



Pau Hana Koa

Retired Warriors

The Retired Officers Association P.O. Box 1185 Kailua Hawaii 96734

Volume 16 No 7

WEBSITE <http://www.troa-hawaii.net>

September 2001

15 September 2000 **“THE MEDICAL MARRIAGE”** See Page 7
 “ ATTEND AND HAVE A FIRST HAND OPPORTUNITY FOR ANSWERS TO TLF QUESTIONS”



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This issue of the Pau Hana Koa focuses on TRICARE for Life (TFL) and related subjects. With the 1 October 2001 implementation date for TRICARE for Life just around the corner, our Personal Affairs Chair, Admiral Bruce Smith has established three Chapter Points of Contact (Pharmacy, TFL, and Senior Dental) — with our experts to handle your questions. We will also throughout this issue—provide information in the form of question/ answer boxes with regard to TRICARE related topics. Finally—for you and friends — who will be concerned with TRICARE for Life Briefings — and in addition to our session at Schofield on 15 September, we have provided a briefing September schedule for you and your friends and neighbors, which is shown below:

<p>Oahu 10 Sept 6-8 PM Aloha Theater Hickam Air Force Base 12 Sept 10-Noon Barbers Point Branch- Medical Clinic 12 Sept 4:30-6:30 PM Kyser Conference Room TAMC</p>	<p>14 Sep 1-3 PM MCBH Theater Big Island 5 Sep 10-Noon & 4-6 PM Yano Memorial Hall Captain Cook Kona 19 Sep 9-11 AM, 1-3 PM and 4:30- 6:30PM Kamana Senior Center Hilo</p>	<p>Kauai 7 Sep 7-9:30 AM and 4:30-6:30 AM Kauai Veterans Center 3215 Kapule Highway Lihue Note :If you are unable to attend one of the sessions contact John Harms for assistance.</p>
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TRICARE for LIFE Hospitals and Doctors

Question: What doctors and which hospitals in Hawaii will participate in TFL?

Answer: For those going to participate in the TriCare for Life program, have you checked out if your doctor (s) and hospital are participants in this program? All hospitals in Honolulu, EXCEPT Kaiser Medical Center, are participants in the TriCare for Life program. If you are a member of a Kaiser Health/Medical Plan then you must continue paying Kaiser supplemental health/medical plan premiums or switch to a different doctor(s)/ hospital that IS a participant of the TriCare for Life program.

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PRESIDENTS MESSAGE

It is interesting to write a message to you well in advance of the issue of Pau Hana Koa, and then not get to read it for several months. If you wonder why I have not been seen at TROA events, it's because both Joan and I are on the Board of Directors for several Corporations, AND, more important our first Grand Daughter arrived in May. The Mother insisted that we attend, and like me, she's forceful! Bottom line, we travel a lot. But we never get tired of returning home to Hawaii that way.

A sincere WELL DONE to Duke Frey for the last issue of PHK. The best in my memory and a superb issue. I hope this is a sign of future great issues. The new printer is an improvement and the photos are now clear. BUT, if you are a user of the Internet, I recommend you stop getting the printed, black and white version and ask for the FULL COLOR, more detailed, electronic version in PDF form. Duke will be delighted to add you to the electronic distribution and explain it to you.

I am about to leave for (yes two more Boards) on another trip, BUT, I hope to be here for many of the excellent programs Jack and Carita Miller have planned. You will want to attend them all. The rules are really changing for medical care for retirees, Veterans, etc and we will try to help you understand more about TFL (Tri-Care for Life) and all the other programs which may impact you. We have real expertise in the HI Chapter with RADM Bruce Smith and our Personal Affairs Committee (PAC) expertise. We'll let them explain the programs to you. Both in the PAC, at meetings and in the PHK.

My next theme is Membership, Recruiting and Retention, but it should be closely coupled to fiscal management. Membership dues are what keep our Hawaii Chapter alive. I ask you to please renew this fall. Don't wait to be billed In 2002, your expiration date is on the PHK label. We need your help in recruiting your friends, neighbors, enemies (-)NOW. The Annual HI Chapter TROA Directory looks good and I hope you find it useful. We want any errors pointed out. We need fund raising ideas and support. Dues pay for printing and mailing the monthly Pau Hana Koa, and for Scholarships, support of UH and High School ROTC, and Community Service. We need your support AND DUES to continue that support. But dues do not provide many scholarships and awards and community service. We need to do more and want your ideas.

Aside from money, there are many low income people in Hawaii. You see them everyday, but it's easy to merely ignore them. We plan another drive for the HI Food Bank at a meeting this fall. Start setting aside cans and dry food you don't want to use. (Mom, I don't like that stuff!)

I also want to express the Chapter's appreciation to TUG for their \$1,000.00 check for our ROTC Scholarship Fund. What a group!!

We take your suggestions! We use your ideas. Encourage your eligible friends to join and help the HI Chapter of TROA grow.

We want your ideas. Aloha John

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Member of the Month

Hawaii Chapter recognizes Captain Lawrence Kelley USN

“An Officer and a gentleman are two words that describe Captain Lawrence Kelley.” His 30 years of service in the Navy include: WW II service in New Guinea and the Philippines with landing ships and PT boats; a summer in Tsingtao, China in 1947; operations officer on board the 7th Fleet flagship based in Yokosuka, Japan; skipper of three ships; assistant professor of NROTC at Yale University; time in Vietnam with anti-infiltration forces; in charge of Navy Special Warfare in the Pentagon; and 31 months of service in Korea.

In 1975 Kelley became the director of operations for Seaflight, an inter-island hydrofoil ferry. After two and a

half years with Seaflight, he joined the crew of the SS Independence as 3rd officer in 1980. He became Captain in



1983 and enjoyed an eight year stint at the helm of the glamorous vessel. Nightly he dined with luminaries such as

Cary Grant, Ginger Rogers, Rosemary Clooney, Melvyn Leavell, Loyal Garner, and Esther Williams.

Now in retirement, Captain Kelley continues his service to others as a Lanakila Meals On Wheels volunteer meal deliverer. Twice a week he visits his 27 seniors on his Pacific Heights and Kuhuku Meals On Wheels routes, bringing them sustenance of the body and spirit. Captain Kelley comments of his charges, "I think of them as family and I really look forward to my weekly visits with them."

Larry and the lovely Florence have been married for forty-four years, with one son Kevin. The Kelley's reside in Kaneohe.

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COMING EVENTS

- 11 Sep (Tues) - LAVA Meeting - HAFB O-Club
- 12 Sep (Wed) - Personal Affairs Meeting—HAFB O-Club
- 15 Sep (SAT) - "A MEDICAL MARRIAGE"—
Nehelani—Schofield Barracks
- 21 Sep (Fri) - Executive Committee Meeting-HAFB
O-Club
- Architect Briefing on Continuing
Care Retirement Resort Chapter Initiative
- 29 Sep (Sat) - Party Bridge-Reservation-Call Robbie
255-4558
- 6 Oct (Sat) - TUG Meeting - Bishop Museum
- 6 Oct (Sat) - Board of Directors Meeting —
HAFB O-Club
- 9 Oct (Tues) - LAVA Meeting - HAFB O'Club
- 12 Oct (Fri) - Oktoberfest—Ala Moana Hotel
- 19 Oct (Fri) - Executive Committee Meeting—HAFB
O-Club
- 20 Oct (Sat) - Hilo Meeting - Sandalwood Room -
Naniiloa Hotel
- TBD Oct (Sat) - Kona Meeting
- TBD Oct (Wed) - Tripler Health Consumers Meeting—
TAMC
- 27 Oct (Sat) - Party Bridge-Reservation-Call Robbie
255-4558

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newsletter are not necessarily Hawaii Chapter policy.

Legislative Affairs Veterans Affairs (LAVA)

Captain George Sullivan USN

TRICARE for Life "will be" Fully Funded

President Bush signed the FY2001 Supplemental Appropriations Act, which provides for funding shortfalls in a variety of areas for the current fiscal year including \$1.6 billion for TRICARE Senior Pharmacy program and other health care 2001 needs. TRICARE for Life will be funded by the FY2002 Appropriations Act. Congress already has approved budget "headroom" for TFL in the FY2002 Budget Resolution. Should the Appropriations Act not become law by October 1, which is normal for the Congress, the House and Senate Appropriations Committees have stated that, since TFL authority is already on the lawbooks, it will be funded under the terms of the continuing resolution. Hence, "there is no remaining doubt" that Congress will approve full funding for TFL by its start date, October 1.

Concurrent Receipt

There are two bills working their way through Congress - HR 303 and S 170 - which if passed would authorize full concurrent receipt of military retired pay and disability compensation. Both bills have many co-sponsors including all four of the Hawaii delegation. However, even if passed, there is no money in any appropriation bill at this time. Pressure must be kept on the Congress if this measure is to be successful.

In a related area of interest, apparently the administration's effort to force retirees to choose between healthcare provided by DOD and the VA programs is dead.

Bud Day's "Win" Vacated by Appellate Court

The United States Court of Appeals set aside an earlier ruling that upheld Colonel Bud Day's (USAF-Ret) Class Act Group lawsuit and ordered a rehearing by the full Court of Appeals. The earlier decision by a three-judge panel of the same court found that military retirees who entered service before June 7, 1956, had indeed been promised free lifetime health care. If the ruling had stood, it would have required the government to pay three million retirees, widows and dependents up to \$10,000 apiece. The new ruling directs the parties to refile briefs by September 14, 2001, to include three main questions: (1) Whether the promises of free lifetime health care are enforceable under the law; (2) To what extent Congress has fulfilled such promises through the military health care system; and (3) What relevance Congress' recent enactment TRICARE For Life has to this court case. A rehearing date has not been set.

Survivor Benefits Program

Improvements to the Survivor Benefits Program are contained in HR 548 and S 145. Both would restore the annuity to 55% in three steps: to 40% immediately, to 45% in 2004, and 55% no later than 2011. Senator Inouye is a co-sponsor of S 145, but none of the rest of the delegation have stepped up to the plate.

In related bills, that would move up the implementation of the 30 year paid-up date for SRB from 2008 to 2002, none of the Hawaii delegation is a sponsor.

The decisions on these bills will be coming soon after Labor Day when Congress goes back in session. Now is the time to write or call our Representatives and Senators. A short handwritten note is most effective. Addresses and phone numbers are contained on page 31 of our 2001 Membership Directory. Please make contact soon. Action will get results.

VA Benefit Forms on the Internet

If you haven't already enrolled in VA health care, you should do so now. Veterans regardless of disability or financial status should be enrolled with the VA.

You can now file for some VA benefits via the Internet. Currently VA has four standard forms available for electronic filing. They are:

- * Form 10-10EZ (used to enroll in VA health care)
- * Form 21-526 (first filing for disability compensation on a VA pension)
- * Form 28-1900 (disabled veterans applying for vocational rehabilitation)
- * Form 22-8979 (verify enrollment in school under the Montgomery GI Bill)

TRICARE for Life Information

Over the past several weeks the TRICARE Management Activity mailed more than 1.5 million information packets about new TRICARE for Life (TFL) benefits to Medicare-eligible retirees and their families. The package includes TFL coverage and cost details and a wallet-sized card for beneficiaries to show providers. Potential beneficiaries who do not receive a package should check their records in the Defense Enrollment Eligibility Reporting System. More information will be provided at Schofield on Sept. 15.

LAVA Committee Meeting

The LAVA Committee meets on the 2nd Tuesday of each month. The next meeting will be September 11 in the Pi-kake room at the Hickam Officers' Club at 1130. Please join us.

Hawaii Chapter “Welcomes” New Members

Joseph and Sally Blanchard Jack and Marie Feliz Fred and Monnette Forte
Tom and Doris Ferguson Glenn and Gail Sakagawa

HAWAII CHAPTER TROA ANNUAL SUMMER PICNIC! by Ben and Jeannie Porter



Everyone appeared to have a genuinely good time. Only Roxy and Jean Cook had a really rough time .They arrived late and we owe them a great debt of gratitude for the persistence. They arrived in a "bang-up" fashion with scrumptious cake and watermelon. (Roxy’s troubles began after arriving home from Hickam Commissary to find her watermelon to be spoiled. Soooo —she trooped back to the commissary, only to be stopped and told by the manager on her way out — that her purchase was also spoiled which he then replaced.) But worst of all for them, is that they had planned a fun time of entertainment with Karaoke which didn't happen because of their late arrival. We thank Roxy and Jean for their Great Spirit and good intentions!

Our heartfelt thanks are extended to Randy and Jean Jaycox for the "take charge manner" in which they pitched in for their first Hawaii Chapter TROA function. This must be some sort of record for any organization. To have members take on such responsibility during the first function they attend! Although the Jaycox's are long time members and supporters of our Chapter, they are greatly involved in other community activities as well as getting in their fair portion of that wonderful traveling that we all dream about during our active duty days. If any

members are interested in how one goes about helping SENIORS prepare their income taxes, ask Randy. And, talk to both/either about getting involved with the Honolulu Symphony. Jean has been Pres. of the Symphony Association and Randy on the Board of Directors.

Things that make a picnic great are the individual dishes that are brought by the participants and this one was no different. We had an infinite variety of salads, baked beans and puu-puus as well as chips & dips, deviled eggs and some marvelous brownies, watermelon & cake. There is no question that all were impressed with Doc's trio of pipers in which a femme le faire had her first appearance for the HAWAII CHAPTER. We have all had our annual rejuvenation of Scottish Pipes, "an a thrill it 'twas" Somehow we have to figure out a way to get Hank Heyenga pried away from the grill! When he is in charge of COOKING "he don't quit". Good job Hank! AND a super Mahalo to Helwig and Bill Nations for Huli Huli chicken. WE have the most dedicated bartenders in the business. Thanks Nori & Bob Reed! Ben & Jeannie

Editors Note : A great big Mahalo to Ben and Jeannie from the Chapter’s Board of Directors, the Executive Committee and Members hip — for a Super Event !!!

<p>Luana Koa/Patriots Village Continuing Care Retirement Resort at Kapolei Update By Nancy Schoocraft</p> <p>On Friday 21 September at the Executive Committee's monthly meeting, Fabrisio M. Medoci of Pacific Atelier will present the Luana Koa/Patriots Village, Phase 1 architectural plans — for comments. This briefing will be at noon—prior to the Executive Meeting - in order to afford any one with an interest an opportunity to attend. However, if you are planning to attend, please RSVP Duke Frey at 261-2946 to ensure we have adequate space.</p>	<p style="text-align: center;">BRIDGE CORNER</p> <p>The busy end of summer season took its toll on attendance on the Party Bridge group in August. Nonetheless, the two-table event was enjoyed by those present at the 25 August gathering at the home of Les and Shirley Ihara who graciously stepped in at the last minute as substitute hosts for the group.</p> <p>Others attending were Robbie Gee, Bill and Debby Martin, Marian Davis, Pennie Penterman and, returning to the fold after an extended absence, Dr. Ray deHay who found it worth his while when he took top prize with a score of 4,010. Call Robbie at 255-4558 for additional information if you would like to join the group.</p>
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TRICARE Hawaii Regional Beneficiary Advisory Council/Health Center Report
 By Don Hutchinson

<p>The TRICARE Hawaii Regional Beneficiary Advisory Council/Health Consumer Committee met on 25 July 2001. Work is continuing at all levels of DoD for the implementation of TRICARE for Life on 1 October 2001. It is available to all uniformed services beneficiaries who are Medicare eligible and have Medicare Part B coverage. TRICARE for Life acts as a secondary payer to Medicare and claims are filed automatically. There is no cost for TRICARE for Life. Your only cost is for Medicare Part B coverage, currently \$50 a month, which is deducted from your monthly Social Security check. After 1 October 2001, you will no longer need a Medicare supplemental insurance policy such as TROA's MediPlus. Do not cancel your supplemental insurance before TRICARE for Life becomes effective. Eligible personnel overseas will not be able to use Medicare, but will have Tricare available with the same deductibles and co-payments as the under age 65 in the US. You must have a valid ID card and up to date information in DEERS. Anyone who is currently using a military medical facility is current in DEERS or you would not be treated. All personnel currently enrolled will soon receive a mailout from DEERS. TRICARE Plus</p>	<p>is a new military treatment facility (MTF) primary care enrollment program to be offered at selected local MTFs. Tripler will offer the program with an implementation date of 3 January 2002. Enrollment is limited by capacity. First priority for enrollment will go to those currently in the Tripler Care Silver program, numbering about 3,000. The program will be re-evaluated about 1 Oct 2002 for possible additional senior enrollees. The current Care Silver enrollees should find services to be about the same under Tricare Plus.</p> <p>Several briefings on Tricare for Life and Tricare Plus will be held with dates and times published in various newspapers. Questions about both programs may be directed to the Tripler Managed Care Division at 433-7986 (Terri Cloud) or 433-7073 (Maj. Sanders) Information is also available at www.tricare.osd.mil/plus/. When you pick up a prescription at the Tripler pharmacy, the computer will automatically check your DEERS enrollment. If you are not enrolled, you can still get your prescription and will be told of the need to update. Visit your military personnel section to do the update. The National Mail Order Pharmacy (NMOP) has a broader formulary than Tripler. Costco and</p>	<p>Safeway pharmacies have been added to Longs as participants in the Tricare Pharmacy programs. NMOP can be used overseas if the retiree has an APO, FPO or Embassy mail address available. For NMOP information, visit www.merck-medco.com on the web or call 800-903-4680.</p> <p>Work continues on the transition from DEERS to the National Enrollment Database (NED). It will take several months, as the data from Hawaii is mailed to the mainland for the input to NED. All veterans should be enrolled with the VA, but only be enrolled with one Primary Care Manager (PCM), either in the DoD medical system or the VA. It is recommended that all veterans with a VA disability rating of 70% or higher should use the VA for primary medical care, as the VA offers long term care if needed.</p> <p style="text-align: center;">Dr. Marvin Baum, L/C, USAF Ret <i>Optometrist</i> Eye Exams/Contact Lenses Tricare Prime Accepted Fashion Eyewear (at PX prices) Laser Vision Correction Phone 422-9411</p>
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TRICARE Assistance Telephone Numbers

For contact on the Mainland, The Health Affairs TFL number is 1-888-363-5433. Chapter members report receiving very quick and courteous responses. This number is available from 0700-1100 hrs Eastern time, Monday to Friday. Also, from 0900-1700 hrs at weekends. In Hawaii, call 1-800-242-6788 TRICARE Hawaii Customer Service, available from 0700-1700 hrs, Pacific Time, Monday to Friday.

“TRICARE FOR LIFE PERSONAL PROFILE”

TROA offers a free service whereby specific TLF information is tailored to the personal situation of a specific TFL Beneficiary (You). By going on the Internet “<http://www2.troa.org/TFL>”, TROA will build you a TFL Profile. You will complete a nine-item questionnaire which will give you a personal summary which you can then print out. Your questionnaire answers are “Confidential” for your use. If you do not have a Computer or access to the Internet contact John Harms 261-2282 for assistance .

Hawaii Chapter Membership Fees Policy

The Executive Committee has proposed to the Board of Directors for its approval, the following Membership Fee Policy for 2002. If approved by the Board of Directors, this Chapter Policy will be effective as of 1 November 2001.

Members		Auxiliary	
Annual—15.00 2-4 Years x 15.00, e.g. 3 yrs =45.00 5 Years = 45.00	Life 50 and Under = 300.00 51-60 = 250.00 61-70 = 200.00 71 -89 = 100.00 90 and above = 00.00	Annual = 9.00 2-4 Years x 9.00, e.g. 3 yrs = 27.00 5 Years = 36.00	Life 50 and Under = 150.00 51-60 = 125.00 61-70 = 100.00 71 -89 = 50.00 90 and above = 00.00

RESERVE AND NATIONAL GUARD FAMILY READINESS TOOL KIT

On or about 1 October, 2001, Reserve and Guard families will be able to get quality of life support information from the Website of the Office of the Assist Secretary of Defense for Reserve Affairs. This kit will provide information for not only Reserve and Guard family members, but also Family Readiness Groups and commanders. Looks like another good move by the Reserve and Guard to take care of their family members. The information will be available at <http://www.defenseline.mil/ra>. Remember, it's not there now, but on or about 1 October so mark you calendars.

"THE MILITARY MEDICAL MARRIAGE"

featuring

Famous Doctors in the Military----- Dr. John Sheedy

Karl Kiyokawa, Executive Director, TRICARE Hawaii Operations, Life Health Net Federal Services
 Tripler Support for the Retirees --- Colonel Suzanne Evans, Chief, Managed Care Division, TAMC

When:12:00 noon Saturday, September 15, 2001

Where:The Nehelani Club (formerly the Officer's Club) Ayres Road - Building 750
 Schofield Barracks, Mililani, Hawaii

Why: Learn more about your medical benefits

Cost: \$12.00 for a delicious lunch on the Lanai

This will be a golden opportunity before Tri-Care for Life (TFL) goes into effect on October 1st to ask your questions from the floor. You will know what to expect from both Tri Care for Life and Tripler by the end of the day. It will be a fun mid-day informative event.

..... Please clip here and mail in your reservation by 9/10/01.....

Hi Jack: I (we) will see you there!! Guests are most welcome! **Check payable to Hawaii Chapter, TROA** enclosed at the rate of \$12.00 per person. Please reserve ___places and the name tags are to read:

Mail by Sept. 10, 2001 to: **Jack Miller, 135 Palapu Street, Kailua, HI 96734**
 For additional information call Jack at 261—4100 or e-mail carita@pixi.com

MEDIPLUS STATUS FROM TROA

TRICARE For Life (TFL) begins October 1, 2001, and will require some personal decisions from current MEDIPLUS Medicare Supplement holders about when to cancel their supplements. TFL will almost entirely duplicate the benefits provided under MEDIPLUS Medicare Supplements. Therefore, TROA fully expects and recommends that our members stop paying for their Medicare Supplement insurance and move to premium-free TFL, however, not before the October 1, 2001 implementation date.

Because TROA expects numerous members to cancel MEDIPLUS Medicare Supplements and use TFL, it eventually will become necessary to cancel any remaining MEDIPLUS Medicare Supplements. This is because there will be too few policyholders left to run a financially stable program without at least doubling or tripling premiums to cover fixed costs. It would be unfair to continue the TROA program when there will

be less costly supplements available through other sources. What to do will be decided by our Board of Directors at their July quarterly meeting, and TROA will be providing this information **in a letter that is being sent in August.**

TROA began sending in mid-August every MEDIPLUS Medicare Supplement certificate holder a letter of instruction and checklist of things to do to get ready for TFL. We will have a simplified MEDIPLUS cancellation procedure in place by then which can be accomplished by phone, and that procedure will also be included in the August letter. There will be plenty of time to complete the required actions in time for TFL's October 1 implementation date. Therefore, please read the letter that you will receive in August that will address your concerns. TROA is working on updating our website insurance section to reflect this information also in August and placing information in the September TROA magazine.

If you would like to cancel your coverage effective 10/1/01 today, please call 1

(800) 247-2192 and listen to the greeting. Then dial 6 to cancel your MEDIPLUS coverage due to TFL. Then you will need to listen to the prompts. You will need your MEDIPLUS certificate number.

If your recent premium notice was for a period of coverage that extends beyond the October 1, 2001, implementation of TRICARE For Life, you may send the full amount indicated on your premium notice and your MEDIPLUS coverage will remain active. Or, if you know that you do not want to continue Medicare supplemental coverage after October 1, 2001, you may remit only the amount of premium required to pay for coverage up to that date. If you have questions regarding the amount of premium due, please call our insurance office at 1-800-247-2192. PLEASE NOTE - The MEDIPLUS TRICARE Supplements are unchanged. If a Medicare-eligible certificate holder has a spouse who is still TRICARE eligible (under age 65), the certificate holder can cancel their MEDIPLUS Medicare Supplement and leave the spouse's MEDIPLUS TRICARE Supplement active and unchanged. There will be no change in TROA's MEDIPLUS TRICARE Supplement program.



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info@www.troa-hawaii.net**

Social Programs

15 Sep (Sat) -“The Military Medical Marriage”

12 Oct (Fri)—Oktoberfest—Ala Moana Hotel

**Chapter Members — are your dues paid up
Check the date on address label below.**