

20100215 Retiree News

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

2. Rules of Engagement (ROE). Periodically, someone e-mails me requesting the e-mail address of another retiree. I forward the e-mail with the address request to the retiree for their action. This preserves the privacy of the retiree and their e-mail address.

3. Business.



Your Military Health Plan

These two articles provide different views about TRICARE premium increases. The first article is an Armed Forces New Service (AFNS) press release reporting on comments by Defense Secretary Gates. The second is an article by Tom Philpott, a columnist for Military Times. While both articles center on TRICARE premiums for existing programs, we need to keep an eye on the "free" TRICARE programs like TRICARE Standard and TRICARE for Life. These "free" programs could easily become fee programs as the Congress looks to limit the ever increasing cost of military health care. Health care continues to become a larger portion of the annual defense budget.

- No TRICARE Hike in 2011 Budget Request. Washington, February 2, 2010 (AFNS) - TRICARE recipients will see no increase in their premiums next year, if Congress approves that provision of the fiscal 2011 defense budget request, as expected.

However, Defense Secretary Robert M. Gates told reporters yesterday he wants to work with Congress to find ways to help control escalating military health-care costs that are consuming an ever-increasing chunk of the budget.

Noting the skyrocketing costs of the military health-care system – from \$19 billion in 2001 to \$50.7 billion in the fiscal 2011 budget request – Gates questioned during yesterday's Pentagon briefing how sustainable the program can remain without cost controls or higher premiums.

"It's only going to go up," he said, with Military Health System officials estimating 5 to 7 percent annual cost increases through fiscal 2015. "And it is absorbing an increasing percentage of our budget." Officials predict that the program will grow from 6 percent of the defense budget to more than 10 percent by fiscal 2015.

"We absolutely want to take care of our men and women in uniform and our retirees," Gates said, "But at some point, there has to be some reasonable tradeoff between reasonable cost increases or premium increases or co-pays or something and the cost of the program."

There's been no TRICARE premium increase since the program was founded in 1995, Gates said, noting that Congress has rejected recent Pentagon proposals for "very modest" increases. Expecting the same action this year, the Defense Department recommended no increase this year, he said.

"I ask anybody to point me to a health insurance program that has not had a premium increase in 15 years," Gates said. TRICARE are benefits, he said, are "generous, as they should be for our men and women in uniform."

But Gates compared the \$1,200 average out-of-pocket costs for a family of three under TRICARE to about \$3,300 for the same family under a health maintenance organization plan in the Federal Employees Health Care Program.

"We see a lot of people coming back into TRICARE because the benefits are so good and the costs are so low," he said

The Military Health System has 9.5 million eligible beneficiaries, including active-duty military members and their families, military retirees and their families, dependent survivors and certain eligible reserve-component members and their families.

Military Health System officials expect more eligible beneficiaries to continue returning to the TRICARE system as costs of programs offered through their employers or spouses continue to increase.

The General Accountability Office recently found that more than 85 percent of retirees ages 45 to 49 and half of retirees between ages 60 and 64 had access to other group health insurance, but chose TRICARE instead.

As TRICARE usage increases, so does the number of health-care visits that beneficiaries make, officials noted. Between fiscal 2005 and fiscal 2008, the average number of outpatient visits per enrollee increased from 8.7 to 9.97. Pharmacy use increased 5.5 percent over the timeframe.

- **Battle Looms Over Pay Raises, TRICARE.** By Tom Philpott. The Obama administration proposes to spend 3 percent more next year on support programs for war-strained military families. But officials are urging Congress to stop adding extra dollars to the military pay raise every January and find a way to raise TRICARE fees for the first time in 15 years.

In its fiscal 2011 budget proposal, the White House also is repeating its call that Congress phase in "concurrent receipt" - the payment of military retirement pay in addition to disability compensation - for 103,000 veterans who were forced by medical conditions to retire short of 20 years' service.

Like last year, however, the administration hasn't identified "offsets" to other entitlements to pay for expansion of concurrent receipt. This has left Rep. Ike Skelton, chairman of the House Armed Services Committee, "greatly disappointed." Without help from the White House to find funding, Skelton said, the proposal will again violate "pay-as-you-go" budget rules and won't be enacted.

Here are some highlights:

**Pay raise - The administration is seeking a 1.4 percent military basic pay raise for next January to match average wage growth in the private sector.*

By law, military raises are to match year-to-year change in the Employment Cost Index. However, for the last 12 years Congress has suspended the formula, setting military pay

increases at least a half percentage point above the index. This was to close a pay gap with civilians that, in the late 1990s, stood at 13.5 percent.

Defense officials argue that the pay gap is gone if you count the hefty increases in basic housing allowance over the past decade. When total compensation is compared, they say, most military members earn more than their civilian peers of similar age and education level.

Each half percentage point tacked on to military pay adds about \$500 million to personnel costs. The cumulative effect, Gates said, is large and squeezing other budget priorities.

**TRICARE fees* - Adm. Mike Mullen, chairman of the Joint Chiefs, echoed Gate's concern but focused on rising health costs, growing from \$19 billion in 2001 to \$50.7 billion next year because of new benefits, a frozen beneficiary fee formula and a steady migration of working-age retirees into TRICARE.

"We fully funded health care this time," Mullen said. "But health care premiums haven't gone up since 1995. We cannot do this."

"I ask anybody to point me to a health insurance program that has not had a premium increase in 15 years," Gates said to reporters. A family of three under TRICARE pays an average of \$1,200 a year out of pocket versus \$3,300 under federal civilian employee plans, Gates said.

Mullen suggested that rising health costs are making it more difficult to buy weapons or stay ready. "That's how I pay for my ops, the same pot of money," he said.

**Concurrent receipt* - President Barack Obama promised on the campaign trail to end the ban on concurrent receipt for all military retirees. The largest group still hit by the ban consists of retirees who served full careers and later got disability ratings of 40 percent or less from the Department of Veterans Affairs. Their retired pay is cut by the amount they draw in VA disability compensation.

Last year, in a first step to end the ban, the White House made a surprise decision. It proposed allowing concurrent receipt in phases for 103,000 "Chapter 61" retirees forced by disability to leave short of 20 years. The president wants them to be able to draw Concurrent Retirement and Disability Pay (CRDP) based on years served, in addition to their disability compensation. The first year cost would be \$241 million to benefit Chapter 61 retirees with ratings of 100 or 90 percent. Those with 80 or 70 percent rating would eligible next for CRDP and so on until all Chapter 61 vets were getting both disability compensation and some retirement pay.

Skelton and staff worked for weeks last year to find offsets to pay for Obama's proposal. In the end, they only found enough to lift the ban on all 100- and 90-percent Chapter 61 retirees for a single year. Without long-term funding identified, the Senate refused to accept the plan.

- Military Receive 50% Off Tickets to 2010 UH Baseball. Active, reservists, and retired members of the military will receive 50% off adult tickets (maximum of four) to select 2010 University of Hawaii, Manoa baseball games (see list below). A valid military identification card is required when purchasing tickets at the Stan Sheriff Center or Les Murakami Stadium Box Offices. Tickets are in special sections and supplies are limited. Other restrictions may apply. Tickets go on sale starting Monday, February 8, 2010.

--- March 4: Citadel

- March 5: Citadel
- March 6: Citadel
- March 19: Air Force
- March 20: Air Force
- March 21: Air Force
- March 22: Air Force

- **Determining VA Loan Eligibility.** VA loan eligibility guidelines are determined by the U.S. Department of Veterans Affairs. A Certificate of Eligibility shows the amount of entitlement. Those interested in VA home loan benefits may find it helpful to speak with a VA loan professional to understand their own eligibility and entitlement.

In order to be considered for the VA home loan program, a borrower must meet military service requirements. The eligibility requirements vary depending on when the military service was completed, but can be summarized as follows:

- 90 days of active duty during wartime
- 181 days of continuous active duty during peacetime
- 6 years of service for Reservist/National Guard

For applications involving military discharges that are other than honorable, the VA determines eligibility on a case-by-case basis. A potential VA borrower must obtain a Certificate of Eligibility (COE) before applying for a veterans' mortgage. The Certificate shows the lender how much entitlement a borrower has available.

Borrowers who are eligible for a VA loan can enjoy:

- No down payment (100% financing)
- No private mortgage insurance (PMI)
- Relaxed qualifying standards
- Competitive interest rates
- No penalties for mortgage pre-payment
- Cash-out and debt consolidation
- Streamline rate reduction

Ultimately, the VA determines whether a person is eligible for VA home loan benefits. For more information on your own eligibility, you can contact the U.S. Department of Veterans Affairs, or speak with a VA loan professional.

- **California Tabs 1st Woman to Lead Its Guard.** SACRAMENTO, Calif. - The first black woman to head the National Guard in any state took charge on February 2, 2010 in California, commanding the nation's largest Guard unit. **Brig Gen Mary Kight** was sworn in by Governor Arnold Schwarzenegger at a former Air Force base outside Sacramento. She is the first woman to lead the 21,000 members of the state's Army and Air National Guard. She has spent nearly 25 years with the California Guard after seven years in the Air Force.

Speaking during a change-of-command ceremony at the California National Guard Mather Flight Facility, Governor Schwarzenegger called Kight a pioneer for breaking gender and racial barriers during her long career. She is the state's 45th adjutant general, assuming command from **MG William Wade**, who is leaving to help command a NATO force in Italy.

Kight said she learned only Monday, after her appointment, of the historic nature of her promotion. "I'm extremely proud," she told reporters after the ceremony. "I also feel responsible, however, to those that look to me because I happen to be of female gender or African-American." Kight, 59, said she also is part Filipino and Spanish on her mother's side. "There's a little bit of everything in me. And whatever I represent to people, if it makes them proud, I'm proud," she said. (Taken from a Associated Press article by Don Thompson)



- Lowe's military discount now year-round. Most members of the military community no longer will have to wait for a special holiday discount to buy shovels, paint, and other home improvement needs. Home improvement retailer Lowe's has expanded its 10 percent military discount to all day, every day, for active-duty, National Guard and reserve, retiree and disabled service members, and their families, company officials announced Wednesday.

Those who want to receive the discount must present a valid military ID card. All other military veterans will receive the 10 percent discount on the holiday weekends of Memorial Day, Fourth of July and Veterans Day.

The discount is available on in-stock and special-order purchases of up to \$5,000. It cannot be used on sales at Lowes.com, on previous sales, or on sales of services or gift cards.

"Lowe's was founded on the heels of World War II by veterans Jim Lowe and Carl Buchan and has always been a supporter of the military," said Larry D. Stone, Lowe's president and chief operating officer, in a statement announcing the new policy. "The year-round discount program is one way we are reaffirming our commitment to the thousands of men and women who are serving throughout the world, as well as their family members at home." (Taken from a Military Times article)

- Federal Long Term Care Insurance Program (FLTCIP). Who qualifies for the Federal Long Term Care Insurance Program? Several groups are eligible to apply for coverage; this includes Federal employees and annuitants, including members and retired members of the uniformed services, and qualified relatives. Specifically, the following groups are eligible to apply for coverage:

Employees:

--- Federal employees in positions that convey eligibility for the Federal Employees Health Benefits Program (whether or not they are actually enrolled in FEHB)

--- U.S. Postal Service (USPS) employees in positions that convey eligibility for the Federal Employees Health Benefits Program (whether or not they are actually enrolled in FEHB)

--- Active Members of the Uniformed Services who are on active duty or full-time National Guard duty for more than 30 days

--- Active Members of the Selected Reserve (Members of the Individual Ready Reserve are NOT eligible to apply)

- Tennessee Valley Authority employees (even though they may not be eligible for FEHB coverage)
- D.C. Government employees who were first employed by the D.C. Government before October 1, 1987
- D.C. Courts employees
- Navy Personnel Command (BUPERS) NAF employees

Annuitants:

- Federal or USPS annuitants, including survivor and deferred annuitants
- Retired Members of the Uniformed Services who are entitled to retired or retainer pay
- Retired "Grey" Reservists, even if they are not yet receiving their retired pay
- Separated employees with title to a deferred annuity, even if they are not yet receiving that annuity
- Tennessee Valley Authority annuitants
- Compensationers receiving compensation from the Department of Labor
- D.C. Government annuitants first employed by the D.C. Government before October 1, 1987
- D.C. Courts annuitants
- Navy Personnel Command (BUPERS) NAF annuitants

Qualified Relatives: If you are a qualified relative as described below, you can apply even if the person you're related to does not apply, or even if the person you're related to applies but is not approved for coverage.

- Spouses of employees listed above
- Spouses of annuitants listed above
- Surviving spouses of active and retired members of the uniformed services who are receiving a Federal survivor annuity
- Parents, parents-in-law, and stepparents of living employees listed above (Parents, parents-in-law, and stepparents of annuitants and retired members of the uniformed services are NOT eligible)
- Adult children (at least 18 years old, including adopted or step children) of living employees or annuitants listed above

FLTCIP 2.0, the new plan introduced on October 1, 2009, offers some enhanced features and benefits. You can find additional information about plan details and costs at the administrator's web site: www.LTCFEDS.com or contact LTC Partners at 1-800-582-3337 (0800 to 1800 EST).

4. The Wanted List. Help! **Retiree News** is looking for these Hawai'i National Guard members e-mail addresses or their addresses on file for them no longer works. E-mail their addresses to retireenews@hawaiiantel.net if you can share them.

Norman Chang
Chris Wilson
Tom Gresch
Edward Uyeda

Patrick Casey
Byron Kim
Steve Ware
Katherine Asato

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.

[Robert DeCoster](#) (update)
[Arthur Pang](#)
[Dan Reuppel](#) (Iowa ANG)

[Patrick McNamara](#) (update)
[Joseph Montoya](#) (Utah ARNG)

The addresses now total **1200+** members. Be sure to ask your fellow retirees that you meet if they receive **Retiree News**. If not, send their e-mail address to retireenews@hawaiianet.net. Mahalo for your support!

5. Condolences. These Hawai'i National Guard retirees and those who served with the Guard passed away recently. They all served honorably and added something to our unique culture here in the Guard. Aloha Pumehana to all....

Robert Allen Hanaike, 76, of Honolulu, died Feb. 1, 2010. Born in Hawaii. Retired Hawaii Army National Guard systems analyst with 35 years of service. Survived by wife, Lavonne "Scotti"; son, Allen; nieces; nephews.

6. Retiree Update.

• New Hawai'i Army National Guard Colonel. Congratulations to **Gary Littlefield** who pinned on his "eagles" on February 2, 2010. The Adjutant General, **MG Robert G.F. Lee** opened the ceremony with comments about the new colonel. The actual pinning ceremony was done by Gary's mother and his boss, **COL Edward Chun-Fat**. COL Littlefield will continue to serve as the Logistics Management Officer at our United States Property and Fiscal Office, Hawai'i.

Send congratulatory e-mail: gary.littlefield@us.army.mil

• Another Air Force Outstanding Unit Award. The 154th Wing has received their seventh Air Force Outstanding Unit Award (AFOUA). To quote **MG Robert G.F. Lee** in his letter of congratulations to the **Brig Gen Joseph Kim** and the 154th Wing, "This Air Force Outstanding Unit Award reflects all the Wing's many achievements over the award period. These achievements were a collaborative effort of 154th Wing's operations, maintenance and support functions. The important award acknowledges the 154th Wing partnership in the Total Force.



The Air Force Outstanding Unit Award was authorized by Department of the Air Force General Order 1, January 6, 1954. It is awarded by the Secretary of the Air Force to numbered units that have distinguished themselves by exceptionally meritorious service or outstanding achievement that clearly sets the unit above and apart from similar units. The services include; performance of exceptionally meritorious service, accomplishment of a specific outstanding achievement of national or international significance, combat operations against an armed enemy of the United States, or military operations involving conflict with or exposure to hostile actions by an opposing foreign force.

• HIARNG Soldiers Joining the Retiree Rolls. Thanks to the Hawai'i Army National Guard's G1 Branch, (Military Personnel) for providing the following listing of recent retirees.

November 2009:

--- **SGT Ismael Castro**, Company G (FSC-FA), 29th Brigade Support Battalion

FSC-FA = Forward Support Company – Field Artillery

- **SSG Charles A. Pantohan**, Company C (Signal), 29th Brigade Special Troops Battalion
- **SFC Henry K. H. Choy**, HHC, 29th Brigade Support Battalion
- **SFC Robert G. Alviar**, Company A, (-Det), 29th Brigade Support Battalion

December 2009:

- **CW4 Glenn M. Hirata**, HHD 103d Troop Command

January 2010:

- **MSG Jan T. Imamura**, 2d Battalion, 298th Regional Training Institute
- **SPC Edward H. Kuroda**, Det 1, Company D, 1st Battalion, 171st Aviation
- **SFC Rayce O. Inamine**, HHD 103d Troop Command
- **SFC Burton K. Hanohano**, HHT, (-Det 1), 1st Squadron, 299th Cavalry (RSTA)

RSTA = Reconnaissance, Surveillance and Target Acquisition

- ANG Retention Office Manager of the Year. The Air National Guard announced that **MSgt Rose (née Vendiola) Weldon** is the ANG Retention Office Manager of the Year. **Col Ann Greenlee**, the 154th Mission Support Group commander, sent out the following e-mail.

-----Original Message-----

From: Greenlee Ann Col 154 MSG/CC; Acting HQ HIANG/DS
Sent: Tuesday, February 09, 2010 6:41 PM
To: ALL HIANG
Subject: MSgt Rose Welton - NGB's Retention Office Manager of the Year

Please join me in congratulating MSgt Welton on her award as NGB's Retention Office Manager of the Year.

MSgt Welton is very deserving of this award. She provides outstanding retention services to the HIANG and we are so happy that she is being recognized at the national level.

MSgt Welton is just finishing up a tough recruiting school course and will be back next week. Please stop by the FSS and thank her for all the work she has done on behalf of all of us.

Send congratulatory e-mail: rose.vendiola@hihick.ang.af.mil

- Coach Dave Shoji Speaks to HIANG Members. On February 3, 2010, Dave Shoji, the University of Hawaii, Manoa women's volleyball head coach spoke to HIANG members at the 204th Airlift Squadron operations auditorium. **Maj Gen Darryll Wong**, himself a volleyball coach, asked Coach Shoji to speak leadership, vision and teamwork concepts.

Coach Shoji has been the women's volleyball coach at the University of Hawaii for the past 35 years. During this past season, he earned career victory No. 1,000 and became just the second coach in the history of Division I women's volleyball to reach that milestone, joining UCLA's Andy Banachowski in the elite group. During his tenure at the University, his teams have won four national championships, earned eight trips to the Final Four and won 13 consecutive Western Athletic Conference titles.

7. Upcoming Events. Events listed are by the event date.



- Retirement Luncheon for SFC Mario Tabaquin. The 29th Brigade Support Battalion cordially invites you to join them as they honor and celebrate the retirement of **SFC Mario Tabaquin** (AKA Tip of the Spear).

--- Known for being a “HOTTIE” in his younger days but now he is just an “old fart”.
--- Known for disturbing the peace with his loud hyper voice due to hearing loss.

--- Known for finding his way around the running trail but can’t keep track of paper work. Make sure to make 10 copies of every document you submit to him.

--- Known for being BSB S1 NCOIC for life

N – Non	N – No one
C – Convicted	C – Can
O – Outlaw	O – Obviously
I – In	I – Ignore his
C – Crime	C – Charm

When: Thursday, March 11, 2010

Time: 1130

Where: Pagoda Restaurant, 1525 Rycroft St.

\$3.00 w/ validation parking (Ross parking lot) at Kanunu Street 4th Floor and up.

Cost: \$25.00 (lunch and gift); \$5.00 (gift only)

RSVP: Friday, March 5, 2010

POCs: **Ms. Taumate Kaisa**, @ 844-6116, taumate.kaisa@ng.army.mil
SSG Ludy Ann Capitle at 844-6113, ludyann.capitle@ng.army.mil

- Retirement Luncheon for LTC Rudolph Ligsay. The HQ, 1ST Squadron, 299th Cavalry cordially invites you to a retirement luncheon for **LTC Rudolph Ligsay**. The specifics follow:

When: Thursday, April 1, 2010

Time: 1100

Where: Nihon Restaurant, Hilo, Hawaii

Cost: \$30.00 (buffet and gift); \$5.00 (gift only)

Menu: Buffet: Teriyaki Beef; Tonkatsu; Vegetable Tempura; Chicken Karaage; Yaki Min

RSVP: Monday, March 22, 2010; checks payable to **Jamie Imai**

Off island attendees can pay upon arrival at Nihon Restaurant

POC: **SFC Jamie Imai** @ 844-6613 or jamie.imai@us.army.mil

- Save the Date – DOD Retirement and Awards Luncheon. Friday April, 23, 2010 is the date for the next State Department of Defense Retirement and Awards Luncheon. The luncheon will be at the Hale Koa Hotel, Banyan Tree Showroom. The event will start at 1100, with lunch served at 1130. The names of the honorees attending will be announced as the RSVPs are received.

8. Website Links.

- The State Department of Defense's Newspaper, the **pupukahi**, Is Online. The **pupukahi** is now totally electronic. The link to the current issue starts at www.hawaii.gov/dod - then click on the pupukahi link listed under the "What's New?" section. If the link does not work, copy it to your internet browser.
- The Winter Issue of **On Guard** Magazine Is Online. The new Winter issue of the **On Guard**-online is out, go to: http://www.ng.mil/features/onguard-mag/pdf/Winter09/winter_09.pdf. If the link does not work, copy it to your internet browser.
- The February 2010 Issue of **Soldiers** Magazine Is Online. To view the current issue of **Soldiers**, the official U.S. Army magazine, just log on to: <http://www.army.mil/soldiers/>. You can view back issues (electronic issues only) by clicking on "back issues" on the scroll bar when you get to the website referenced. If the link does not work, copy it to your internet browser.
- The January-February 2010 Issue of **Airman Magazine** Is Online. To view the current issue of **Airman Magazine**, just log on to: <http://www.airmanonline.af.mil/>. If the link does not work, copy it to your internet browser. You can view back issues (electronic issues only) by clicking on "back issues" on the scroll bar when you get to the website referenced.