

Afterburner

NEWS FOR USAF RETIRED PERSONNEL

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JANUARY 2002

DFAS announces 1099-R mail date, reissue request procedures

Military retirees and annuitants can expect their 1099-R forms for tax year 2001 to be mailed by Jan. 15 to the home address on file with the Defense Finance and Accounting Service (DFAS).

That's according to DFAS officials who report that former spouses who are in receipt of pay due to a court-ordered division of community property will also receive 1099-Rs.

The 1099-R form has three copies of the information on one page with the form information on the back of the recipient's copy. For example, box 1 (gross distribution) does not contain gross income, but is the total amount received - or the taxable amount - as shown in box 2a. For retirees, it does not include nontaxable income such as Survivor Benefit Plan (SBP) costs.

Because the 1099-R is also used to report other types of income some boxes do not apply to retired pay and annuities. This is why boxes 2b and 9 will be blank, and boxes 3, 5, 6 and 8 have been removed from these forms. The remaining boxes have their original IRS numbers and will correspond to IRS instructions for 1040 and 1040A forms.

Retirees in a non-pay status, such as those receiving a full VA waiver or a full Civil Service waiver, will not receive a 1099-R, providing they did not have taxable income during the tax year.

Reissue requests

Retirees who do not get their 1099-Rs by Jan. 31, 2002, have questions about their 1099-R forms or need to update their mailing address may contact DFAS at 1-800-321-1080 Monday-Friday between the hours of 7 a.m. and 7:30 p.m., Eastern Time.

Annuitants who do not get their 1099-R by Jan. 31 or have questions should contact DFAS at 1 (800) 435-3396 between 6:30 a.m. and 4 p.m. Mountain Time. Be prepared to provide your Social Security number and current mailing address.

When calling to request a reissue of your 1099-R, press 1099 when prompted and your call will be forwarded to the next available Tax Customer Service Representative. Be prepared to provide your Social Security number, date of retirement if you are a recent retiree, and your current mailing address. DFAS-Cleveland will begin processing reissues on Jan. 31. You can expect to receive the reissued 1099-R approximately seven working days

(See DFAS mails on page 5)

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DD Form 214 — record or not

After years of being advised by various military and military-related agencies to record their DD Form 214 at their local courthouse for safekeeping, retiring and separating members are now getting different information.

There is some evidence that recording the DD Form 214 may not be a wise decision, and definitely it's a decision that must be made on an individual basis.

Officials in the Transition and Relocation Operations Branch in the Air Force Personnel Center report that information has surfaced that a military member's identity was stolen as a result of an unscrupulous person being able to obtain several thousand DD Forms 214 through courthouse public records.

These officials are now advising retired members who have registered their DD Form 214 with a local registering agency that they should consider contacting that agency to ensure their DD Form 214 is being safeguarded from viewing by unauthorized individuals.

This must be handled on an individual basis because documents are not recorded and maintained the same in all counties in all states.

Officials report that if public access is authorized, it's conceivable that someone could obtain a copy for an unlawful purpose (e.g., to obtain a credit card in the retiree's name). In the event this public access is permitted, each retiree should attempt to have the document removed from county records.

Once this is done, retired members should take steps to protect their DD Form 214 as they would any other sensitive document (wills, marriage and birth certificates, insurance policies).

Those affected individuals may wish to store the document in a safe deposit box or at some other secure location where it will be protected, ensuring the next of kin or another trusted person has immediate access to the form upon the death or incapacitation of the retired member.

Retired members who are not satisfied that their DD Form 214 is protected and who can't get it deleted from the county records may want to discuss the situation with their elected officials, making their views known regarding the privacy act issue of safeguarding a document containing personal information, specifically a Social Security number.

Transition officials report that they are now providing this background information to active members as they retire or separate so they can make an informed decision about this important and sensitive document.

Sept. 11, 2001; 9-11.

However you put it, the date says about all that needs to be said, but not quite.

True, it was a terrible tragedy more than adequately covered by television, radio and newspaper people a lot more capable than me. So what else can I add?

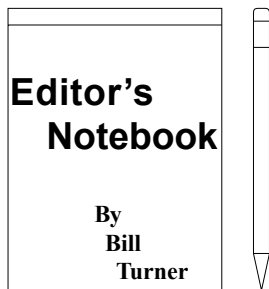
What many of you might not know is that we lost two key players in the battle for retiree rights as a result of the terrorist activities.

Gary Smith, chief of the Army Retiree Program, and his deputy, Max Beilke, had left their office in Alexandria, Va., and traveled to the Pentagon on that fateful day to discuss key military retiree issues with the Army Director of Personnel and his staff.

Though both were Army retirees and worked directly on Army retiree issues, most everything they accomplished — and that was considerable — affected the entire military retiree community. Those of us who knew them personally will miss them and all of us owe them a great deal for their professionalism and dedication in their efforts throughout the years on behalf of all military retirees and family members.

Random thoughts

Following the events of Sept. 11, thousands of retirees jumped in to volunteer for recall to active duty or to help out anywhere they were needed. It was the right thing to do. There are times, though, when the people available to work outnumber the available jobs. That, however, doesn't mean you can't perform a valuable service. Maybe you can't be in the trenches, but you can still help just as many other retirees have been doing for years, helping their fellow retirees and the active duty folks,



too, by volunteering time in the Retiree Activities Office located on most bases.

If you're not near an Air Force base, the Army, Navy, and Marine Corps have similar offices and also need volunteers. Representatives of those services are currently manning many Air Force offices, just as we staff theirs.

But, if you can't help that way because of the lack of time, travel, medical problems or whatever, you can still do one big thing. Next time you're on an installation, stop by the RAO and say thanks to the volunteer staff for the valuable services they perform. It's the right thing to do.

Concurrent receipt

House and Senate Armed Services conferees have reached agreement on the FY 2002 National Defense Authorization Act.

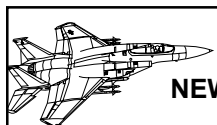
The new defense authorization bill provides no substantive concurrent receipt provision. The final bill reflects the House language that would eliminate the disability offset retired pay only if the President recommends the necessary legislation and provides the necessary funding. According to some experts, realistically, the odds of this are slim and none, since the Administration formally advised Congress it opposes any such change. Some of the provisions it contains:

- * Statutory language prohibiting the Secretary of Defense from implementing any initiative to force military retirees to choose between military or VA health coverage as the source of their health care.

- * Authorizes full funding for the TRICARE military health care programs (including TFL) for the first time in many years — an increase of \$6 billion over last year.

- * Reduced requirements for non-availability statements (NAS) to enhance freedom of TRICARE beneficiaries to choose civilian health providers without prior approval from military hospital commanders. Eliminates all requirements for NAS for maternity patients.

- * Expansion of Special Compensation for Certain Severely Disabled Retirees to provide \$50 per month (effective Feb. 1, 2002) for retirees who served at least 20 years on active duty and received disability ratings of 60% within four years after retiring. (Current authority provides \$100 to \$300 per month for members so rated at 70% or higher.) The provision also would provide modest increases in special compensation amounts for certain eligible retirees in 2003 and 2004.



AFTERBURNER

NEWS FOR USAF RETIRED PERSONNEL

The Afterburner is authorized by Air Force Instruction 36-3106. It is published in January, May and September by the Retiree Services Branch. Distribution: individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are receiving an annuity under Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried nonannuitant surviving spouses of deceased Air Force members who were entitled to receive retired pay, may receive the Afterburner by requesting it from the address below. The Afterburner is not sent to former spouses nor to retirees of other services. Additional copies are not available. The Afterburner address:

HQ AFPC/DPPT
550 C Street W Ste 11
Randolph AFB TX 78150-4713

E-mail address is Billy.Turner@randolph.af.mil, and the phone number is (210) 565-2126. The Afterburner is available on the Internet at <http://www.afpc.randolph.af.mil/afretire/>. Retirees may write to the Co-chairmen of the Air Force Retiree Council by using the office symbol, HQ AFPC/CCU, at the address above. To change your address to receive the Afterburner and other official correspondence, see the procedures elsewhere in this issue.

Bill Turner -- Editor, Afterburner

Bruce Creller -- Chief, Retiree & Family Matters Division

Colonel Michael J. Skiersch USAF, Retired

Retired Air Force Col. Michael J. Skiersch, former member of the Air Force Retiree Council, died in early November in Chicago. The World War II veteran, who was 89 years of age, was buried in the Fort Sheridan Military Cemetery.

In addition to representing Area VIII (Illinois, Indiana, Kentucky, Michigan, Ohio and West Virginia) on the Air Force Retiree Council from 1984-1987, Colonel Skiersch was the long-time director of the O'Hare Retiree Activities Office in Chicago.

He was a lifetime member of LaFayette Post 159 of the American Legion, a member of the Reserve Officers Association and The Retired Officers Association, and a long time advocate for veterans and retired military causes.

Increased security affects bases

TRICARE provides current emergency care guidance

The TRICARE Management Activity has developed guidance for beneficiaries seeking emergency, urgent and routine care at uniformed services facilities under current enhanced security at military installations.

In the case of medical emergency, TRICARE beneficiaries should seek immediate treatment at the nearest hospital. This is true whether or not they are enrolled in TRICARE Prime. TRICARE defines an emergency as a medical, maternity or psychiatric condition that would lead a "prudent layperson" (someone with average knowledge of health and medicine) to believe that a serious medical condition exists.

An emergency condition is one in which the absence of medical attention would result in a threat to life, limb, or sight and requires immediate medical treatment. Further, it may be a condition marked by severe pain that requires immediate relief to alleviate suffering.

TRICARE officials point out that while the definition of an emergency may sound complicated, it really means that beneficiaries who believe they are experiencing a serious medical condition that requires immediate treatment should go to the nearest emergency room. TRICARE will assist in paying for the cost of their care. This is true for beneficiaries who use TRICARE Standard or Extra or who are enrolled in Prime.

TRICARE beneficiaries who become ill but don't require emergency care as described above need urgent care. Those enrolled in TRICARE Prime who have a primary care provider who works out of a uniformed services facility that is inaccessible due to increased security are encouraged to call their provider



for assistance. Providers or staff members at military treatment facilities can inform beneficiaries of their best options for necessary care.

In many circumstances, this may include taking care of oneself under the advice of a provider or a change in timing of the needed visit as appropriate. Beneficiaries also may contact their regional Health Care Information Line for information on self-care.

During times of increased security, routine appointments should be rescheduled if access to a military treatment facility is restricted. As with urgent care, beneficiaries should call ahead to their providers' offices for guidance.

OPM selects 2 insurers to provide long term care

The U.S. Office of Personnel Management has announced that Metropolitan Life Insurance Company and John Hancock Life Insurance Company have been selected as the insurers for the Federal Long Term Care Insurance Program.

Metropolitan Life and John Hancock have formed Long Term Care Partners, LLC, a jointly owned entity devoted exclusively to operating the Federal Long Term Care Insurance Program (FLTCIP). Insurance coverage will be available no later than October 2002.

OPM officials say the program is likely to become the largest employer-sponsored, long-term care insurance program in the nation. Under the law, approximately 20 million people, including federal employees and retirees, as well as members and retired members of the uniformed services, will be eligible to apply for coverage. Premiums will be below those generally available in the private market.

A number of factors influenced OPM's selection of Metropolitan Life and John Hancock. The OPM announcement explained that together, they have the resources and experience to efficiently provide this insurance protection. Separately, each has name recognition with the public that inspires trust. The contract was awarded after a rigorous assessment by a team of professionals from several federal agencies. In addition to their knowledge of long-term care, the team brought to the process significant actuarial, financial and procurement expertise.

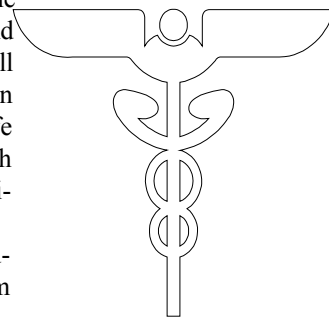
The FLTCIP will be a model program that offers contemporary

benefits, such as a care-coordination program. The program will evolve with the market to adjust for technological advancements in the long-term care industry. The complete premium schedules and benefit options for the FLTCIP will be announced after John Hancock and Metropolitan Life conduct final market research with members of the groups eligible to enroll.

An early-enrollment opportunity for the Federal Long Term Care Insurance Program is scheduled for early 2002 due to significant interest from individuals who are familiar with long-term care insurance coverage. Information about the early-enrollment period will be available soon.

The program is the result of a legislative proposal submitted to Congress in January 1999, which the House and Senate passed in July 2000. The Long Term Care Security Act (PL 106-265) was signed into law on September 19, 2000.

Members of the retiree community can stay current on the Long Term Care situation by periodically visiting the OPM web site at <http://www.opm.gov>.



Regulation allows FEHB suspension rather than termination

The Office of Personnel Management has published a regulation that allows current Federal Employee Health Benefits annuitants who are also eligible for the new TRICARE-For-Life benefits to suspend their FEHB coverage and premium payments.

The regulation allows these individuals to reenroll in the FEHB Program during an Open Season, or immediately if they are involuntarily disenrolled from the TRICARE Program.

OPM officials note that the new TRICARE-For-Life benefits are a very attractive coverage alternative for FEHB annuitants who qualify because they do not have to pay a premium for this comprehensive coverage.

The new benefits cover Medicare's coinsurance and deductibles and prescription drugs very much like an FEHB plan, without the 25 to 28 percent enrollee premium contribution required under the FEHB Program.

Now, eligible annuitants can suspend their FEHB coverage and premiums while continuing to get comprehensive medical, hospital, surgical, and pharmaceutical coverage under the TRICARE Program.

To suspend the coverage, an annuitant should call OPM's Retirement Information Office at 1 (888) 767-6738 to obtain a suspension form. Callers within the local Washington, D.C. calling area must call (202) 606-0500.

If the documentation showing eligibility for TRICARE is received within the period beginning 31 days before and ending 31 days after the date designated as the date you want to use TRICARE instead of FEHB coverage, the suspension becomes effective the end of the day before the designated day. Otherwise, the suspension becomes effective at the end of the month in which your documentation is received.

TRICARE toll free

The numbers below are staffed by experts who can help beneficiaries find out about TRICARE-For-Life, the TRICARE Senior Pharmacy Program and TRICARE Prime Remote for active duty and their family members.

These new telephone numbers greatly expand TRICARE's communications efforts.

* TRICARE Senior Pharmacy Program 1-877-DoD-MEDS (1-877-363-6337).

* TRICARE- For-Life program 1-888-DoD-LIFE (1-888-363-5433).

Hearing- or speech-impaired beneficiaries may call TTY/ TDD 1-877-535-6778.

Individuals eligible to use TRICARE's Uniformed Services Family Health Plan may also suspend the FEHB coverage to use that plan.

Those who decide to suspend their FEHB Program for any reason can reenroll in the FEHB Program during a future Open Season. If you are involuntarily disenrolled from the TRICARE program, you are eligible to immediately reenroll in the FEHB Program. Your request to reenroll must be received within the period beginning 31 days before and ending 60 days after your TRICARE coverage ends. Otherwise, you must wait until Open Season.

Information about the new TRICARE-For-Life Program can be obtained by calling 1-888-DOD LIFE (1-888-363-5433) or by going to the TRICARE web site at <http://www.tricare.osd.mil>.

Incorrect information affects SS, certain other benefits

To most people a birthday means only that they are a year older, with some birthdays having more significance than others.

A birthdate that turns out to be wrong, however, whether in day, month, and particularly in year, can prove to be extremely significant, even costly, especially for those nearing retirement age.

That's the word from officials in the Records Procedures Section of the Air Force Personnel Center who noted that the date of birth marks the exact time an individual becomes eligible for Social Security and Medicare and thus becomes eligible for TRICARE-For-Life. That's why it's so important to correct any wrong birthday as soon as it becomes known.

Here's how the process works: When a retired Air Force member sends birth documentation to the DEERS Office in Monterey, Calif., the DEERS staff sends all birth documentation to the Records Procedures Branch and that staff, in turn, does the paperwork to correct the retiree's Master Personnel Record.

A copy of the AF Form 281 is provided to the National Personnel Records Center in St. Louis, MO., for filing in the retiree's records. They also update the correct information in the Military Personnel Data System, which will update the military pay record at the Defense Finance and Accounting Service-Cleve-

land Center and DEERS.

So, if for some reason your date of birth is not correct and you are reaching the age where you become eligible for Social Security, send the Records Procedures Section a copy of your birth certificate (only if you have not provided a copy to the DEERS office), and they will correct your records. Be sure to include your Social Security number on all correspondence. The process can take up to 30 days, so a retiree shouldn't wait until the last minute.

Addresses are: HQ AFPC/DPSAMP, 550 C Street West Suite 19, Randolph AFB TX 78150-4721 or the DEERS Support Office, 400 Gigling Road, Seaside CA 93955-6771. You can direct questions to HQ AFPC/DPSAMP at (210) 565-2450.

Name changes and changes in Social Security numbers (which infrequently happens) work the same way. A source document — marriage certificate, divorce decree, copy of a new Social Security card — should be sent to the HQ AFPC/DPSAMP address.

AFPC officials further explained that this notification takes care of matters from a military and DEERS standpoint; it does not eliminate the need to make necessary changes with the Social Security Administration or Department of Veterans Affairs or any other agency keeping records.

Enlisted Foundation looks to allotments to fund assisted living facility

After more than 26 years offering housing and financial assistance to widows of retired enlisted Air Force members, the Air Force Enlisted Foundation wants to expand its services. And foundation officials are turning to the retiree community for help.

The non-profit agency, formerly known as the Air Force Enlisted Men's Widows and Dependents Home Foundation and the AF Enlisted Widows Home Foundation, is the only facility of its kind for surviving spouses of retired enlisted military members. Currently there are 440 residents with 625 on the waiting list.

The Foundation's goal for several years, according to the foundation President and CEO Jim Binnicker, has been to build an assisted living medical facility for the residents. Because both Villages — Teresa Village in Fort Walton Beach, and Bob Hope Village in Shalimar, Fla. — are independent living facilities and the capability for medical care doesn't exist, residents are forced to leave their homes and friends at a time when they need help the most.

The foundation can't use state, federal, Medicare or Medicaid funding toward constructing the facility, and Air Force Assistance Fund donations can only be used for indigent widow rent subsidy. Thus, in the past eight years the foundation has been able to raise only \$2 million of the needed \$20 million.

Faced with the possibility of having to give up a dream, Binnicker thought of a Retiree Allotment Program where retiree support could come through payroll deduction. "We all grew up in the Air Force participating in charities using the allotment program," he said. "It was painless - didn't see it - didn't miss it," he said of the dollars taken out monthly. "Then

we retire and very few get asked to continue to participate in Air Force-sponsored charity programs. But we think this is the right road to take for our organization."

Marketing Director Ken Hair worked nearly a year getting approval from the Defense Accounting and Finance Service (DFAS), and then coordinating with DFAS Cleveland to ensure the agency that pays retirees was ready to receive and process the allotments.

The test program started in April 2001 with just a few friends of the Foundation, according to Hair, who said it worked so well, they were excited about expanding it as soon as possible. After sending out letters to more contacts and printing an allotment form in the Foundation's newsletter, they quickly gained 160 participants without a single glitch or disruption in anyone's pay, said Hair.

"The allotment program will allow the Foundation to move forward in achieving its goal of life care much faster," he added, noting that the allotment program's potential is unlimited. "If we can get a large percentage of allotments, we'll be able to not only build the assisted living facility we so desperately need, but sustain its operations as well." Future plans also call for a four-story mid-rise with 80, two-bedroom, two-bath apartments.

Hair said the allotment program is only one way people can donate to the AFEF. "There are many ways for people to give: personal bequests, bank drafts (for civilians), bequests and annuities," he said. "But so far, the allotment program is easiest because it comes directly from a person's pay." Retirees, or active duty members, can visit their local accounting and finance office or contact the Foundation toll-free at 1-800-258-1413 for a copy of the form.

Changing your address

To change your correspondence address for the **After burner**, follow the directions below:

* **Retirees** send change of address requests **only** to DFAS-Cleveland Center, DFAS-CL/FRB, P.O. Box 99191, Cleveland, OH 44199-1126. Mark the envelope "change of address" and include your retired grade and Social Security number. DFAS-CL is the only agency which can change the address of retirees for the **Afterburner** and other Air Force correspondence. Their data flows to the Air Force Personnel System.

* **Annuitants** (surviving spouses who receive pay under the Survivor Benefit Plan or Retired Serviceman's Family Protection Plan) send address change requests **only** to DFAS-Denver Center, DFAS-DE/FRB, 6760 E. Irvington Place, Denver CO 80279-6000. Include retired grade and SSN of sponsor and your SSN. This is the only agency that can change the address of SBP annuitants for the **Afterburner** and other Air Force correspondence.

* **Non-annuitants** (**Only** surviving spouses of Air Force retirees not receiving an annuity under the SBP or RSFPP) send change of address requests **only** to HQ AFPC/DPPT, 550 C Street West Ste 11, Randolph AFB TX 78150-4713. Include sponsor's retired grade and SSN.

DFAS mails 1099-R forms

(Continued from page 1)

after your initial request.

Retirees and former spouses should send written or faxed request to: DFAS-CL/Code PRR, Box 99191, Cleveland, OH 44199-1126. The toll free number is 1-800-321-1080; and the fax number is 1-800-469-6559.

Annuitants: DFAS-DE/DE/PRRB; 6760 E. Irvington Pl.; Denver, CO 80279-6000; Telephone toll free 1(800) 435-3396; fax is 1 (800) 982-8459.

Corrected 1099-R policy

Retirees and former spouses who think the 1099-R contains incorrect amounts must make the request for corrected 1099-R in writing to the DFAS-CL address; annuitants must send their written request to the DFAS-DE address. The reason for the written request is to ensure DFAS report of income and taxes matches the 1099-R filed with the Internal Revenue Service.

The written request must include a complete explanation and justification as to why the 1099-R amounts are in error. Telephone, e-mail, and/or internet request for corrected 1099-Rs will NOT be honored.

DFAS officials emphasize that retirees and annuitants not wait until the April 15 tax-filing deadline to contact them for non-receipt of their 1099-R forms or address changes.

Aviation Security Act gives military retirees hiring preference

The Aviation and Transportation Security Act of 2001, signed by President Bush Nov. 19, gives military veterans who retired after a career in service a preference when it comes to filling the new private-sector and federal jobs created by the legislation.

"With the men and women of the armed forces now in harm's way in the war on terrorism, it's entirely appropriate that the legislation born of the Sept. 11 attack acknowledges the value our veterans bring to the workforce," said Secretary of Veterans Affairs Anthony J. Principi.

"We recognize the importance of security in our public transportation. Men and women who wore their nation's uniform can be depended on to help provide that security."

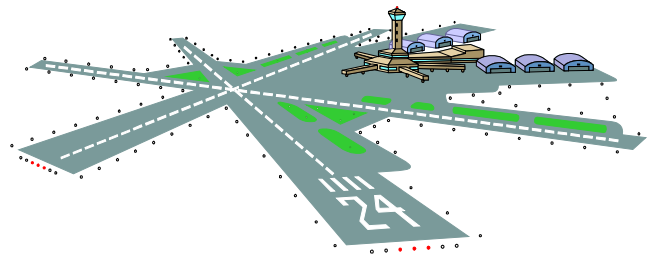
The Act provides that the Federal Aviation Administration will develop standards for hiring airport security personnel that require military veteran retirees receive a preference. These standards will apply to both federal and non-federal employees.

Existing veterans preference rules and regulations are not affected by the provisions of this new law.

"The skills and experience of these retired veterans will allow them to make a major contribution to our national security. This not only extends their service in an important effort but allows the country to benefit from the investment already made in their training," said Principi.

In the security screening area, the Department of Transportation (DOT) plans to hire a significant number of new Federal security screeners.

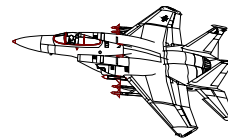
Retirees who would like to be considered for one of these



critical positions should send their name and e-mail address to: screener@ost.dot.gov or call the DOT Connection at 202-366-9392 or 1-800-525-2878 to leave your name and address. You will be sent application information as soon as it is available.

Those interested in the Federal Air Marshal positions may contact the Aviation Careers Division by telephone at (405) 954-4657, by fax at (405) 954-6397, or e-mail at 9-AMC-AMH-300@mmacmail.jccbi.gov.

More detailed information on both the Federal Air Marshal and Security Screener positions is available on the Internet at <http://jobs.faa.gov/>.



Travel wisely

Editor's note—The following article is intended to assist members of the retiree community in getting the most for their leisure dollars. Commercial products and

services are mentioned for informational purposes only and should not be construed as a military endorsement.

Air Force opens military's newest recreation program

The Air Force officially opened the military's newest recreational program during an early November ceremony in Keystone, Colo.

Air Force Space Command and the Air Force Academy, in partnership with Keystone Resorts, kicked off "Rocky Mountain Blue," a program open to all military service members, government employees and retirees worldwide. The program offers a variety of discounts on lodging, skiing, golfing and other activities.

Gen. Ralph E. Eberhart, AFSPC commander, served as the master of ceremony for the kick-off event.

"There are a lot of ski resorts in the area, but Keystone offers a wide variety of indoor and outdoor activities and they were happy to have us," said Col. Dave Estill, AFSPC director of services. "This is a good value for all military members to have a

good time in the Colorado outdoors."

Unlike other Armed Forces resorts such as the Army's Shades of Green Hotel in Orlando, Fla., the Air Force holds no ownership in Rocky Mountain Blue, but rather a partnership with the resort that provides benefits and services to the military community.

Keystone is 90 minutes west of Denver and features six resort neighborhoods. Accommodations at the resort range from hotel rooms to two- to four-bedroom condominiums and private homes.

Rates under the RMB program run as low as \$72.50 per night for hotel rooms and \$106.25 for a two bedroom-two bathroom condominium. Prices are higher during the most popular ski months.

Guests receive 15 percent discounts at resort-owned food outlets, retail shops and recreation activities such as golf and horseback riding. Special discounts are also offered on lift tickets.

The resort is available for year-round vacationing. It has two championship golf courses, hiking, biking and various water activities such as canoeing and paddling. Entertainment, dining and conference options are also available year-round at the resort with musical events and various festivals such as the upcoming military family SnoFest scheduled Feb. 22-24.

For more information, visit Rocky Mountain Blue's web site, www.rockymountainblue.com, or call (719) 333-2132 or toll free 1-877-517-3381. Conferences can be booked by dialing (719) 333-2802.

Proper decal procedures ensure base security

by Staff Sgt. Amy Parr
Air Force Print News

When selling a vehicle, some people only picture the money they are about to make. But, there is another picture people need to focus on: the potential effect that sale may have on installation security if the proper procedures for removing vehicle decals are not followed.

If people do not remove their vehicle decals when ownership changes, the new owners could gain unauthorized access to a base. Whether out of curiosity or with intent to cause harm, that access is unlawful.

Decals must be removed from a vehicle before possession is transferred to another person. The decals must also be removed when a person is released from active duty, separates from the service or terminates civilian employment with a military service or Defense Department agency.

If the vehicle is sold to someone authorized a decal then the decal must be transferred, said Master Sgt. David Veenstra of the 89th Security Forces Squadron at Andrews Air Force Base, Md.

While decals do not have to be removed when people make permanent change-of-station moves, they must be de-registered and then registered at the gaining base, said Tech. Sgt. Scott Gregg from the 7th Security Forces Squadron at Dyess AFB, Texas.

Following these simple guidelines will help keep base perim-

eters secure and people and resources safe, Gregg said.

A decal will not peel off in one easy pull, Veenstra said. The vehicle decals are specifically designed to break apart as an anti-theft device.

While this could make them difficult to remove, Veenstra said it is imperative that people do so.

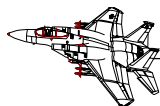
“Removing the decal prevents potential misuse,” he said.

Because this policy is subject to installation commander discretion and can be made more stringent, exact policies may vary from base to base. Some policies call for decals to be removed and destroyed, while others require the decals be removed and turned in to the issuing authorities.

“The policies are set forth to protect the people and resources of the base from terrorist or criminal incident,” Gregg said. “They are also designed to provide more effective security with less inconvenience to base workers during decreased threat conditions.”

Failure to follow decal procedures by service members is punishable under the Uniform Code of Military Justice and Title 18 of the federal statute for civilians.

For more information on vehicle decals, retirees should contact their local issuing authority.



Medal Action Team continues to recognize Korean veterans

Mailing almost 500 medals per day, the Air Force Personnel Center's Korean War Service Medal Action Team knows there are more than 1.7 million veterans still eligible for the Korean War Service Medal, to include next of kin of deceased veterans.

The Department of Defense approved the acceptance and wear of the medal on Aug. 20, 1999. “Initially we were inundated with requests,” said Master Sgt. Alberto Salinas, Chief, Awards and Decoration Section at Randolph AFB, Texas. “In the first five months, 60,000 letters flooded in.”

Since then, AFPC has distributed more than 114,000 Korean War Service Medals to veterans from every branch of military service. The initial 750 requests a day has slowed considerably, and the team has shortened the backlog from a six month wait to about a month.

“The veterans have waited 50 years for the medal and we want them to receive it as quickly as possible,” said Maj. James Waggle, Chief of the Recognition Branch.

Criteria for award of the Republic of Korea Korean War Service Medal (ROK KWSM) were established by the ROK government. To qualify for the medal, the veteran must have met the following criteria:

- served in the country of Korea, its territorial waters, or airspace between June 25, 1950 to July 27, 1953 for 30 consecutive days or 60 nonconsecutive days, or
- served as a crew member of aircraft in aerial flight over Korea participating in actual combat operations, or in support of com-

bat operations.

Veterans who served in Japan, Guam, Okinawa, the Philippines or other countries are not eligible.

“We receive many different types of documentation that veterans provide to help us validate their service in Korea during the war,” said Master Sgt. Walter Johnson, team superintendent. “From DD (Department of Defense) Form 214s to newspaper articles pinpointing the requester's location during the war — whatever the requester sends to us, we make every effort to validate and approve the medals for the veterans. They deserve it.”

Veterans only need to send copies of their documents. “Please don't send money,” said Johnson. “The medals are free.”

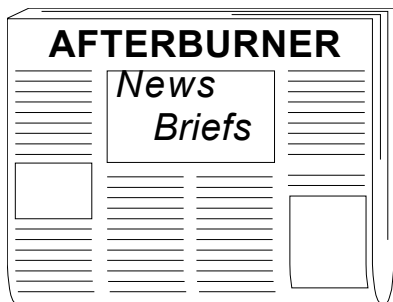
Additional information on how to apply for the medal can be found by contacting the Air Force Personnel Center, weekdays, 7:30 a.m. to 4:30 p.m. (CDT) at (800) 558-1404, or (210) 565-2432. The fax number is (210) 565-3118. People may also write to:

HQ AFPC/DPPPRA
550 C Street West, Suite 12
Randolph Air Force Base, TX 78150-4714

Veterans may also visit the AFPC web site at <https://www.afpc.randolph.af.mil/awards/>.



Puerto Rico commissary opens;



groundbreaking held for store in Charleston

The new \$13 million Fort Buchanan Commissary, Puerto Rico, celebrated its grand opening Nov. 13, and a groundbreaking ceremony was held for one at Charleston AFB, S.C., Dec. 11.

Highlights of the new Puerto Rico store include:

- * Increased sales area from 18,084 to more than 36,000 square feet
- * Expanded produce department
- * New deli, meat department and floral section
- * Convenient grab-and-go section
- * More than 2,000 new items
- * Increased checkouts from 13 to 16

Store hours are: Monday, closed; Tuesday and Wednesday, 9 a.m.-7 p.m. (Wednesday 9 a.m.-12:30 p.m. is reserved for active-duty members and their families); Thursday, 10 a.m.-8 p.m.; Friday, 9 a.m.-7 p.m.; Saturday, 9 a.m.-6 p.m.; Sunday, 10 a.m. to 5 p.m.

The contract for the Charleston project was awarded Sept. 25 to Medlin Construction, San Antonio. The new \$11.5 million facility is scheduled to be complete around February 2003.

The new commissary sales floor will be more than one and a half times larger, with 40,000 square feet compared to the current 26,312 square feet. The phased project begins with warehouse construction in the parking lot next to the Base Exchange and Shoppette. After that, the old warehouse will be demolished and the new store sales area construction will begin in that location. Finally, when the new facility has opened, the old store will be torn down to make way for additional parking. The new entrance will face Dorchester Road.

Family Week essay contest open

The Armed Services YMCA wants military youngsters' entries for its 2002 readers' essay contest.

Entry deadline for the 2002 Armed Services YMCA Essay Contest is March 18. The contest highlights the joys of reading and should be on any subject related to reading. In its sixth year, it's open to 1st through 12th-graders and offers Savings Bond prizes of up to \$1,000. Children of active duty, Reserve and retired members of the uniformed services and of DoD and Coast Guard civilian employees can enter.

Full contest guidelines are on the <http://www.asymca.org> Armed Services YMCA Web site or they can be obtained by sending an e-mail note to essaycontest@asymca.org or MilitaryFamilyWeek@asymca.org; or calling 703-866-1260.

Certain microwaves, bowls recalled

The Whirlpool Corp., in cooperation with the U.S. Consumer Product Safety Commission, is recalling its microwave-hood combinations with model numbers MH-7140 and GH-7145, said Army and Air Force Exchange Service officials (AAFES).

These units are microwave oven and exhaust fan hood combinations that are installed above ranges.

Whirlpool received seven reports of fires involving these microwave-hood combinations. These incidents resulted in extensive property damage; however, no injuries have been reported.

Microwave ovens with a serial number beginning with "XC" are being recalled. To find the serial number, open the door and look on the inside door panel. If the microwave oven serial number starts with XC, immediately stop using the oven and unplug it, safety officials said. If the oven cannot be unplugged, officials advise using the child lock-out feature.

Customers are asked to contact Whirlpool for free repair at (800) 785-8897 anytime.

In another announcement, AAFES said it was recalling six items in the Lynn's Concepts Belagio blue line.

Blue salad bowls in the line were undergoing routine tests for lead and cadmium leaching when they failed to meet safe limits set by the Food and Drug Administration.

All AAFES stores have been directed to immediately remove the items from store shelves and place them in storage pending disposition instructions. AAFES quality assurance officials have placed an electronic block on all recalled styles so they cannot be sold when scanned at the register. The item is a blue salad bowl, which sells for \$1.50.

Military Star card drops interest rate

For the ninth time this year, holders of the Army and Air Force Exchange Service's Military Star Card will benefit from yet another drop in the card's interest rate.

With the latest announcement by the Federal Reserve, key interest rates were lowered by a half percent. As a result, the Military Star card reduced its interest rate from 10.25 percent to 9.75 percent, effective December 1, 2001. The interest rate on the Military Star card has dropped nearly 5 percent since January and is at its lowest point since the card was introduced.

AAFES officials said this latest decrease broadens the highly competitive rate of the Military Star card versus other credit cards. According to www.bankrate.com, the average variable rate for a standard credit card is 13.84 percent, the gold and platinum cards are about 13.17 percent.

The Military Star card, which is not a bank card, is comparable to a private label credit card, similar to those offered by retailers such as Sears, J.C. Penney, Home Depot and Target. Depending on a customer's payment history, these companies will offer interest rates ranging from 21% to 24.99%.

The new rate does not apply to military clothing plans, special promotions already in existence, or other special programs which may offer reduced rates, such as reduced interest for JCS directed orders.

The Military Star card is accepted at all AAFES, NEXCOM, MCX and Coast Guard exchanges, including catalog and military clothing stores operated by AAFES and Marine Corps exchanges.

VA unveils plans for national museum honoring veterans



Department of
Veterans Affairs

Plans for a national veterans museum were unveiled Nov. 8 at a reception hosted

by the Department of Veterans Affairs in Washington, D.C.

“Our nation’s veterans have made tremendous contributions to our country and its history,” said Secretary of Veterans Affairs Anthony J. Principi. “This new museum will tell that story to generations of Americans, both born and not yet born.”

The National Veterans Museum, to be located at VA headquarters at 810 Vermont Ave. N.W., in Washington, will tell a story of homecoming — the universal experience shared by all soldiers as they return to family, friends and community. Exhibits will discuss the impact on U.S. society of such events as the Bonus Army of 1932 and the GI Bill of 1944.

In remarks at the reception, attended by members of Congress and leaders of America’s veterans service organizations, Principi said he hoped the new museum would be “world-class” in scope and design. He vowed to create an institution where veterans and their families can feel at home while in the nation’s capital, and where they can reconnect with old friends and comrades.

Principi also plans to link the museum with the capital’s other veterans memorials, including the Vietnam Veterans Memorial, the Korean War Veterans Memorial, the Women in Military Service to America Memorial, and the World War II Memorial now under construction.

No timetable has been set for construction or completion of the museum.

(From a Department of Veterans Affairs news release.)

VA extends open enrollment, lowers outpatient co-pays

The White House has given the green light to extend the open enrollment program for veterans who seek VA health care.

That’s according to an announcement by The Retired Officer Association (TROA) reporting that on Nov. 29, VA Secretary Anthony Principi revealed this to military and veterans’ service organization representatives. He also announced that outpatient co-pays are being lowered from \$50 to \$15 effective Dec. 1.

The TROA announcement indicated the VA Secretary had been compelled to consider restricting further enrollment of non-service connected veterans and veterans with zero-percent, non-compensable, disabilities with incomes above a VA “means test” due to a projected funding shortage. But the White House told Principi it would work with Congress to find the money needed to keep the program going.

About 129,600 uniformed services retirees are enrolled in the category at issue, known as Priority Group 7 (PG-7).

Secretary Principi, according to the same report, also announced that VA outpatient co-pays for PG-7 enrolled veterans and some PG-6 veterans being treated for non-service connected

conditions would decrease from \$50 per visit to \$15. The \$15 co-pay was scheduled to go into effect Dec. 1. However, the VA is raising prescription co-pays from \$2 to \$7 for medications for non-service-connected conditions, effective late January 2002.

E-mail service offers fast, timely news to retirees, others

If you have a computer and e-mail capability, but haven’t subscribed to the Air Force Retiree News, you may be missing out on a good thing.

Air Force Retiree News comes to you from the same people who bring you the **Afterburner, News for USAF Retired Personnel**. Many of the articles disseminated via the news service are the same as those in the **Afterburner**, but that’s where the similarities end.

Where the **Afterburner** is sent out in January, May and September, several Air Force Retiree News Service articles are distributed weekly. The frequency of dissemination depends only on the availability of material as determined by the editor to be of interest to members of the Air Force retiree community. It may be one in a week or one or more in a day.

Also worth noting: because of budget limitations the **Afterburner** is distributed only to Air Force retirees and surviving spouses of retirees. While the contents of that publication are aimed directly at that particular audience, many of the stories apply to other folks. For that reason, you may want to call the Air Force Retiree News Service to the attention of retirees of other services or surviving spouses of retirees of the other military services, as well as former spouses who are entitled to certain military benefits but who find it difficult to keep up with military related matters.

As nearly 9,000 subscribers have found out, the Air Force Retiree News Service is fast, it’s timely, it’s free, and it’s easy to subscribe.

It’s one of those computer-to-computer procedures and here’s how to do it. Please don’t type anything that is in parenthesis as that is for instructions only.

(Prepare an original e-mail message without putting anything in the from line as the computer will take care of that)

(On the “to” line type exactly, no variations)

list.manager@listserver.afpc.randolph.af.mil

(On the subject line type exactly, no variations)

subscribe AFRETIRE

That’s all there is to it. Hit send. Later you will get a return message indicating you have been subscribed as a non digest member and you will receive messages in a plain text format.

E-mail articles are not released on a set schedule, but when the editor determines a subject would be of interest to a large segment of the retiree community.

Directory assistance

Afterburner -- To change your address for official correspondence, including the **Afterburner**, see page 5.

Air Force Retiree Services Branch — HQ AFPC/DPPTTR, 550 C Street West Ste 11, Randolph AFB TX 78150-4713; (210) 565-4663. Manages the retiree activities program and supports the Air Force Retiree Council; advises the Air Force retirement community.

* Air Force Enlisted Foundation, Inc., (formerly Air Force Enlisted Men's Widows and Dependents Home Foundation, Inc.), 92 Sunset Lane, Shalimar FL 32579, or call (850) 651-9858 or 651-3766, or toll free (800) 258-1413; web site is <http://www.afef@afenlistedfoundation.org>

* Air Force Village Foundation (a retirement community for officers and families, also provides assistance to widows of Air Force officers), 5100 John D. Ryan Blvd., San Antonio TX 78245-3502, or call (210) 677-8989 or (800) 762-1122; web site is at <http://www.airforcevillages.com>

* The General and Mrs. Curtis E. LeMay Foundation, 17050 Arnold Dr., Riverside CA 92508, helps indigent widows of Air Force people. The phone number is (909) 697-2099/2000; or toll free 1 (800) 554-5510; web site is <http://www.lemayfoundation.org>

Casualty assistance — Report the death of an Air Force retiree by calling the local base or HQ AFPC's hotline (877) 353-6807, Monday - Friday, 7 a.m. to 5 p.m. central time. Voice mail available after duty hours.

DEERS Telephone Center — (800) 334-4162 (Calif.); (800) 527-5602 (Alaska and Hawaii); (800) 538-9552 (all other states). Sponsors are responsible for updating DEERS if family status changes.

ID cards — Customers with ID card questions should contact a military personnel office. Call (800) 558-1404 for location of the nearest issuing facility.

Locating Air Force retirees or active duty members — The Air Force may not release home or overseas duty addresses, but will forward a personal letter. Seal your letter in a stamped envelope, enter your return address (including retired grade) and send letter and addressee's name, grade and SSN or service number in another envelope to HQ AFPC/MSIMDL, 550 C Street West Ste 50, Randolph AFB TX 78150-4752. (If addressee's SSN/SN is not available, furnish the most recent base assignments/dates, etc.) For the status of your letter, provide a stamped self-addressed envelope. Locator service - free to retirees and their immediate families - is limited to one address per request. There is no reunion locator service.

Pay — **Retirees** with pay problems may contact the retired pay section at the nearest Air Force base or contact the Defense Finance and Accounting Service-Cleveland Center; toll-free 1 (800) 321-1080 or commercial (216) 522-5534; write DFAS-CL/PR, P.O. Box 99191, Cleveland OH 44199-1126. **Annuitants** should call 1 (800) 435-3396 or commercial (303) 676-6552; or write the DFAS-Denver Center, DFAS-DE/PR, 6760 E. Irvington Place, Denver CO 80279-6000.

Replacing lost Air Force documents — Request lost documents from the National Personnel Records Center: NPRC/NCPMF-C,

9700 Page Avenue, St. Louis, MO 63132-5000. Include full name, retired grade, SSN, and an explanation of exactly what you need. A small fee may be charged for copying documents. Dependents' medical records are forwarded to an NPRC depository at 111 Winnebago St., St. Louis, MO 63118-4126 two years after the sponsor retires.

Resorts:

Dragon Hill, Korea — 011-822-790-0016, FAX 011-822-792-0036; <http://www.drangonhilllodge.com>

New Sanno Hotel (Tokyo) -- <http://www.thenewsanno.com>.

Hale Koa Hotel, Hawaii — For reservations, call 1-800-367-6027; fax is (800) HALE FAX; or write to Armed Forces Recreation Center, 2055 Kalia Road, Honolulu, Hawaii 96815-1998.

Rocky Mountain Blue, Keystone, Colo — Air Force partnership with a resort offering a variety of discounts on lodging, skiing, golfing and other activities. Visit the web site www.rockymountainblue.com, or call (719) 333-2132 or toll free 1-877-517-3381. Conferences can be booked by dialing (719) 333-2802.

Shades of Green Resort in Orlando, Fla. — For reservations, call (407) 824-3600; the fax number is (407) 824-3665.

Armed Forces Recreation Center, Europe — Chiemsee: 011-49-8051-803172, FAX 011-49-8051-803158; Garmisch: 011-49-8821-79081, FAX 011-49-8821-3942. E-Mail vacation@afrc.garmisch.army.mil; or write Vacation Planning Center, AFRC Europe, Unit 24501, APO 09053; retirees should mention code 4M. Also, check web site at <http://www.armymwr.com>.

Survivor Benefit Plan — Call or visit the military personnel flight at the nearest Air Force installation.

Armed Forces Retirement Homes:

U.S. Soldiers and Airmen's Home -- Contact USSAH Admissions Dept., Washington, D.C. 20317-0001; (800) 422-9988 or (202) 730-3337.

U. S. Naval Home — Resident Affairs Office, U. S. Naval Home; 1800 Beach Drive; Gulfport, MS 39507-1597 (800) 332-3527.

TRICARE — General telephone menu: (303) 676-3400. For other health care information, visit the health benefits advisor at the nearest military installation.

VA matters — VA Insurance, VA Benefits, or VA Disability Compensation. For an NSLI account, contact VA Insurance, P.O. Box 8079, 5000 Wissahickon St., Philadelphia, PA 19101, 1-800-669-8477. For a VGLI account, contact OSGLI, 213 Washington St., Newark, NJ 07102, (201) 802-7676. For VA benefits or disability compensation and claims, call (800) 827-1000; VA TDD (Telecomm. Device for Deaf) (800) 829-4833; VA Grave Information (800) 697-6947; VA Gulf War Vets (800) 749-8387.

Social Security — (800) 772-1213. Those without toll free access can call (410) 965-8019 or write to: Social Security Administration, Attn: Office of International Operations, 6401 Security Blvd, Baltimore Md 21235.

Statue honors Vietnam veteran

A war hero, flying ace and survivor of seven and-a-half years as a prisoner of war in Vietnam was recognized with a permanent statue in his honor in Colorado Springs Nov. 16.

Retired Brig. Gen. Robinson Risner, who flew in World War II, the Korean War and the Vietnam conflict, said the special attention leaves him awe-struck.

"I'm a bit embarrassed to have been chosen for the statue here that represents all POWs," he said. "It still leaves me in awe."

H. Ross Perot donated the 9-foot statue, which is on display in the Air Garden. "All men who served with him in Vietnam in the prison camps, when they came home and talked to me, would point to him (Risner) and say, 'He's the only reason I survived,'" Perot said.

As the former POWs told stories about Risner, one story kept coming up, Perot said. In violation of Vietnamese POW rules, Risner, who was the senior officer within the camp, set up church services complete with hymns prisoners wrote on toilet tissue.

In the middle of a hymn, the Vietnamese came in and grabbed Risner to take him back to solitary confinement.

As he was led away, fellow POWs stood and sang a "strictly forbidden song," Perot said.

"That song was the 'Star Spangled Banner.'" Risner told Perot years later that, at that moment, pride in his men made him "feel nine feet tall and as though he could have gone bear hunting with a switch."

Placement of the statue in Colorado Springs will remind cadets what an Air Force officer is supposed to be, Perot said.

Annual campaign helps Air Force take care of its own

Air Force retirees have the opportunity next month to continue a tradition they started during their active duty days — taking care of their own.

The Air Force Assistance Fund (AFAF) campaign,

which raises money to support several agencies that directly help Air Force active duty and retired members, starts Feb. 25.

The AFAF supports indigent widows and widowers at the Air Force Enlisted Foundation (previously the Air Force Enlisted Men's Widows Home), and the Air Force Village homes. Contributions to the General and Mrs. Curtis E. LeMay Foundation provide assis-

tance for indigent enlisted and officers' widows and widowers wherever they may reside.

Donations also support the Air Force Aid Society's programs to provide educational and emergency financial assistance to active duty and retired Air Force members.

Contributions can be made by sending your check with the completed form below to Air Force Assistance Fund, HQ AFPC/DPSFM, 550 C Street West Ste 37, Randolph AFB TX 78150-4739.

Contributions may also be made by allotment by completing and signing Part B of the form below. It may be sent directly to the Defense Finance and Accounting Service-Cleveland Center (the address is on the form above the signature line).

If desired, retirees may also contribute to the AFAF through the project officer at the nearest Air Force installation.

2002 Air Force Assistance Fund			Mail to: Air Force Assistance Fund HQ AFPC/DPSFM 550 C Street West Suite 37 Randolph AFB TX 78150-4739			
Name (last, first, middle initial)	Grade	SSN				
IF CASH, COMPLETE SECTION A IF PDP, COMPLETE SECTION B		B. PDP (Remember, the minimum allotment to any affiliate is \$1 per month) Allotments are effective June 2002 Please Read: I hereby authorize deductions from my monthly retired pay beginning June 2002 for a period of 12 months in the amount shown to the affiliate(s) designated. This allotment will remain in effect for 12 months unless I request to terminate in writing to Defense Finance and Accounting Service - Cleveland Center, ATTN: CODEFR, PO Box 99191, Cleveland OH 44199-1126.	AFV Air Force Village Indigent Officers' Widows 706 \$	Allotment \$	Months X 12 =	Total \$
A. CASH Air Force Village Indigent Officers' Widows (AFV)	\$		AFAS Air Force Aid Society 707 \$	\$	X 12 =	\$
Air Force Aid Society (AFAS)	\$		AFEF Air Force Enlisted Foundation 705 \$	\$	X 12	\$
Air Force Enlisted Foundation (AFEF)	\$		LeMay The Gen and Mrs Curtis E LeMay Foundation 704 \$	\$	X 12 =	\$
The General and Mrs Curtis E. LeMay Foundation (LeMay)	\$				TOTAL	\$
TOTAL GIFT	\$				FOR AFO USE ONLY CLASS 'C' ALLOTMENT FOR AFAF CONTRIBUTION EFFECTIVE DATE 010602	
		SIGNATURE	PREPARED BY			

Card administrator expands ways to pay club bills

Retirees worried about mail being delayed as a result of the Sept. 11 terrorist acts and on-going anthrax concerns, may want to consider alternative methods of paying their club dues. These alternative ways to pay club card bills, thus erasing any fears of a late fee charge, are:

Pay over the Internet. Members can enroll on the Internet at <http://www.FirstUSA.com> to make payments, to view online statements and to do much more. Anyone stateside needing enrolling should contact Card Member Services at 1-800-759-0294, or if overseas, use the appropriate Universal International Free Number, which are listed below.

Pay over the Phone. Members can call 24 hours a day to pay over the phone by again dialing the Card Member Services state-side number, or if overseas, using the appropriate UIFN. Club cardholders will be asked to provide a U.S. drawn bank checking or savings account and routing number located on the bottom left of their checks. People can enter all of the information directly into the automated system. There is a \$5 fee for having a representative enter the data. However, this fee is waived for overseas card members, who should be sure to identify themselves as such.

Autopay Program. Most banks will allow a minimum monthly payment, a fixed amount or payment in full to be made by an automatic, pre-authorized withdrawal from members' accounts. Cardholders must submit in writing a request to establish autopay. This is an alternative to an allotment and all inquiries should be made by calling Card Member Services.

Pay at your club. Most Air Force clubs accept payments. Those keyed into the computer at a club by 4 p.m. Eastern Standard Time will be posted to a member's account that same night. If a payment is after 4 p.m. Friday, it will be posted on Monday night.

Card members may also return payments via regular mail by using their enclosed payment return envelope. First USA suggest that people living stateside do this at least one week prior to the due date and two weeks for those stationed overseas.

According to Chuck Leonard of First USA, the bank will con-

tinue "to be sensitive to the current situation and its potential impact on our military members." "We have asked our customer service folks to be even more sensitive to possible future mail delays and continue our policy of reversal of late fees where warranted."

Leonard noted that the number of mail payments the bank currently is receiving by the due date is consistent with that received prior to Sept. 11.

First USA encourages all overseas Air Force club members who have questions to call their 24-hour Card Member Service representatives. For overseas, dial toll free by punching in the local access code and then calling 800-11112265, except for Turkey and Italy.

The access codes are: Japan IDC - 0061; Japan KDDI - 001; Japan Telecom - 0041; Korea DaCom - 002; Korea Telecom - 001; Germany Deutsche Telekom - 00; Portugal Marconi - 00; United Kingdom Cabel and Wireless - 00; United Kingdom British - 00.

For Turkey, call 0800-151-0662. For Italy, call 8008-72528.

SBP notes

Retirees who had no spouse or child when they retired may elect appropriate SBP coverage within the first year after gaining either. Send a copy of the appropriate document to DFAS-CL/PR, PO Box 99191, Cleveland, OH 44199-1126.

Retirees who previously had SBP coverage and whose beneficiary lost eligibility, are still "participants," they just don't pay monthly costs until they gain a new spouse or child.

Retirees whose retired pay started after May 1998 have a one-year opportunity to terminate Survivor Benefit Plan (SBP) coverage between the second and third anniversary following the start of retired pay.

CHANGE OF ADDRESS -- DO NOT use this portion of the Afterburner as a Change of Address form. Please see page 5 of this issue for the correct procedures to change your address. Anything else will only delay matters.

HQ AFPC/DPPT
550 C STREET WEST STE 11
RANDOLPH AFB TX 78150-4713

Prsrt Std
U.S. Postage Paid
Liberty, MO
Permit No. 529