



RETIRED TIMES

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MAKING HOME AFFORDABLE PROGRAM



The Making Home Affordable © (MHA) Program is a part of the Obama Administration's broad strategy to help homeowners avoid foreclosure, stabilize the country's housing market, and improve the nation's economy.

Military families and other homeowners can lower their monthly mortgage pay-

ments and get into more stable loans at today's low rates. And for those homeowners for whom homeownership is no longer affordable or desirable, the program can provide a way out which avoids foreclosure. Additionally, in an effort to be responsive to the needs of today's homeowners, there are also options for unemployed homeowners and homeowners who owe more

than their homes are worth.

The Making Home Affordable program is an official program of the Departments of the Treasury & Housing and Urban Development. For more about the program, go to www.makinghomeaffordable.gov to see if you may be eligible for one of the programs designed to make your home more affordable.



LYME DISEASE

What Is Lyme Disease?

Lyme disease is an infection caused by bacteria called *Borrelia burgdorferi*.

How is it transmitted?

The bacteria are transmitted to people and animals by the bite of an infected blacklegged tick, *Ixodes scapularis*, commonly called the deer tick. Although other types of ticks and some insects have been shown to carry the Lyme bacteria, to date, transmission of Lyme through those vectors has not been proven.

The bacteria can also be passed through the placenta

of a pregnant woman to the fetus-congenital transmission.

The DNA of the bacteria has been found in breast milk, but no transmission has been proven to date in humans.

The Lyme bacteria have been proven to survive blood banking conditions; however, to date, no transmission has been proven through blood transfusions in humans. Studies have shown transmission through this route in mice in the lab.

There is no proof to date that Lyme is sexually transmitted, although some preliminary studies have found PCR



positives for the DNA of the Lyme bacteria in semen and in cervical tissue. These findings do not prove sexual transmission, but some physicians feel because the Lyme and syphilis spirochete (bacteria) are similar, Lyme may be sexually transmitted.

(continued on page 2)



(Continued from page 1)

Lyme disease is the most commonly reported vectorborne illness in the U.S. In 2009, it was the 5th most common Nationally Notifiable disease.

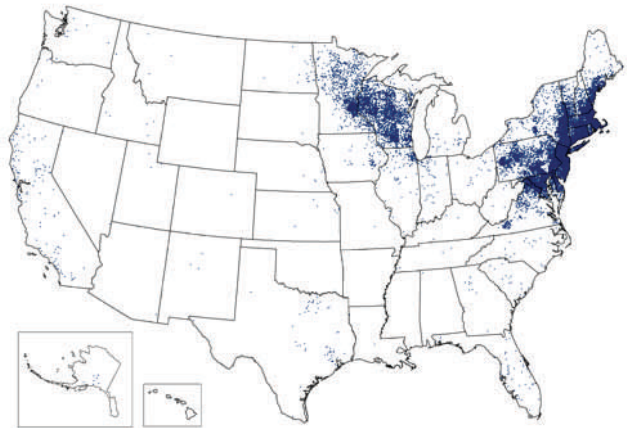
In 2010, 94% of Lyme disease cases were reported from 12 states:

- Connecticut
- Delaware
- Maine
- Maryland
- Massachusetts
- Minnesota
- New Jersey
- New Hampshire
- New York
- Pennsylvania
- Virginia
- Wisconsin

Though Lyme disease cases have been reported in nearly every state, cases are reported from the infected

person's county of residence, not the place where they were infected.

Reported Cases of Lyme Disease -- United States, 2010



1 dot placed randomly within county of residence for each confirmed case

"The FTC estimates that as many as 9 million Americans have their identities stolen each year."

"WHAT IS IDENTITY THEFT?"

Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

The FTC estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft.

The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your

name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make or until you're contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative informa-



"It's a Crime"

tion on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

Need protection against identity theft?



Keep Us Accurate

To be sure your benefits are properly recorded, please advise the association when you change your name or address. If you receive inaccurate membership cards or other correspondence, we want to know. We do not mind reissuing membership cards.

Membership Dues

Annual dues are \$10 per year. Discounts apply for multiple year memberships: 3 years for \$25 and 5 years for \$40. Like memberships are available based on the age of the member at the time of the Life conversion. A Life Membership is exempt of dues increase and covers both the member and the spouse.



CELL PHONES AND CANCER RISK

Over the last few years, there has been mounting concern about the possibility of health risks resulting from exposure to radiofrequency electromagnetic fields, such as those emitted by wireless communication devices. The number of mobile phone subscriptions is estimated at 5 billion globally. In May, 2011, the World Health Organization (WHO) International Agency for Research on Cancer (IARC) officially classified radiofrequency electromagnetic fields as possibly carcinogenic to humans based on an increased risky for glioma, a malignant type of brain cancer, associated with wireless

phone use.

The World Health Organization has now declared that cell phones are possibly carcinogenic. Holding a mobile phone to the ear to make a voice call can result in high specific RF energy absorption in the brain. It depends on the design and position of the phone and its antenna in relation to the head; how the phone is held; the anatomy of the head; and the quality of the link between the base station and phone. When used by children, the average RF energy deposition is two times higher in the brain and up to 10 times higher in the bone marrow of the skull,

compared with mobile phone use by adults. Use of hands-free kits lowers exposure to the brain to below 10% of the exposure from use at the ear, but it might increase exposure to other parts of the body.



CREDIT CARD SCAM



He is from the Security & Fraud Department for VISA. He states that your card has been flagged for an unusual purchase pattern and he is calling to verify that the purchase is correct.

He identifies the purchase as an Anti-Telemarketing Device for several hundred dollars. When you say that you did not purchase the device, the caller indicates that a credit will be issued to the account charged and that he will begin a Fraud Investigation. You are relieved that he called to confirm this!

Here is the important part of how the scam works: The caller says that he needs to verify that you are in possession of your card and asks that you give the last 3 digits on the back of your card (the PIN security number). If you do this, you have just given the scammer the information that he needed.

VISA or MasterCard will never ask for anything on the card as they already know the information since they issued the card!

This scam is particularly tricky because the caller appears to have all of your credit card information, except for the one piece that he wants.

A person calls and identifies himself (including a badge number) and says that

“The World Health Organization has now declared that cell phones are possibly carcinogenic.”

TRICARE YOUNG ADULT



TRICARE Young Adult is a premium-based health care plan available for purchase by qualified dependents. When you purchase TRICARE Young Adult, you will have access to medical and pharmacy benefits, but dental coverage is excluded.

(Continued on page 4)



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TRICARE YOUNG ADULT

(Continued from page 3)

Plan Overview

TRICARE Young Adult allows adult children to purchase TRICARE coverage after eligibility for "regular" TRICARE coverage ends at age 21 (or 23 if enrolled in a full course of study at an approved institution of higher learning). Currently, TRICARE Standard coverage is available worldwide, but TRICARE

Prime coverage will be available at a later date.

You may visit any TRICARE-authorized provider, network or non-network. Care at military treatment facilities is on a space-available basis only. You do not need a referral for any type of care but some services may require prior authorization. The type of provider you see determines how much you'll pay

out-of-pocket. If you're visiting a network provider, you'll pay less out of pocket and the provider will file claims for you.

For more information, go to www.tricare.mil.



About RAUS

We are a non-political military association organized in 1970 to secure quality benefits for our members at rates only available to groups. Qualified retired and active members of the United States armed forces and related departments may join. Membership benefits include TRICARE Supplement and other insurance products. RAUS was formed especially to help you, a member of the armed forces family.

Many people like you are concerned about getting good insurance coverage at economical prices. It's not easy to get that kind of information on your own. . . and it can eat up a lot of your precious time.

That's why RAUS was conceived. To find health care protection at economical prices for military people like you. To do that, we carefully examined several insurance plans, comparing prices and benefits, and decided this one offers you the best rates and coverage.

Compare it for yourself with insurance coverage offered by any other military organization. We think you'll agree we found the best plan available for active duty and retired members of the military.

RAUS Eligible Defense Departments

- * AIR FORCE * ARMY * MARINES * NAVY * NATIONAL GUARD *
- * COAST GUARD * NOAA * CIVIL AIR PATROL *
- * PUBLIC HEALTH SERVICE * COASTAL & GEODETIC SURVEY *
- * ACTIVE & RETIRED * OFFICERS & ENLISTED *

