO Policy:](#)

"The mail should not contain merchandise that is intended for resale/profit. Military retirees are authorized to mail/receive the following items weighing up to 16 ounces: Video Tapes, Voice Cassette Tapes, CDs and DVDs, Medications, Vitamins, Magazines, Books and Other Printed Matter." (There is no weight limit on medication from the TRICARE Mail Order Pharmacy.)

The RAO Needs YOU! As I clearly stated in the last issue, if there's an expectation for the RAO to continue to be available, the RAO can only function with **credible and reliable volunteers**. The doors remain open and the lights stay on only when **good, capable, and dependable** people step up to volunteer. These are not empty words. That being said, this is my final newsletter as Director. **I have resigned from the position of Director effective July 4th.**

My resignation should come as little surprise being that I wrote about the topic of volunteerism a year ago in the July 2010 issue. While I indeed have resigned from the director position, but being that this RAO continues to be undermanned, the Chief, JUSMAG-THAI has authorized me to continue helping out in an RAO staff role. Even as the RAO continues to receive solid support from JUSMAG, it's up to the retiree community to provide credible volunteers, else, the RAO will return to the days when it had a reputation for being the "Widow Assistance Office".

***** The RAO needs YOU for Director! *****

(Director's Comments Continued)

Survivor Assistance. Pages 3–4 of this issue of our newsletter discuss certain Survivor Benefits. To lead things off, we've updated our [Survivor Assistance Guide \(SAG\)](#). The SAG isn't just for survivor assistance—it also serves as a great educational tool. The e-version is available to all.

Also on Survivor Assistance, a local veteran's wives group has been distributing a membership brochure that in part says this about survivor benefits: "...*will receive*...". This statement is **imprecise**. A survivor **MAY** potentially be eligible for "_____" (as decided yea or nay by the benefit agency). There are several factors that impact potential benefits eligibility not least one of which is meeting the **Valid Marriage** criteria. For example, the RAO was recently contacted by a widow whose "husband" passed away 24 years ago—RAO records show she last visited the RAO in 1996. She was **NOT** the legal spouse, and therefore, her claim for a certain U.S. federal benefit was denied. See our point about eligibility! Sadly, hers is not an isolated case.

Medicare Part B Enrollment & TRICARE. Yet another retiree learned a very expensive lesson about not signing up for Medicare Part B when he became eligible for Medicare Part A at age 65—a costly lesson resulting in over \$30,000 in medical bills unreimbursed by TRICARE. Ouch!

Benefits Education. Staying informed and updated on U.S. federal benefits is a **personal responsibility**—by whichever delivery mechanism(s) **YOU** choose. Using the Medicare Part B enrollment example above, that person claims to be living in Thailand for the past nine years (in a town with a high number of U.S. military retirees, no less), knew about TRICARE and the correct claim's address, yet claims to not knowing about JUSMAG-THAI, even though he had been previously contacted by the RAO at his DoD retired pay address. In a nutshell, when his TRICARE claim was denied he says a friend told him about the JUSMAG TRICARE office. Not surprisingly he was rude and disrespectful to TRICARE staff when he was reminded about the requirement to join Medicare Part B at age 65 in order to keep his TRICARE benefits. **Newsflash:** Neither RAO nor TRICARE staff is going to walk into someone's living room to give a benefits briefing. This newsletter, as well as various other newsletters and other publications from numerous professional organizations, help serve to educate, but **YOU** have to reach out for the information. For example, I used to have *Air Force Times* and other professional publications (with benefits info) delivered to my Thai address—simple!

Complex Legal Issues. Two recent VA Compensation cases here in Thailand—unconnected—have a common theme. In each case, the veteran was trying to resolve a complex legal issue with the VA—all the way from Thailand. The first case is an allegation by the veteran that his U.S. family members keep trying to declare him legally dead with the VA (honestly?!). In the second case, the veteran states he changed his name, yet oddly enough won't provide exact details on when/where. Huh?! Surely, complex legal issues are best tackled back in the U.S.

Proof of Income – Thai Immigration. While the RAO has a strict policy of not discussing [Thai Immigration](#) matters, on this specific topic we're making a brief exception. It was recently reported in one of Thailand's major English language newspapers that Thai Immigration, in addition to an Income Affidavit, is requesting Proof of Income for retirement visas. One retiree has reported being asked to provide proof of income, while other retirees state they have not. We always recommend checking with Thai Immigration for the latest rules well in advance of a visit there. (The RAO does not reply to immigration queries.) Thank You to Howie Mirkin for informing us of this article.



JUSMAG-THAI Gouge
By JUSMAG-THAI Staff

Send TRICARE Inquiries to TRICARE Overseas. Complying with the TRICARE Overseas contract, beneficiaries are required to direct their TRICARE inquiries to the TRICARE Overseas contractor, International SOS–Singapore. Beneficiaries who contact the JUSMAG-THAI TRICARE office are being redirected to contact ISOS–Singapore.

ISOS–Singapore: <http://www.tricare-overseas.com/>

Customer Service Regional Direct: +65-6339-2676

Customer Service Toll Free: 0018004418952

Email: sin.tricare@internationalsos.com

WPS Claims Inquiries: 1-877-451-8659 (Toll Outside U.S.)

TRICARE & Other Health Insurance (OHI). TRICARE beneficiaries with third-party medical coverage, must first file with their third-party provider, and if necessary, then file a claim with TRICARE—must include with the claim the third-party Explanation of Benefits (EOB). Also, if you no longer have third-party medical coverage, be sure to notify TRICARE of that change, else, TRICARE will delay processing your claim until you submit the supporting documentation proving the change in OHI coverage—you may include the documentation with your TRICARE claim. Web: <http://www.tricare.mil/mybenefit/home/Medical/OHI>

Survivor Assistance. To begin, normally, a survivor's marriage to the sponsor must be deemed "valid". The principle of a "Common Law" or "De Facto" marriage is NOT recognized under Thai law (Sections 1457 & 1458): http://thailaws.com/law/t_laws/TCCC-book5.pdf.

Survivor preparation begins while the retiree is still alive. Most survivors of military retirees seem to be aware of the assistance provided by the RAO--their husbands told them about this service and they come to the office noticeably prepared. Others say, "*Him tell me nothing*". Then there are widows who are totally unaware of this aid and lose out on their potential entitlement to U.S. federal benefits by not meeting application deadlines.

Below, we briefly discuss certain survivor benefits: **VA Improved Death Pension (DP)**, **VA Dependency & Indemnity Compensation (DIC)**, **VA Burial Benefits**, **VA Dependents Educational Assistance**, **Survivor's Social Security**, **Survivor Benefit Plan (SBP)**, and **Arrears of Pay (DFAS)**. **Note:** Internet users should visit the respective benefit website for full information. Non-internet users are encouraged to make an appointment with the RAO for a benefits briefing.

VA Improved Death Pension (DP). **Not Taxed.** Based on need. [Offset/reduced by Social Security](#). Death Pension is a needs-based benefit paid to an eligible unremarried surviving spouse, or an unmarried child of a deceased wartime veteran. There are a number of criteria that may affect eligibility to receive pension benefits. VA pays the difference between 'countable income' and an annual rate of payment established by Congress ([Death Pension Calculation](#)). Please also see "SBP" (next page) if you've already elected, or are thinking about electing SBP. (<http://www.vba.va.gov/bln/21/pension/spousepen.htm>)

VA Dependency and Indemnity Compensation (DIC). **Not Taxed.** Not offset by another benefit, but DIC does offset/reduce SBP dollar-for-dollar. DIC is a monthly benefit paid to eligible survivors of a military service member who died while on active duty, active duty for training, or inactive duty training, OR veteran whose death resulted from a service-related injury or disease, OR veteran whose death resulted from a non-service-related injury or disease, and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling for at least 10 years immediately before death, OR since the veteran's release from active duty and for at least five years immediately preceding death, OR for at least one year before death if the veteran was a former prisoner of war who died after

Sept. 30, 1999. Please also see "SBP" (next page) if you've already elected, or are thinking about electing SBP. (<http://www.vba.va.gov/bln/dependents/dic.doc>)

Many Retirees, Their Family Members Don't Understand VA Burial Benefits. Retirees may qualify for burial benefits through Veterans Affairs, but it's important to understand what those benefits are and how to request them. A survey by Lindberg Research in 2008 shows that 60 percent of veterans mistakenly believe the VA pays funeral, cremation, and cemetery expenses for all veterans. In truth, reimbursement of funeral or cremation expenses is **limited**, and **certain restrictions apply**. Six out of 10 veterans also believe caskets are provided free of charge to all veterans. Actually, neither VA nor the various services provide a free casket for a deceased veteran unless death occurs while on active duty.

VA Burial & Memorial Benefits: <http://www.cem.va.gov/>. (**Source:** U.S. Air Force *Afterburner*, March 2011)

Dependents Educational Assistance (DEA). DEA provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you're a spouse, you may take a correspondence course. Remedial, deficiency & refresher courses may be approved under certain circumstances.

If you are a son or daughter and wish to receive benefits for attending school or job training, you must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. Marriage is not a bar to this benefit.

If you are a spouse, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran. If the VA rated the veteran permanently and totally disabled with an effective date of 3 years from discharge a spouse will remain eligible for 20 years from the effective date of the rating. This change is effective October 10, 2008 and no benefits may be paid for any training taken prior to that date.

For surviving spouses (spouses of service members who died on active duty) benefits end 20 years from the date of death. **How to Apply:** Make sure that your selected program is approved for VA training. Complete [VA 22-5490](#), Application for Survivors' and Dependents' Educational Assistance. Send it to the VA regional office with jurisdiction over the State where you will train. (<http://www.gibill.va.gov/post-911/other-programs/dea.html>)

(Survivor Assistance Continued)

Social Security Benefits for Survivors. U.S. Citizen [children](#) may be [taxed](#). Adult single U.S. Citizens [are](#) partially [taxed](#) if earning over \$25K/Year. Thai Citizens who are [eligible](#) to be paid in Thailand ([residency requirements](#)) are [taxed](#) at 30% of 85% of your benefit--an effective tax rate of 25.5%. The 25.5% tax is a flat tax--it is not withholding, and is nonrefundable. SSA benefit amount prior to the tax reduction is the amount that offsets the VA's Death Pension. Further, the U.S. does [not](#) have a [Social Security agreement](#) with Thailand, and the [Thai-U.S. Tax Treaty](#) excludes U.S. Social Security benefits.

SSA Manila: <http://tinyurl.com/3l2mk3q>

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

- If you are not a U.S. citizen (child or adult), you must have lived in the United States for **at least five years**. During those **five years**, the family relationship on which benefits are based must have existed. The residency requirement will not apply to you if you meet any of the following conditions: 1) You were initially eligible for monthly benefits before January 1, 1985, or; 2) You are entitled on the record of a worker who died while in the U.S. military service or as a result of a service-connected disease or injury. (<http://tinyurl.com/3s74lw2>)
- Your [unmarried children](#) who are under 18 (up to age 19 if attending elementary or secondary school full time) can be eligible to receive Social Security benefits when you die. (**Note:** [Residency requirements](#) apply.)
- Reduced benefits are paid to an eligible widow as early as age 60; or as early as age 50 [if disabled](#). (<http://www.ssa.gov/survivorplan/onyourown2.htm>)

Survivor Benefit Plan (SBP) (DFAS). Thai Citizens not taxed ([Thai-U.S. Tax Treaty](#)). U.S. Citizens are taxed. SBP was created by Congress in 1972 (began September 21, 1972) to put an end to the category of destitute survivors. SBP provides a monthly annuity of 55 percent of the annuity base amount, cost-of-living adjusted, to the eligible spouse or children. The monthly annuity for a natural person with an insurable interest is 55 percent of the amount of the gross retired pay after cost of participation is subtracted. SBP is designed to protect your survivors against the risks of: Your early death, survivor outliving benefits, and inflation. SBP is offset/reduced by VA DIC up to the full amount of SBP.

You may choose coverage for a former spouse or, if you have no spouse or children, you may be able to cover an

"insurable interest" (such as, a business partner or parent).

FAQ: "I wasn't married when I retired, so I did not make an election under SBP. If I get married after retirement, may I elect coverage for my spouse under SBP?" Yes. You may elect SBP coverage for the **first** spouse you marry after retirement. However, you must elect the coverage **before** the first anniversary of your marriage.

(<http://www.dfas.mil/dfas/retiredmilitary/provide/sbp.html>)

Arrears of Pay (AOP) (DFAS). Arrears of Pay is a one-time payment made to a beneficiary after your death. The arrears of pay payment to your beneficiary will include: The pro-rated amount of your final month's pay, and any other money owed to you at the time of your death.

A lot of us procrastinate on planning for the dreaded, but inevitable day that we eventually pass away. It's unpleasant and it forces us think about eventual realities we're not quite ready to accept. But neglecting to prepare for the future properly can cause financial hardships for the people we care about most.

So please take the time to check your most recent Retiree Account Statement and make sure the Arrears of Pay (AOP) Beneficiary listed for your account is indeed the person you want to receive your final pro-rated paycheck in the unfortunate event of your death.

When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary. If you do not designate an AOP beneficiary, the payment of any money remaining in your retirement account could be greatly delayed.

When no beneficiary is named, the payment is made to the highest person in what is known as the "[Order of Precedence](#)." The Order or Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary.

Designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary. AOP determination is based exclusively on the AOP beneficiary election in your retired pay account. Your AOP beneficiary will also be the person DFAS contacts for assistance in closing your account, so it is important to designate a person you trust to handle your affairs. To designate or change an AOP beneficiary, please follow the three simple steps here: [Designate an AOP Beneficiary](#). (<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/aopbenfy.html>)

TRICARE. TRICARE Overseas Program. TRICARE Standard covers most care that is medically necessary and considered proven. This means that the treatment is appropriate and necessary for your illness or injury based on accepted standards of medical practice and TRICARE policy. There are special rules and limitations for certain types of care, and some types of care are not covered at all. TRICARE policies are very specific about which services are covered and which are not. It is in your best interest to take an active role in verifying coverage before you seek care. Visit <http://www.tricare.mil> for information about covered services and benefits. Click on the “Quick Links” tab in the middle of the home page and then select “See What’s Covered.” You can browse benefit information from A to Z and also view popular topics for men, women, children and seniors. This page offers a guide to your TRICARE coverage, but it is not all-inclusive. You can also visit <http://www.tricare.mil> for additional information about covered services that require prior authorization.

TRICARE Overseas Program. Standard beneficiaries are not required to obtain referrals before visiting a health care provider, but some services require prior authorization from International SOS Assistance, Inc. (International SOS). A prior authorization is a review of the requested service to determine if it is medically necessary at the requested level of care. If you have questions about authorization requirements, visit <http://www.tricare.mil>. The following services always require prior authorization:

- Adjunctive dental services
- Extended Care Health Option services
- Home health services
- Hospice care
- Non-emergency inpatient admissions for substance use disorders, or behavioral health care
- Outpatient behavioral health care visits beyond the eighth visit per fiscal year (Oct. 1–Sept. 30)
- Transplants—all solid organ and stem cell.

Note: Home health services and hospice care are not covered outside of the United States and U.S. territories. (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). International SOS may have additional prior authorization requirements, which may change from time to time. (The 2011 Pub. For TRICARE Standard Overseas Beneficiaries, May 2011)

TRICARE Young Adult (TYA) Premiums Announced. TYA is available to eligible dependents who age out of TRICARE at age 21 (or 23, if full-time college students) who are not

married or eligible for their own employer-sponsored coverage. Qualified, unmarried dependents up to age 26 are able to purchase TRICARE Standard/Extra health coverage on a month-to-month basis. The monthly premium for TRICARE Standard is \$186. To learn more:

<http://www.tricare.mil/mybenefit/home/overview/Plans/LearnAboutPlansAndCosts/TRICAREYoungAdult?p=TYA>)

TRICARE Well-Child Benefit. For eligible children from birth to age six, regardless of program option. The well-child benefit includes but is not limited to:

Routine newborn care

- Newborn circumcision
- Comprehensive health-promotion & disease-prevention
- Vision and hearing screenings
- Routine immunizations, according to Centers for Disease Control and Prevention guidelines
- Developmental assessments, according to American Academy of Pediatrics (AAP) guidelines

You are not responsible for co-payments or cost-shares for services covered under TRICARE's well-child benefit. Your child can receive preventive care well-child visits as frequently as the AAP recommends, but no more than nine visits in two years. To learn more about this benefit, visit <http://www.tricare.mil>. (TRICARE Health Matters Issue 2, 2011)

Defense Finance & Accounting Service (DFAS).

Need to Change or Stop an Allotment? You can manage your allotments to banks and other financial institutions using [myPay](#).

Most other voluntary allotments, like bills, insurance premiums and mortgage payments, can be started, stopped or changed by completing a [DD Form 2558](#) Authorization to Start, Stop or Change an Allotment.

Please fax completed forms to 800-469-6559.

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/allotment.html>)

Department of Veterans Affairs (VA).

Veterans' Group Life Insurance (VGLI). Effective April 11, 2011, VGLI insureds who have less than \$400,000 in coverage can purchase up to \$25,000 of additional coverage on each five-year anniversary of their coverage, up to the maximum \$400,000. No medical underwriting is required for the additional coverage.

<http://www.insurance.va.gov/sgliSite/VGLI/VGLI.htm>)

Colonel Edward A. Swanda
Chief, JUSMAG-THAI

Mr. Victor J. Loschinkohl, YC-03
Deputy Chief, JUSMAG-THAI
- RAO Coordinator -

HQ JUSMAG-THAI
Retiree Activities Office (RAO)
Integrity - Service - Excellence

HQ JUSMAG-THAI
MAGTJS-RAO
APO AP 96546-5000

Tel: 02-287-1036 Ext. 165
Fax: 02-285-6228

Email: raothailand@jusmagthai.org

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

Hours: Tues-Wed-Thurs, 0930-1430

- **CY 2012 COLA:** Measured Jul-Aug Sep 2011, calculated on the 2008 COLA Base of 215.5
- **U.S. Mission 2011 Holidays:** Jul 4, Aug 12, Sep 5, Oct 10, 24, Nov 11, 24, Dec 5, 12, 26.

- **JUSMAG - TRICARE Health Benefits Advisors** (Rm. J-202)
Hours: Tuesday-Wednesday-Thursday, 0800-1100
Email: nursetida.th@jusmagthai.org (x512)
Email: nursepranee.ctr.th@jusmagthai.org (x511)
Web: <http://www.jusmagthai.com/medical.html>



- **JUSMAG - ID Card Issue & DEERS Update** (Rm. E-206, x180)
Hours: Tuesday-Wednesday-Thursday, 0800-1100
- **JUSMAG - Unit Mail Room** (Rm. C-109) (x168; Phone after 1300)
Hours: 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 / 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
Web: <http://chiangmai.usconsulate.gov/service.html>

- **DFAS: Customer Inquiry**, Tel: 1-216-522-5955 or 1-800-321-1080
- **SSA Manila**: Email: FBU.Manila@ssa.gov, Tel (Manila): +63-2-301-2000
- **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](http://iris), Tel: 1-877-294-6380

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

HQ JUSMAG-THAI
RETIREE ACTIVITIES OFFICE (RAO)
7 SATHORN TAI RD.
BANGKOK 10120
OFFICIAL BUSINESS

MPS

JUSMAG-THAI

UNIT MAIL ROOM

BOX-R RECIPIENTS