

Air Force Sergeants Association



Friday, January 20, 2006

Founded at Bolling AFB, DC on May 3, 1961.



Protecting and defending the quality-of-life benefits of the "TOTAL AIR FORCE" Enlisted Corps and their families since 1961

This is AFSA's new electronic publication. Capitol Hill Update, bulletins, and other news items have been combined into this one e-publication. It will be available every Friday via AFSA's web site. Starting on January 27, readers will be directed to AFSA's Members Only section and will need to enter their member identification number to gain access to this valuable information.

LEGISLATIVE NEWS AND UPDATES

CAPITOL HILL UPDATE FOR FRIDAY, JANUARY 20, 2006. The Veterans' Benefits Disability Commission met today to continue its scrutiny of Veterans' benefits. The purpose of the commission is to carry out a study of the benefits under the laws of the United States that are provided to compensate and assist veterans and their survivors for disabilities and deaths attributable to military service, and to produce a report on the study. The commission will be examining the entire range of benefits provided to veterans who are disabled as a result of military service. The amounts of compensation for specific injuries and the process by which veterans' disabilities are determined will be on the table. The Administration has stressed that it is not looking to reduce payments to those who are disabled; they point out that in some cases the payments might actually be raised. The bottom line is that they want to make sure the determinations are being done fairly, consistently, and smartly. The commission will meet the third Thursday and Friday of each month during 2006.



We have received several phone calls from those veterans being paid at the 100 percent VA service-connected disability level due to individual unemployability (IU). These veterans are asking what happened to the legislation that would have provided them *immediate* restitution of their military retirement pay. Their retirement pay reduction is currently being eliminated over a 10-year phase-in period. As we reported earlier, rather than eliminating the 10-year phase-in period for the IU veterans, Congress reduced the 10-year period to 5 years. The IU "100 percenters" will begin receiving full retirement pay, along with their VA disability pay, on October 1, 2009. However, there will be no adjusted phase-in calculation for the IU retirees; they will continue phasing-in on the same schedule as in the past. Then on October 1, 2009, they will immediately begin receiving full retirement pay.

MORE HEADLINES OF IMPORTANCE TO AIR FORCE ENLISTED MEMBERS APPEAR ON THE FOLLOWING PAGES.

Newsletter Spotlight

PROTECT THE TRICARE BENEFIT FOR MILITARY RETIREEES, THEIR FAMILY MEMBERS AND SURVIVORS. YOU NEED TO ACT NOW TO SUPPORT THE EFFORT OF AFSA LOBBYISTS AND THEIR COALITION PARTNERS TO STOP THIS LATEST ADMINISTRATION PLAN TO INCREASE COSTS AND DRIVE RETIREEES TOWARD EMPLOYER-SPONSORED HEALTH CARE PLANS. CONTACT CONGRESS NOW!

LEGISLATIVE AND NEWS HEADLINES

MGIB FOR THOSE WHO DECLINED VEAP. AFSA continues to lead the effort on the Hill to try to get a Montgomery G.I. Bill (MGIB) enrollment opportunity for those who declined enrollment in the old Veterans Educational Assistance Program (VEAP). Hundreds of thousands of service members declined enrollment because it was such a poorly counseled, relatively inadequate, two-for-one, matching program. Today, over two decades since VEAP terminated, there are still over 15,000 Air Force members and over 50,000 in all services who declined VEAP enrollment and all are now approaching retirement with no transitional education benefit. H.R. 269, sponsored by Rep. Dave Camp, R-MI, and its companion bill, S. 2091, by Sen. Tim Johnson, D-SD, would give those who entered service before July 1, 1985, who are still serving (without a break in service), an opportunity to enroll in the MGIB. For a sample letter you can send to your elected officials urging their support, go to http://www.afsahq.org/body_leg_letter6.htm.

SERVICE DEMOGRAPHICS. The Air Force Personnel Center (some of our older members will remember this as the Air Force Military Personnel Center [AFMPC]) regularly publishes a demographic report with details about the composition of the force. For example, there are 347,398 people on active duty: 72,167 officers and 275,231 enlisted members. The average age of the officer force is 35; for the enlisted force it's 29. 68,161 members are women, about 19.6 percent of the force (18.4 percent of officers, 20 percent of enlisted members). 99.9 percent of the enlisted force have at least a high school education; 73.5 percent have some semester hours toward a college degree; 15.6 percent have an associates degree or equivalent semester hours; 4.6 percent have a bachelors degree; 0.7 percent have a masters degree; and .01 percent have a professional or doctorate degree. For more details about the demographics of the force, go to: <http://www.af.mil/news/story.asp?id=123014150>.

AGE-55 GUARD AND RESERVE RETIREMENT. AFSA, who was involved in writing the original age-55 legislation introduced by Rep. Jim Saxton, R-NJ, continues to actively pursue optional age-55 retirement for members of the Guard and Reserve. The current bill numbers that would get this job done are H.R. 783 by Rep. Jim Saxton, and S. 639, by Sen. Jon Corzine, D-NJ. AFSA continues to maintain that it is just plain wrong that these service members are the only federal employees who must wait until age 60 to draw full retirement benefits. We will continue vigorously pursuing this objective despite the adamant opposition on the part of the Department of Defense which is trying to cut retirement spending. A sample letter to send to your elected officials for you to adapt to your needs is at: http://www.afsahq.org/body_leg_letter4.htm.

VA HOME LOANS: The main purpose of the VA home loan program is to help veterans finance the purchase of homes with favorable loan terms and at a rate of interest which is competitive with the rate charged on other types of mortgage loans. These loans are made by a lender, such as a mortgage company, savings and loan, or bank. VA's guaranty on the loan protects the lender against loss if the payments are not made, and is intended to encourage lenders to offer veterans loans with more favorable terms. The amount of guaranty on the loan depends on the loan amount and whether the veteran previously used some entitlement. AFSA recently helped secure an increase in the Department of Veterans Affairs (VA) home loan guaranty limit. Effective January 1, 2006, changes in the loan guaranty limits will mean veterans are able to get no-down payment loans up to \$417,000. The previous ceiling was \$359,650. For more information on VA Home Loans, visit the VA website at <http://www.homeloans.va.gov/>.

FOCUS OF BMT CHANGES. Recent changes to basic military training have resulted in better trained and more focused Airmen. From day one, trainees must adapt a warrior mindset, preparing them for the air expeditionary force deployment cycle and success. "The changes in basic training result from the need to meet current and future operational Air Force requirements," Col. Gina Grosso, 737th Training Group commander said. "Each service prepares its recruits to be successful in their respective services. The Air Force is producing expeditionary Airmen who can be successful in the current threat environment." Refocusing basic military training to more of a "warrior first" mentality means

more than an attitude adjustment. It will benefit the Air Force as a whole. For more on the changes taking place at Lackland AFB, go to <http://www.af.mil/news/story.asp?id=123014301>.

ENLISTED DOG HANDLER. An Air Force bomb-dog handler who was severely injured in Iraq adopted her closest comrade in war--an 80-pound German shepherd named Rex--in a small ceremony Friday at Peterson Air Force Base in Colorado. The much-awaited moment for Tech. Sgt. Jamie Dana, 27, came 6 1/2 months after the airman was nearly killed when a roadside bomb exploded beneath the Humvee in which she and Rex were riding. Rex survived the blast with minor injuries. For more information go to: <http://aimpoints.hq.af.mil/display.cfm?id=8834>

DOD RESTRICTS CELL PHONE USE ON MILITARY BASES: A new DoD regulation states that anyone driving a motor vehicle on a DoD installation cannot use a cell phone unless the vehicle is safely parked or the driver is using a hands-free device. As a result, military installations worldwide have begun implementing new cell phone restrictions for drivers on military bases. Read more about the new requirements by going to: <http://www.afpc.randolph.af.mil/afretire/CelPhone.htm>.

MEDICARE PART D: Several of our older AFSA members have contacted HQ regarding the new Medicare Part D benefit and its impact on TRICARE for Life beneficiaries. Under most circumstances, there is no added value in purchasing Medicare prescription drug coverage if you already have TRICARE. For more on TRICARE and the Medicare Part D prescription benefit, go to <http://www.tricare.osd.mil/medicarepartd/>.

THE SOCIAL SECURITY NOTCH. Those who were born between 1917 and 1921 have for decades claimed that they have been treated unfairly and that, after taking inflation into account, their benefits are lower than for those persons born before and after them. When displayed on a chart, those years appear as a very significant notch, showing that the people born in those years do receive significantly lower Social Security payments. For years, AFSA has supported legislation to rectify this unfortunate situation. It was the result of a congressional recalculation in 1972 when Congress decided to create automatic cost-of-living adjustments for Social Security. The government agrees that the notch exists but claims that the notch group is receiving what the law intended and that those born before and after are receiving more--but it would be more detrimental to fix the situation. H.R. 615, sponsored by Rep. Ralph M. Hall, R-TX, and H.R. 80, by Rep. Jo Ann Emerson, R-MO, would allow workers who attain age 65 after 1981 and before 1992 to choose either lump sum payments over four years totaling \$5,000 or an improved benefit computation formula under a new 10-year rule governing the transition to the changes in benefit computation rules enacted in the Social Security Amendments of 1977. If this issue is important to you, tell your elected officials to support Social Security Notch reform.

ANDERSON AFB GROWING TO MEET MISSION: The Air Force is once again building up this key base in the Pacific Theater. You can read about current and future plans at <http://www.af.mil/news/story.asp?id=123014190>.

AMERICA SUPPORTS YOU: FOX NEWS SPOTLIGHTS TEEN'S LETTER-WRITING CAMPAIGN: The 16-year-old founder of "A Million Thanks," a nationwide program encouraging students to write thank-you letters to service members, recently appeared on "Fox and Friends" this morning to talk about her new campaign to send 2.6 million cards and letters to the troops in 2006. Read more about her efforts by going to: http://www.defenselink.mil/news/Jan2006/20060117_3939.html

Enlisted Quote

"I joined for several reasons, but the main reason was my country needed people to step up and I welcomed the challenge. I'm just glad I was not the only one who was willing to bear this responsibility. I could have easily sat back like so many did and just complained about what politics were involved. None of those people would have a finger to point if it were not for the Airmen, Soldiers, Sailors, and Marines who protect our nation. I salute all those who leave their families and loved ones to be part of this outstanding fighting force and thank those young men and women who will carry on the legacy after I'm gone." – SrA Shawn W. Epps, USAF

AFSA MEMBER BENEFITS and SERVICE PROVIDERS

Following are just some of the benefits of being an AFSA member.

AFSA Insurance Programs by Marsh Affinity

No matter what challenges life hands you, be prepared with insurance programs for your family's needs today and tomorrow. **AFSA's Insurance Programs handled by Marsh Affinity** provides Cancer insurance, Group Term Life, Group Health –Flight Care, Long-Term Health Care, Youth Life insurance, and Dental insurance plans to cover all your needs. And don't forget about the involuntary AD&D \$1,000 insurance policy that you received FREE with your AFSA membership!

Carlson Leisure Travel Services

If you are an AFSA or AFSA Auxiliary member, and you are looking for the best rate for your upcoming vacation, **Carlson Leisure Travel Services** can help you. Carlson provides savings of up to 50% off brochure rates on cruise vacations. They also have access to over 10,000 discounted cruise and vacation packages with daily pricing updates. AFSA members who want to take advantage of all Carlson has to offer may log on to www.afsahq.org and click on the TripForce icon on AFSA's Home page, enter your ID number, press enter and click on the next TripForce icon you see, or call toll free (866) 428-7448.

AFSA: YOUR ENLISTED VOICE

AFSA works to gain and protect the quality of life benefits of the *Total Air Force* (Active Duty, Air National Guard, Air Force Reserve Command) enlisted personnel in active, retired, and veteran status and their families. AFSA does this through visits to congressional leaders, visits with Presidential staff members, visits with DoD personnel, and others who may have an influence upon the decisions that could affect the enlisted Airmen.

AFSA was founded on May 3, 1961, as a private, not-for-profit organization in Washington D.C. It was founded by four enlisted personnel, for enlisted personnel. It was federally chartered in 1998. Since its founding, AFSA has had one mission—to protect the enlisted Airmen's quality of life. It has never wavered from that mission. It is the only association with the word "SERGEANTS" in its title because the word sergeant means "to serve," and that is what AFSA does for its members.

If you are not a member, go to our Web site at www.afsahq.org or call 1-800-638-0594. ext 0 and ask to speak to someone in Member and Field Relations. If you are a member, we greatly appreciate your professionalism in supporting your Association and would appreciate you helping to build your voice by recruiting a new member today!