Warrior Shares His Story on Daytime TV

BC Daytime television's long-running All My Children has a history of addressing social issues. In 2008, producers wrote in a wounded warrior character, who is played on screen by an actual wounded Iraq veteran.

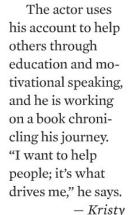
"We wanted to inspire by integrating the story of an actual veteran, someone who brought an element of reality to the story we were telling," says Executive Producer Julie Hanan Carruthers.

Cpl. J.R. Martinez, USA-Ret., plays Brot Monroe, a soldier whose extensive injuries prompt him to let everyone believe he died in combat.

"He brings so much of his experiences and ... we were able to tap into that when he allowed himself to show that emotion on camera," says Carruthers. "It's been very powerful."

Martinez was less than one month into his service when the Humvee he was driving hit a land mine. He survived the blast with severe burns on more than 40 percent

of his body.





ASKBUD



O. HAS THE FEDERAL LONG **TERM CARE INSURANCE PRO-GRAM (FLTCIP) CHANGED?**

A. Yes, but only for folks still in uniform or working as federal civilian employees. Active duty servicemembers (including members of the Selected Reserve) are eligible for the

FLTCIP during open season from April 4 to June 24.

During open season, new applicants are eligible to apply with abbreviated underwriting. If your health isn't the best and you're concerned about passing the underwriting requirements for a long term care insurance policy, this might be a good opportunity for you. For a full explanation, visit www.ltcfeds.com/ fltcip openseason.html.

Note: Non-enrolled annuitants, which include retired servicemembers and other qualified relatives, still can apply for coverage at any time.

Many financial advisors consider a financial plan incomplete if it fails to address protection against the costs of long term care. Medicare and TRICARE For Life, as well as most major medical plans, do not cover long term care expenses.

The FLTCIP provides excellent value and a good benchmark as you evaluate long term care insurance programs. Life insurance companies often offer long term care riders on their life insurance policies.

- Capt. Bud Schneeweis, USCG-Ret., CFP®, is director of MOAA's Benefits Information and Financial Education Department. If you don't already have long term care coverage, consider the MOAA-endorsed Long Term Care Insurance Program. You can speak to a counselor familiar with this plan by calling (800) 698-7943.

Miscellany: Put Your Thoughts on Paper

Stevenson

ESSAY CONTEST. Tell MOAA what's on your mind. Submit essays on military professionalism topics like the growing gap between civilians and the military to profseries@moaa.org by July 31. The firstplace winner will receive \$1,000, and second- and third-place winners will receive \$500 and \$250, respectively. Visit www.moaa.org/essaycontest for details. *FRUITY AND FROZEN. Summer is the season for cool, refreshing beverages. Find easy recipes for watermelon lemonade and grape fizz and some accompanying cold sandwiches from Rear Adm. Joyce Johnson, USPHS-Ret., D.O., at www.moaa.org/nutrition.

*fact: All My Children is scheduled to go off the air this fall after a 41-year run.