

Timothy Patrick Carroll

Honorable Senators and distinguished members of the United States Senate Committee on Veterans' Affairs,

Thank you for taking the time to listen to our Veterans and for committing yourself to helping those who dedicated their service to this country. You too are servants of this great nation; I for one thank you for your tireless efforts on our behalf.

I am retired Chief Master Sergeant Timothy Patrick Carroll, a 28 year veteran of the United States Air Force, the son of an Air Force veteran, and now the father of an Air Force Airman. I am honored to be given this opportunity to provide testimony on my experience with the transition from active duty to veteran status of the United States Armed Forces.

I retired from active duty in October 2008. On a scale of 1-10 with 10 being perfectly satisfied, I would rate my transition experience at 9.0. The professionals of Elmendorf Air Force Base's 3rd Mission Support Squadron, the 3rd Medical Group, and the staff of the Anchorage Veterans' Administration were attentive to my needs and very much helped my family and me manage our expectations for retirement. I believe those who were transitioning at the same time as me found the same experiences. Of course, with two teenage daughters still under my roof, retirement is a relative term.

Overall, I am pleased and satisfied with the outreach and support I have received from the Veterans' Administration. I address specific programs and my experiences below.

Job Search

One of the greatest challenges I believe military members have in entering the civilian workforce is effectively communicating their skills to prospective employers. The Transition Assistance Program was very helpful in opening my mind to the realities of retirement and did equip me with many tools necessary to prepare for the transition; but the reality of communicating my skills was a greater challenge than I ever anticipated. Fortunately for me, it worked out well, as I am now the CEO of a small business in Anchorage.

Education

I was one of the fortunate young Airmen who had a supervisor that cared enough to threaten me with bodily harm if I failed to open a Veterans' Education Assistance Program (VEAP) account before the program ended. I complied and deposited the minimum required twenty-five dollars to open the account. Many of my colleagues were not so fortunate and failed to open the account. We were repeatedly told what a bad deal the VEAP was, thus it is not surprising to me that so many did not buy into the program. Many years later, when Congress opened the window for those of us with a VEAP account to join the Montgomery GI Bill program, I made the required payments and converted. Over the course of my career, I took advantage of the USAF Tuition Assistance program and obtained my Bachelor's Degree here at the University of Alaska Anchorage. Today, with the aid of the Post 9-11 GI Bill, I am pursuing my Masters Degree with Wayland University in Anchorage. I have heard many complaints about the backlog in processing Post 9-11 GI Bill claims and at this point am pleased with the response I have received from the Veteran's Administration in producing my eligibility certificate. I begin classes this month and anticipate filing for benefits payment in the coming weeks. I did receive an unsolicited phone call from a Veterans' Administration official inquiring if I knew of the education benefit, and how to proceed with the program. I found this call very informative and helpful, and again appreciate both the Congress and the Veteran's Administration for enabling me to pursue higher education.

Medical Care

I am currently enrolled in the Tri-Care Prime program and receive care at the Elmendorf Air Force Base hospital. I found the transition from Active Duty to Retiree was seamless in the quality and accessibility of care for my family and me. I am also enrolled in the Tri-Care Retiree Dental Program and am satisfied that the benefits we receive are sufficient to care for my needs. When I first joined the Air Force in 1980, my recruiter told me that my medical care would be free for life. This was not a major point in my decision to serve or continue serving, and the premiums I pay today are acceptable. After having three children in orthodontics braces, I do wish the coverage for orthodontics provided a higher expense coverage rate.

I have not yet sought medical care from the Veteran's Administration and can therefore not comment on that quality. I do know that the VA has again extended a helping hand to make sure I am aware of the process to access care in the VA facility.

Service Connected Disability Compensation

When the time came to retire, I received assistance from the American Legion in submitting my claim for service connected disability compensation. I submitted my claim under the Benefit Due at Discharge program (also known as Fast Track) on June 28, 2008, in advance of my October 1, 2008 retirement. The medical staff at the Anchorage VA medical Center evaluated my claim items in August 2008. I received my rating decision from the VA Regional Office in Salt Lake City on Jan 26, 2009. I am currently appealing the rating decision I received based on inconsistencies in the report I received along with the rating decision, and my experiences in the exam room in Anchorage. All in all, I am satisfied with the timing and attention I received from the VA throughout this claim process.

Housing

During the course of my active duty career, I moved too frequently to enjoy the benefits of home ownership. During the last half of my career, I was in key and essential designated positions, which required me to live in government provided housing on-base. When I retired, I was faced with the task of finding a home that maintained my family's standard of living without having any equity in a home to cash in for down payment. I used the VA Home Loan Guarantee program to purchase my home in Eagle River without a down payment.

Throughout my transition period, no one told me that if I had been assigned a compensable disability rating, the VA funding fee would be waived on my mortgage application. Rather, I stumbled on this benefit while comparing on-line mortgage rates using a lender's on-line calculating tool. When I inquired of other retiring members if they knew or had been told of this benefit, no one had.

Timing was not in my favor in that upon my retirement, I had to vacate government housing, yet my disability rating had not been determined and thus the funding fee was in place. Thankfully, I encountered a seller and real estate agent who were very patient and we deferred closing the loan for as long as we could. Ultimately, we closed on the house and rolled the \$12,000 funding fee into our mortgage. Upon receipt of my compensable disability rating, I applied to the VA for a refund of the funding fee, which was approved and applied to the principle of my loan in a timely manner.

Survivor Benefit Plan

Being an enlisted member, I found myself living paycheck to paycheck for the bulk of my career. This made investment options very difficult. The Air Force Casualty Affairs representative at Elmendorf AFB was very helpful and informative in assisting my wife and I in the decision to enroll into the Survivor Benefit Plan. This decision had to be made at the most stressful and uncertain time we had ever encountered in our lives as we truly did not know where we would be living, what my employment would be or what our financial situation would look like. Having an open window at the two-year point to opt out of the plan made making this decision less risky. Ultimately, we decided to enroll and I am presently paying a monthly premium into the Survivor Benefit Plan. Knowing that my wife will receive some continuing benefit should I precede her in death brings great peace of mind to me.

Death Benefits

The VA provided end of life care for my father through a terminal illness and into death. I saw first hand the care and comfort the VA provided to my mother during this difficult time and I rest well knowing that should my wife need the same help, the VA will be there.

Life Insurance

I converted my Active Duty Serviceman's Group Life Insurance to the Veterans Group Life Insurance program. I am not a fan of term life insurance, however, the premiums are affordable and the term will allow me to be sufficiently covered while my children are still under our care. I would have preferred to make a similar contribution to a whole life policy during the course of my career, which I did with a private carrier.

Joint Federal Travel Regulation

In my situation, my family chose to remain in Alaska for a number of reasons, mostly to allow my high school daughters to complete their schooling in the same high school where they started. My children endured frequent moves throughout their school experience and we chose to offer them some measure of stability at the end. Unfortunately, children school is not a qualifying reason to extend household goods shipment authority beyond one year after effective retirement date. I would like to see this changed in the JFTR.

In closing, I again thank you for your efforts to take care of our Veterans and their families. I urge you to continue to support these programs that bring comfort and peace of mind to the small segment of our population that donned a uniform in selfless and untiring service to our great Nation.

Thank You!

Faithfully submitted
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