## 20090122 Retiree News

1. <u>The Promise</u>. Retiree News will contain information about benefits, National Guard events, and news about current, retired, or former members. There will be no chain e-mail, cute pictures, or sales pitches. I publish Retiree News on a random schedule – as topics come up and time permits. If you change your mind about receiving issues of Retiree News, send me an e-mail at retireenews@hawaiiantel.net and I will remove you from the Retiree News mailing list.

## 2. Business.

• <u>Veterans Eyed For Health Cost Cuts</u>. The following article by **Tom Philpott**, a military writer, appeared in Military Times on December 31, 2008.

## **CBO Eyes Military Retirees, Vets for Health Cost Cuts**

A new report from the Congressional Budget Office shows why some military retirees and veterans could face higher out-of-pocket costs if the <a href="Obama">Obama</a> administration and <a href="Congress">Congress</a> take bold moves to reform the U.S. health system and to make federal health programs more efficient.

Among 115 "options" presented, though not endorsed, in the CBO report, several focus on raising <a href="IRICARE">IRICARE</a> out-of-pocket costs for retirees and one for families. Others would tighten access to VA hospitals and clinics, or raise VA health fees, for veterans with no service-connected conditions.

Working-age military retirees will find here some of those familiar cost-saving ideas endorsed by the Bush administration to raise TRICARE fees, co-payments and deductibles for retirees under age 62 and their spouses.

But other options are new and, if enacted into law, would raise health costs for <u>Medicare-eligible</u> military retirees and for active duty families. One option suggests having the VA health system disenroll millions of current users who have no service-related injuries or ailments.

Every two years CBO presents daring options for Congress and the executive branch to weigh in trying to control federal spending. The new report, "Budget Options, Volume 1: <u>Health Care</u>," is unusual in that it focuses entirely health care, an Obama policy priority, and its arrival is unscheduled.

It's also significant that the CBO director who led this work was Peter R. Orszag, President-elect Obama's nominee to be his director of the Office of Management and Budget. OMB is responsible for assembling the president's annual budget request to Congress. How bold will his economic team be?

"We are going to go through our federal budget, as I promised during the campaign, page by page, line by line, eliminating those programs we don't need and insisting that those that we do need operate in a sensible, cost-effective way," Obama said in November as he announced Orszag's nomination to join his cabinet.

"We're also going to focus on one of the biggest, long-run challenges that our budget faces, namely the rising cost of health care in both the public and private sectors," Obama continued. "This is not just a challenge but also an opportunity to improve the health care that Americans

rely on, and to bring down the costs that taxpayers, businesses and families have to pay. That is what [OMB] will do in my administration."

Obama added, "Peter doesn't need a map to tell him where the bodies are buried in the federal budget. He knows what works and what doesn't, what's worth our precious tax dollars and what is not."

Indeed, in the CBO report's preface, Orszag gets "special thanks" for having "conceived" the report and being "instrumental in its development."

Many of its options deal with adjustments to Medicare, Medicaid, private health insurance rules and the Federal Employees Health Benefit Plan for federal civilians. Most ideas are aimed at cutting costs but some would enhance benefits. The 226-page report can be read online.

Here are some options that would touch military people and veterans:

**TRICARE** for Working-Age Retirees – Fees, co-payments and deductibles would be raised for retirees under 62 to restore the relative costs paid when TRICARE began in 1995. <a href="TRICARE">TRICARE</a>
<a href="Prime">Prime</a>
 enrollment would be raised to \$550 a year for individuals from \$230. Retiree families would pay \$1100 versus \$460 today. Co-pays for doctor visits would climb to \$28 from \$12 and users of <a href="TRICARE Standard">TRICARE Extra</a> would pay an annual deductible of \$350 for an individual and \$700 for families. Congress has declined to support such increases for the past three years.

**Fees for Active Duty Families** – Dependents of active duty members enrolled in TRICARE Prime, the managed care network, would pay new fees equal to 10 percent of the cost of health services obtained either in military treatment facilities or through civilian network providers. Total out of pocket costs would be capped, however.

To help offset these costs, dependents would receive a \$500 non-taxable allowance annually. Those who elect to use alternative health insurance, rather than TRICARE, could apply the \$500 toward their health insurance premiums, co-payments or deductibles.

CBO estimates these fees would save \$7 billion over 10 years and encourage Prime enrollees to "use medical services prudently." It also would entice more spouses to enroll in employer-provided health plans instead of TRICARE. The downside, CBO said, would be financial difficulties for some Prime enrollees despite the cap on out-of-pocket costs. Also, CBO said, spouses induced to rely on employer health plans could see health coverage interrupted during military assignment relocations.

**TRICARE-For-Life Fees** – The military's health insurance supplement to Medicare could see higher user costs. Under this option, beneficiaries would pay the first \$525 of yearly medical costs plus one-half of the next \$4725 of costs charged to Medicare. So the extra out-of-pocket cost for TFL users would be up to \$2887.50 a year. This amount would be indexed to rise with Medicare costs. The change would save \$40 billion over 10 years. But CBO said it also could discourage some patients from seeking preventive care or proper management of chronic conditions. So it could negatively affect some patients' health.

**Tighten VA Enrollment** – The VA healthcare system would be directed to disenroll 2.3 million Priority Groups 7 and 8 -- individuals who are not poor and have no service-related medical

needs. Estimated savings would be \$53 billion over 10 years but Medicare spending would rise by \$26 billion in the same period as elderly among these vets shifted to Medicare.

CBO said 90 percent of these vets have other health care coverage. But this change could leave up to 10 percent unable to find affordable care.

To comment, e-mail milupdate@aol.com, write to Military Update, P.O. Box 231111, Centreville, VA, 20120-1111 or visit: militaryupdate.com.

• <u>Lawmakers renew battle against pension provisions</u>. This article below appeared on the Government Executive Magazine website on January 8, 2009. Brittany R. Ballenstedt is the writer.

An old fight resumed on Thursday when two House lawmakers unveiled legislation that would ease the burden of two Social Security laws that significantly reduce benefits for some public sector retirees.

The bill (H.R. 235), introduced by Reps. Howard Berman, D-Calif., and Howard (Buck) McKeon, R-Calif., would repeal two provisions in Social Security law -- the Government Pension Offset and the Windfall Elimination Provision -- that reduce or eliminate Social Security benefits for federal employees who entered the government before 1984 and are covered by the Civil Service Retirement System. Employees in CSRS do not pay into Social Security and receive a government pension instead.

The Government Pension Offset law cuts the Social Security benefits that some employees -including widows and widowers -- would have received from their spouses, while the Windfall
Elimination Provision reduces benefits for public employees who also worked in private sector
jobs where they paid into the Social Security system.

The Social Security Administration estimates that 465,000 beneficiaries are affected by the pension offset. Seventy-seven percent are women, 43 percent are widowed and 75 percent have lost their entire Social Security spousal benefit. SSA data also indicates that about 972,000 beneficiaries are affected by the Windfall Elimination Provision.

Various legislators have introduced bills to repeal or modify the two laws with little success, largely because lawmakers have been unable to find a solution to offset the estimated \$81 billion price tag of a full repeal.

The bill's swift reintroduction drew praise from the National Active and Retired Federal Employees Association, which has lobbied for more than 25 years to repeal the two provisions. The group pledged to work with lawmakers to ensure action on the bill in the 111th Congress.

"The GPO and WEP arbitrarily eradicate the earned Social Security benefits of far too many public sector retirees," NARFE President Margaret Baptiste said on Thursday. "There is absolutely no legitimate reason for one segment of seniors being denied their Social Security benefits for which full Social Security taxes were paid."

• <u>Thunderbirds 2009 Schedule Released</u>. The U.S. Air Force Air Demonstration Squadron, "Thunderbirds," recently announced its <u>2009 Air Show Schedule</u>. The Thunderbirds will perform more than 73 shows this year, their 56<sup>th</sup> season. They will perform at Hickam AFB on September 19-20, 2009.

• <u>Free Disney tickets for Military and Retired</u>. **Mrs. Lorna Souza**, the Hawaii Air National Guard Family Readiness forwarded this great information.

Walt Disney World has just introduced a special Armed Forces Salute Ticket for 2009. Each qualifying Military Service member will receive a complimentary 5-Day "Disney's Armed Forces Salute Ticket" with Park Hopper and Water Park Fun & More Options included. To receive the FREE ticket, visit any theme park Guest Relations window and show proper ID.

In addition to the free Armed Forces Salute Ticket, up to 5 of their guests can purchase for \$99 a Disney's Armed Forces Salute Companion (5 Day Base) ticket. Park Hopper or Water Park Fun & More option are available for \$25 each (which is 50% off the normal price). Companion tickets may be upgraded to Premium, Annual or Seasonal Passes. Seasonal Pass upgrade requires proof of Florida Residency. Companion tickets may not be upgraded by adding the no expiration option, and you cannot add additional days to the passes

This offer is available to anyone on active duty in the US Army, Navy, Air Force, Marines, Coast Guard, National Guard or Reserve, and retired military. Activated members of the National Guard and Reservists must present active duty orders in addition to valid military ID. You must have been active for any length of time between 1/1/08 and 12/23/09. Dept of Defense (CIA, FBI, Secret Service) and Coalition Forces are excluded.

For more information, go to: http://www.mousemisers.com/

- <u>Road Work at Schofield Barracks</u>. Road work from A Road to Flagler Road (the area from the gas station to the post office) will begin 10 December 2008 and is expected to be completed on or around 15 February 2009. Contra traffic flow will be managed throughout project. For more information, please call the Directorate of Public Works at 656-2435.
- **3.** <u>The Wanted List</u>. Help! I am still looking for these Hawaii National Guard members e-mail addresses or their addresses I have for them no longer works. E-mail me their addresses if you can share them.

James Itamura Herman Lau Chris Wilson George Egloria

Tom Gresch Edward Uyeda

Ron Biho Wayne Z. Higa Eugene Imai

**Lester Ho** 

Haruo Shigezawa Randy Solomon Russell Woodward

Byron Kim Steve Ware

James "Mike" Doolin Katherine Asato Jeffrey Okazaki

Following are the new or updated e-mail addresses sent in by the individuals or **Retiree News** readers – Mahalo for adding or updating your e-mail address.

Norman Kaleo Michael Unebasami (update) Gerry Silva (update) Harry Miller

Paul Tanaka Irenio Mateo (update) Loni Mahi (update) Robert Valdez

Terry Ganiko (update)

Byron Ariz Ian Villafuerte Dean Ishikawa John Luna Jeffrey Daog Milton Yee Roy Yamashita Alan Igarashi James Puu Pratt Lee Bruce Leonida Howard Oshiro Robert Yee Randall Lum Owen Takenaka

AND – I am still looking for more Hawaii National Guard members. Since I started my State job working at Ft Ruger, the **Retiree News** distribution list has increased dynamically. The address total just passed **850+** members. A majority of the increase is from the Hawaii Army National Guard members who added their e-mail address to the list. Be sure to ask your fellow retirees that you meet if they receive **Retiree News**. If not, send their e-mail address to me. Mahalo!

**4.** <u>Condolences</u>. These Hawaii National Guard retirees passed away recently. They all served honorably and added something to our unique culture here in the Guard. Aloha Pumehana to all....

**TSgt Jonathan "Jon" Yasuhara**, 73, of Honolulu, passed away on Thursday, January 1, 2009. John is survived by his wife, Ellarene and his children Leith and Christina.

Early in his career, Jon served as a Warrant Officer in the Hawaii Army National Guard at one of Nike air defense sites here on Oahu. In the late sixties, the deactivation of the Nike program forced a transfer the Hawaii Air National Guard. He joined the avionics branch during the F-102A era, serving in the fire control section. Later in the F-4C era, he was a NCOIC of the Avionics Comm work center. When he retired, he was with the F-15A avionics flightline C shop. Aloha Pumehana to a great Guardmember!

Services are set for Saturday, January 24, 2009 at the Diamond Head Memorial Park starting at 1030. Visitation begins at 1130, and the burial is immediately after the service at 1230.

## 5. Retiree Update.

• Congratulations to **Brig Gen Peter "Skipper" Pawling**, the commander of the 154<sup>th</sup> Wing, who will become the Mobilization Assistant to the Commander, United States Pacific Command. He will replace **MG Vern Miyagi**, Hawaii Army National Guard, who will be completing his tour and retiring. The projected change over is June 1, 2009.

Skipper will become the focal point of all matters dealing with the mobilization, deployment and redeployment of Guard and Reserve units and individual members. Skipper will receive his second star upon assumption of this new position.

- I received an e-mail from **COL Gerry Silva**, who retired as the Hawaii Army National Guard Chief of Staff. After serving as 'Ōlelo's chief operating officer for several years, he retired on January 10, 2009. During his tenure at 'Ōlelo, he expanded services at Hawaii's public access television. Happy Retirement!
- Col William "Bill" Spillane, send me another update on Lt Col Michael Chow's medical challenges. This update is as of January 17, 2009. Thanks to Bill for the update!

----Original Message-----

From: bill spillane

Sent: Saturday, January 17, 2009 11:18 PM

To: friendsofMikeChow@yahoo.com

Cc: Iris Chow

Subject: Mike Chow Has Returned To Hawaii

Friends of Mike Chow,

Mike and Iris arrived in Honolulu last night, Friday, from California, on Hawaiian Air, who took very good care of them.

Iris has asked me to inform you that she is happy to now take your calls and for you to visit Mike in his new and fine digs at the Mauna Lani Nursing and Rehab. Center above Kaimuki.

Mike is feeling better and looking good, according to Iris.

Iris is still tired after her ordeal, so short calls without asking for a million details would be best. Her internet service is not yet turned on. <a href="mailto:chow.iris1@gmail.com">chow.iris1@gmail.com</a>

Many thanks to all who expressed their Aloha and rendered invaluable help in finding Mauna Lani for Mlke

Aloha, Bill

• MSgt Lester Ho retired and posted the following e-mail message. Lester's career assignments included assignments in both the Maintenance and Support Groups. He retired as the manpower specialist at the Human Resources Office. When I talked to Les, he mentioned that he would like to travel before deciding what to do next. He also mentioned finding another job and going back to school. Happy Retirement Les!

----Original Message-----

Sent: Sunday, January 11, 2009 5:15 PM

To: ALL HIANG Subject: Good Bye

Sirs and Ma'ams,

This Sunday January UTA will be my last working day for the HIANG. Thank you all for the opportunity to serve you and grow. It has been an extreme privilege and pleasure to be a part of this organization and extended family. I won't soon forget all the friendships and good times that we all shared in. As I leave I am leaving you in good hands with my replacement SPC Reid Suzuki. Good luck on your inspection and all future endeavors.

Aloha and Mahalo. MSgt Lester Ho

• <u>January Senior NOC promotions</u>. Congratulations to the following HIANG Senior NCOs who were promoted in January.

CMSgt Michael Gabster, 154<sup>th</sup> Maintenance Squadron.

SMSgt Kristie Mato, 154<sup>th</sup> Operations Support Flight SMSgt Krisella Oka, 203<sup>rd</sup> Air Refueling Squadron SMSgt August Sena, 154<sup>th</sup> Services Flight SMSgt Charles Tomlinson, 292<sup>nd</sup> Combat Communications Squadron

MSgt Roy Aipa, 292<sup>nd</sup> Combat Communications Squadron MSgt Jason Cashman, 154<sup>th</sup> Logistics Readiness Squadron MSgt Rochelle Flores, 154<sup>th</sup> Operations Support Flight MSgt Joseph Sayre, 154<sup>th</sup> Communications Flight MSgt Abraham Timas, 154<sup>th</sup> Aircraft Maintenance Squadron

Send congratulatory e-mail using this format: <a href="mailto:firstname.lastname@hihick.ang.af.mil">firstname.lastname@hihick.ang.af.mil</a>

- Our C-17 folks hosted a reception at the C-17 facility after **Col Michael Compton**'s "fini flight" on January 6, 2009. Mike is now the commander of the HIANG's new 109<sup>th</sup> Air Operations Group. The 109 AOG will have approximately 130 HIANG Airmen and will include pilots, navigators, weapons controllers, flight nurses, and intelligence specialists. The group will augment the 13<sup>th</sup> Air Force, 613<sup>th</sup> Air Operations Center (AOC), and Air Mobility Division through the full range of combat operations. The units will be co-located with the 613 AOC on Hickam AFB.
- Thirty-two Hawaii Army National Guard soldiers continue to support the flood recovery along the Waianae Coast and in the Waialua/Haleiwa areas. This support is slated to continue through the middle of February. Another great job by our Hawaii Army National Guard soldiers supporting our State Mission!
- CSM Vern Nakasone sent me with the e-mail addresses of several Hawaii Army National Guard retirees. Now added to the Retiree News listings are: SGM Milton Yee, MSG Randall Lum, LTC Roy Yamashita, WO4 Owen Takenaka, and LTC Alan Igarashi. Really appreciate CSM Nakasone's support!
- Thanks to Lt Col Dale Tengan, who e-mailed in the e-mail address of Lt Col Robert Yee. Both Dale and Bob flew with the 199<sup>th</sup> Fighter Squadron during the F-4C era. Mahalo for the reference Dale!
- **6. Upcoming Events.** Listed by event date, the events remain posted until they occur.
- <u>Save the Dates!</u> LTC Jeffrey Protacio, the Hawaii National Guard Association President, sent me the following e-mail for distribution. Retirees are always welcome to attend the annual meeting and the golfing event. More information to come!

----Original Message-----

From: Protacio, Jeffrey J LTC NGHI jeffrey.protacio@us.army.mil

Sent: Friday, January 09, 2009 9:44 AM

Subject: HNGA Annual Meeting (UNCLASSIFIED)

Sir's and Ma'am

1. HNGA will be conducting our annual meeting on 28 February 2009 at the Hickam Officers Club. Brunch will be provided; registration will begin at 0730-0830. First session will start at 0830 and we should be adjourning at 1230. Uniform is duty uniform.

2. We are not planning a banquet this year. We are planning a golf outing on Friday the 27. More details are to follow.

Please mark your calendars and let us know if you plan on attending.

• <u>DOD Retirement and Awards Luncheon</u>. A lot of retirees have asked about the next DOD Retirement and Awards Luncheon. Talking to **CMSgt Deb Brownhill**, the next luncheon will probably be in the late March/early April time frame. More information to come!