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Misawa AB Retiree Activities Office Newsletter

ACKNOWLEDGEMENT

Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Our appreciation is extended to those agencies and newsletter sources. Opinions expressed in this publication are those of the authors and do not necessarily reflect the official policy of any agency of the U.S. Government.

2025 Federal Benefits Guide Is Now Available

As part of their commitment to provide world-class care and benefits to those who have served our nation, VA is pleased to present the 2025 VA Federal Benefits Guide for Veterans, Dependents, Survivors and Caregivers

Have you applied for VA care, benefits and services? Unsure what else you may be eligible for? Don't miss out on what you have earned. Check out this handy reference guide to learn more.

The handbook contains a comprehensive listing of VA programs, including phone numbers and websites for easy reference. The annual Federal Benefits Guide hosts a wealth of information on most VA benefits and services, including:

- Compensation
- Life insurance
- Pension and fiduciary services
- Education benefits
- Economic development and employment
- Home loan guaranty programs and housing assistance
- Mental health resources

The handbook will help veterans, service members and their families understand the full scope of VA resources available to them to help them make the most of life after service. It provides

details on eligibility requirements for each benefit, and because VA serves different generations of veterans, it also outlines the qualification guidelines for distinct periods of service to clarify eligibility for veterans with service spanning both peace and wartime periods.

The VA Federal Benefits Guide is available in both print and digital formats. Veterans and family members can access the booklet on VA's website, providing instant and convenient access to the wealth of information it contains.

A limited number of printed copies may be available at your local medical center, VA vet center or regional office. To find the nearest VA facility, go to www.va.gov/find-locations.

The information in this guide is validated by VA as of 10 Oct 2024.

For most up-to-date information, veterans and family members should visit www.va.gov or go to the specific links provided in this publication to address information on the program that they are interested in, as regulations, payments and eligibility requirements are subject to change,

You can also call the VA at 800-827-1000 from 8am to 9pm Eastern time, Monday to Friday to speak to a representative.

Courtesy of www.va.gov

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**SERVING THE RETIRED MILITARY
COMMUNITY IN NORTHERN JAPAN**



YOUR RAO STAFF



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VA Benefits Advisors Are Remote

VA Benefits Advisors are available to provide remote one-on-one assistance sessions via phone or email (don't send attachments). They can answer questions, explain benefits and connect service members, veterans and loved ones to helpful resources.

Contact one of the below remote VA Benefits Advisors supporting Misawa to get started. Please do not send any personally identifiable information (PII) or protected health information (PHI), including medical records, social security numbers, driver's license information, education and employment history, passport information, DD Form 214 to VA Benefits Advisors.

Call David Deadwiley at DSN 243-3960 or commercial. 0468-16-3960 or email David.deadwiley.ctr@vatap.calibresys.com OR

Contact Jeremy Lyle at DSN 243-3961 or commercial 0468-16-3961 or email Jeremy.lyle.ctr@vatap.calibresys.com



AW1 (Ret) Gary Grishaver
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Courtesy of VA pamphlet



DFAS

Managing Your DFAS Pay Account is Easier Now

DFAS continues to look for ways to make the important work of managing pay easier for military retirees, Survivor Benefit Plan (SBP) annuitants, and survivors.

Using your feedback, along with ideas from their pay partners, they recently set out on a mission to make their askDFAS online tools experience more intuitive and helpful.

One comment they heard from retirees and SBP annuitants was: finding the way to an online upload tool or online form on askDFAS could be challenging.

So, this year, they undertook a major project to change that.

We refreshed the “Ask Retired Pay” module of askDFAS to make it easier to navigate. The changes combine the familiar functionality you’ve come to enjoy, while also expanding your options and reorganizing tools in a thoughtful way so you can easily find the correct tool for your request.

As you survey the new options on the “Ask Retired Pay” module of askDFAS, you’ll see reorganized and expanded online form upload tools, new self-service tools, and the opportunity to send account questions to the DFAS Cleveland Customer Care Center via an askDFAS ticket. New Online Upload Tools

For both retirees and SBP annuitants, there are many new online upload tools. This means now you can submit any form or document you need to send them online as a PDF via these tools.

New Options for Retirees and SBP Annuitants to Ask Account Questions via askDFAS

Even more exciting, there are now new options for retirees and SBP annuitants to ask account questions online via askDFAS! Now you won’t have to always make a phone call to get the answer to a question! New for SBP Annuitants: Update Your Mailing Address Online on askDFAS

For SBP annuitants, there is now an option to request the mailing address on file to be updated online via askDFAS. This request requires correct answers to the validation questions presented on the ticket.

Find out more here:

<https://www.dfas.mil/RetiredMilitary/Retiree-askDFAS-Online-Tools/>

How VA Disability Compensation Can Affect Your Retired Pay

Many military retirees who are eligible for Department of Defense (DoD) retired pay are also eligible for Department of Veterans Affairs (VA) disability pay. The laws and regulations that apply when a retiree is eligible for both types of pay are complex and can be confusing

The VA Waiver

The law requires that a military retiree waive their gross DoD retired pay, dollar for dollar, by the amount of their VA disability compensation pay. This is known as the VA Waiver offset. This law does not affect the amount or disability compensation pay you receive from the VA. It only affects the amount of your DoD retired

pay.

Some retirees who receive VA disability compensation may also be eligible for Concurrent Retirement and Disability (CRDP) exemption or Combat-Related Special Compensation (CRSC) payments that make up for part or all of the DoD retired pay that they must waive to receive VA disability pay.

The Impact of VA Disability Compensation on DoD Retired Pay

It is important to understand how receiving VA disability compensation can affect your DoD retired pay when you begin receiving it. The VA informs DFAS about VA disability compensation and ratings. The offset will begin upon receipt of retired pay or the date of your disability rating, whichever is later.

DoD Gross Retired Pay Minus the Amount of VA Disability Compensation = DoD Retired Pay after the VA Waiver.

DFAS Pays DoD Retired Pay after the VA Waiver.

VA Pays Full VA Disability Compensation

If you are receiving VA disability compensation and you begin receiving retired pay and the VA has not yet instructed DFAS to offset, you might be overpaid. If you are receiving VA Disability compensation and your retired pay does not show an offset, please contact DFAS immediately. They must recover overpayments.

For more info go to <https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/>



TRICARE-OVERSEAS

MyCare Overseas Beneficiary Mobile App and Portal

MyCare Overseas™ is an easy-to-use, innovative tool designed to enhance your health care experience by offering the following services:

- Checking your TRICARE Health Plan and Claims
- Finding a TOP Network Provider
- Verifying TRICARE Covered Services
- 24/7 Access to the Local Near Patient Team (in Specified Locations), the Global First Call Desk (GFCD), Beneficiary Support Center (BSC), and Technical Support
- My Appointments & Referrals
- My Medical Translations
- Country Information (Emergency Numbers, Medical Risk Ratings, Cultural Tips)
- Translation Help and Local Language Support
- Chat Directly with the Near Patient Team
- FAQs & Direct Link to the BSC

Chat is available Monday through Sunday, 08:00-20:00 local time in all Near Patient Program (NPP) locations ([Tricare-overseas.com/beneficiaries/resources/Near-Patient-Program](https://www.tricare-overseas.com/beneficiaries/resources/Near-Patient-Program)).

Chat is available to all TRICARE Prime Overseas and TRICARE Prime Remote Overseas beneficiaries enrolled in the NPP, who have had at least one authorization issued after January 1, 2020. To initiate a chat, click on “24/7 Assistance” and then “Chat Now” in the “My Local Care Team” section. If you are unable to access the chat, [please call your TOP Regional](#)

Access to retiree publications of each service:

Army Echoes: www.armyg1.army.mil/rso/echoes.asp **Navy Shift Colors:** www.shiftcolors.navy.mil

Air Force Afterburner: www.retirees.af.mil/afterburner

Marine Corps Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR_RET_ACT/SemperFidelis **Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>

[Call Center](#) on the 24/7 toll-free number. Find your appropriate number at [tricare-overseas.com/contact-us](https://www.tricare-overseas.com/contact-us).

Download the MyCare Overseas™ Beneficiary App Fact Sheet for a list of FAQs ([safe.melosecurity.com/doc/docviewer](https://www.safe.melosecurity.com/doc/docviewer)) for more information.

Courtesy of [Tricare-overseas.com](https://www.tricare-overseas.com).

Educational and Career Counseling

Personalized Career Planning and Guidance (PCPG) or VA Chapter 36, offers free educational and career guidance, planning and resources to veterans and their dependents who are eligible for a VA educational benefits.

Find out how to apply for this program if you are leaving active service soon or have discharged within the past year.

You may be eligible for these services if one of these is true for you:

- You will be discharged under conditions other than dishonorable from active duty within 6 months OR
- You separated from active duty under conditions other than dishonorable or more than 1 year ago. OR
- You qualify as a veteran or service member for educational assistance under a VA educational program OR you are a service member or veteran currently eligible for VA education benefits.

If you are the dependent of a veteran you may be eligible for educational career counselling.

What benefits can you get...?

- Career counseling to help you decide which civilian or military jobs you want.
- Education counseling to help you find a training program or field of study
- Academic and adjustment counseling to help you address issues or barriers that get in the way of your success
- Resume support and goal planning.

For more information, play their Personalized Career Planning and Guidance video on YouTube

How do you get these benefits?

- You can apply on line OR
- You can apply by mail using VA Form 27-8832 OR
- You can take your application to your nearest regional office of VetSuccess on campus counselor.

Educational and career counseling for family members

Find out if you are eligible for educational and career counseling as the dependent spouse or child of a veteran or service member.

Veteran Readiness and Employment (VRSE)

If you have a service-connected disability that limits your ability to work or prevents you from working, VR&E can help you explore employment options and address training needs.

Courtesy of www.va.gov



Veterans Affairs

Veterans May Be Eligible For One More Year of G.I. Bill Benefits

Are you a Veteran who served at least two periods of service? In other words, did you reenlist? If so, there's a chance that you're eligible for additional G.I. Bill benefits.

VA announced that it has updated its process for awarding G.I. Bill benefits. This means that many Veterans who served multiple periods of military service (for example, Veterans who reenlisted) may be eligible for additional benefits for themselves or their beneficiaries.

Specifically, under the previous policy, eligible Veterans who served at least two periods of service were forced to choose between the Montgomery GI Bill (<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>) and the Post-9/11 GI Bill (<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>) for a maximum of 36 months of G.I. Bill benefits. Under the updated policy, Veterans will no longer have to make that choice when they apply for benefits, meaning that they can qualify for up to 48 months of G.I. Bill benefits.

Many Veterans are also now eligible for additional, retroactive benefits. Specifically, Veterans who served at least two periods of service—one that qualified them for the Montgomery G.I. Bill and a second that qualified them for the Post-9/11 G.I. Bill—may be eligible to receive up to 12

months of additional G.I. Bill benefits (bringing them to a total of 48 months). These Veterans may be eligible to receive 12 months of additional, retroactive G.I. Bill benefits (bringing them to a total of 48 months).

Who qualifies for this expansion?

Veterans who served at least two periods of service (<https://benefits.va.gov/GIBILL/images/rudisill-decision-tree.jpg>) — one that qualifies for the Montgomery G.I. Bill and a second that qualifies for the Post-9/11 G.I. Bill—may be able to receive additional GI Bill® benefits.

Will I be notified if I'm eligible?

Yes, VA will be distributing communications to potentially impacted beneficiaries.

My G.I. Bill benefits expired. Will there be an extension if I'm found eligible?

To receive an expiration date extension, applications must be submitted by Oct. 1, 2030.

Do I need to do anything?

Of the 1.04 million Veterans who may potentially be eligible for additional benefits, VA will be able to automatically adjudicate the claims for approximately 660,000 without any further action required on their part. For all remaining Veterans, VA will be reaching out to them directly to encourage them to file a claim.

When is the deadline to apply for those who need to take action?

Oct. 1, 2030.

To learn more about this change, including how to apply, visit the Rudisill info on VBA's education service webpage.

Courtesy of VA Gov

VA Burial Benefits and Memorial Items

VA burial benefits can help service members, Veterans, and their family members plan and pay for a burial or memorial service in a VA national cemetery. Family members can also order memorial items to honor the service of a Veteran. Find out how to apply for the burial benefits you've earned, and how to plan for a burial in advance or at time of need.

Benefits Available:

- Pre-need Burial eligibility determination
- Veterans burial allowance
- Benefits for burial or memorialization.
- Benefits for spouse and dependents (VA DIC)
- Bereavement counseling

Plan a Burial

- Schedule a burial for a Veteran or family member.
- Find a cemetery
- Request military records (DD214)

Other VA benefits and services:

- VA Survivors Pension
- Beneficiary financial counseling and online will preparation.
- Fiduciary services.

Courtesy of va.gov



Consumer Finance Protection Bureau

CFPB Updates List of Consumer Reporting Companies

2025 report tells consumers how to get a security freeze and block access to their credit reporting data

WASHINGTON, D.C. — The Consumer Financial Protection Bureau (CFPB) released its annual list of consumer reporting companies. The list identifies dozens of specialty reporting companies that collect and sell access to people's data, including individuals' finances, employment, check writing histories, or rental history records. People can use the list to, among other things, request their consumer reporting data, dispute inaccuracies, and block access to their credit reporting data through security freezes. The list also informs consumers about the types of personal financial information that is collected for credit and other consumer reports.

The number of companies and industries gathering, selling, and using personal financial data continues to rise," said CFPB Director Rohit Chopra. "The CFPB's consumer reporting company list helps consumers know who is collecting and selling their data, along with the steps they can take to freeze their reports."

In the United States, personal financial data is used by a variety of entities when making lending, banking, employment, and housing decisions. Some less obvious entities that use personal financial data include casinos, phone companies, volunteer organizations, government agencies determining eligibility for assistance programs, debt collectors, and insurance companies. While three nationwide consumer reporting companies – Equifax, Experian, and TransUnion – dominate much of the credit reporting market, many specialty consumer reporting companies exist to support different industries. This means consumers' personal financial data may be collected by and report-

ed to a multitude of companies and individuals. That spread can also increase consumer risk, especially when consumers are unaware that it is happening

The annual list of consumer reporting companies published by the CFPB allows people to find consumer reporting companies that provide specialized reporting for specific markets that might be relevant to them depending on their specific goals and situation. The list also provides information on how people can dispute inaccurate information and request a security freeze.

A security freeze blocks third-party access to personal credit reporting data. It is the only solution available for free by law that can prevent scammers from opening new credit accounts in your name in situations where credit reports are a prerequisite to lending. People reported losing more than \$10 billion to fraud in 2023, an increase of 14% over the previous year, according to the Federal Trade Commission. This number captures only the initial dollar amount lost.

Other key information in today's report includes:

Consumer reporting companies that share information with casinos are included:

Casinos and sports betting apps are dependent on digital access to consumer cash information. This year's list of consumer reporting companies includes those that provide data to casinos and sports betting companies.

Social media, driving data, and other unexpected information can be part of certain consumer reports:

Employment screening reports can include social media data. Consumer reporting companies will also sell driving behavior data to auto insurers, collected through drivers' mobile phones or motor vehicles, to determine auto insurance eligibility and rates. Other data may include property insurance claims, drug and alcohol testing and health screening information, and non-profit and volunteer activity verification.

Under many circumstances, people can receive their credit reports for free:

The bigger nationwide companies must provide a free report no less than once every twelve months upon request. Since the

COVID-19 pandemic, they have chosen to make free reports available to consumers weekly. Additionally, consumer reporting companies must provide a free copy of a person's report, upon request, if an adverse action, like being denied credit or housing, is taken against the individual. For other requests, consumer reporting companies must provide consumers' copies of their information for a reasonable fee (for calendar year 2025, the maximum allowable fee is \$15.50). Requesting copies of their consumer reports does not harm consumers' credit scores.

Hard inquiries can lower credit scores:

Applications for credit and leasing can result in a "hard inquiry" on applicants' credit reports. This can lower applicants' credit scores because most credit scores look at how recently and how frequently they have applied for credit. Likewise, tenants shopping around for rental housing, who are submitting multiple lease applications with different landlords, may be subjected to multiple hard inquiries.

Bank account history can affect access to credit:

While not credit history, deposit account history may be used by lenders to determine credit eligibility and pricing, especially for loan applicants with little to no credit history. Negative deposit information can include an unpaid negative balance, the bank closing an individual's account, or the account being associated with fraud.

The list of consumer reporting companies may not be complete.

[Companies List | Consumer Financial Protection Bureau](https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/)

(www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/)

Consumers can submit complaints about financial products or services by visiting the [CFPB's website](https://www.consumerfinance.gov/complaint/) or by calling (855) 411-CFPB (2372).

Employees who believe their company has violated federal consumer financial protection laws are encouraged to send information about what they know to whistleblower@cfpb.gov

Courtesy of news.consumerfinance.gov



LOCAL

VOTING DATA

The topic of overseas voting was discussed at an earlier meeting of the Misawa Military Retiree Association (MMRA). Various options for voting were discussed amongst the membership.

It might be of interest to MMRA members to know that the Misawa Base Post-Office processed over 550 absentee ballots during the election season. This does not include those who voted on-line or mailed their ballots through other services. Ballot envelopes that were presented to the base Post-Office received tracking numbers to ensure that they were accounted for, throughout their journey to respective registrars of voters in CONUS.

There will be a federal election in November 2026 so it one is considering making changes to voting information, the RAO holds information on voting processes for your review. Please stop by the office if you have questions on the overseas voting process.

By Paul Sales

Boy Scouts Troop 14

Over the past months, Boy Scout Troop 14 has had several Court of Honour ceremonies. At these ceremonies, Scouts receive advancement in Scout Rank as well as merit badges they have earned.

Of special significance, Scout Zachery Ayers received the rank of Eagle Scout. This rank required completion of numerous requirements, such as specific merit badges and community service projects. His community service projects involved developing an exercise area for the base PAWS facility. Shortly after the ceremony, Zachery returned to America with his family

for a new duty assignment that his father had received.

The MMRA is the organization



sponsor for Troop 14.

By Paul Sales

MyCare Overseas is an easy-to-use innovative tool designed to enhance your health care experience by offering the following services:

- Checking your Tricare Health Plan and Claim
- Finding a TOP Network Provider
- Verifying Tricare Covered Services
- 24/7 access to the local Near Patient Team (in specified locations), the Global First Call Desk, Beneficiary Support Center and Technical Support.
- My Appointments and Referral
- My Medical Translations
- Country information (Emergency numbers, medical risk ratings, cultural tips).
- Translation help and local language support.
- Chat directly with the Near Patient Team

- FAQ and Direct Link to the Beneficiary Support Center.

Chat is available Monday through Sunday, 8am til 8pm local time in all Near Patient Programs (NPP). Chat is available to all Tricare Prime Overseas and Tricare Prime Remote Overseas beneficiaries enrolled in the NPP, who have had at least one authorization issued after January 1 2020. To initiate a chat, click on “24/7 Assistance” and then “Chat NowA” in the MY Local Care Team section. If you are unable to access the chat, please call your Tricare Overseas Prime Regional Care Center on the 24/7 toll-free number (0120-983990).

You can view a short video on the benefits of using the MyCare Overseas app by going to:

<https://www.youtube.com/watch?v=dsRedMiH4t4>

You can access MyCare overseas by going to the web-based portal using your personal computer or laptop at <https://top.internationalsos.com/beneficiary>.

What is the Near Patient Program? The near Patient Program is available to Tricare Prime Overseas and Tricare Prime Remote Overseas enrolled beneficiaries seeking care in one of the ten overseas locations. Japan is one of those covered countries.

To contact your NPP team, be sure to download and register for the MyCare Overseas beneficiary app portal. This will allow you to chat with the NPT as listed earlier in this article,.

Courtesy of Tricare-Overseas.com



Air Force Benefits

Are You Missing Out on State Benefits?

Did you know that you could be missing out on some great benefits? Whether you just join the retired ranks or are a long-standing member of those still serving, states and territories offer a variety of benefits to you and our family. Benefits like property tax exemptions, employment preference and recreational discounts are offered not only to active-duty military but also to retired military, veterans, disabled veterans and family members.

You can find this benefit information all in one place on the MyAFB website. The State/Territory Fact Sheets have information on state income and property taxes, education and employment benefits, parks and recreation, Veterans Affairs (VA) facilities in the state, and more. This detailed information will help you find benefits in the state or territory where you live and the states and territories where you travel. Maybe you are contemplating a move to a state that does not tax your retired pay. Each state fact sheet has up-to-date information on whether military retired pay is taxed and the availability of property tax exemptions for veterans. Several states have passed legislation in the past several years to end or reduce state taxes on military pensions (most recently Montana and Virginia changed or began partial reductions) and others are actively considering similar changes. Check back often as state tax laws often change. The State/Territory Fact Sheets are kept up to date with the most recent information and provide links to the benefit details.

If you or your family members want to pursue higher education, check out the education benefits

section for your state of residency. Many states offer scholarship programs for veterans, as well as spouses and children of veterans. For example, the Alabama G.I. Dependent Scholarship Program offers qualified spouses and children of eligible veterans up to 10 semesters of undergraduate education at a state-supported institution of higher learning plus \$1,000 per semester for textbooks and applicable fees. The employment benefits section of each state fact sheet is a good place to look for state hiring preference information for veterans and special programs like New Mexico's Operation Sound Stage—a program designed to put military veterans to work on movie and TV productions in New Mexico. Many states have unique programs specific to their state so be sure to Are You Missing Out On State Benefits? also view the miscellaneous benefits section. You can find initiatives such as the Texas Veterans Land Board Loan Programs and the Service Dog Grant for North Dakota Veterans with PTSD.

Most states also offer discounts to retired airmen and guardians and veterans on state park admission and recreational activities such as camping, hunting, and fishing. For example, Colorado offers free admission to Colorado State Parks each August for veterans and service members. Florida offers a Military Gold Sportsman's License at a reduced fee of \$20 to all retired service members (regular price, \$100) that includes hunting, saltwater and freshwater fishing licenses, and other special permits. If you need to find a military installation or VA facility in your state or a state you are traveling to, look for the list of these facilities near the bottom of every state and territory fact sheet. Check out the state and territory fact sheets today and find useful and unique benefits you have been missing out on.

Go to <https://myairforcebenefits.us.af.mil/Benefit-Library/State/Territory-Benefits> for information on State/Territory Benefits and official Air Force benefits.

This site will show you a map of the U.S. with links to each state's information.

To view the benefits on your state or territory, click on the appropriate state on the map or you can select from the drop-down menu. State benefits include tax benefits, education benefits, employment benefits, health insurance benefits and more. Each fact sheet contains details of the benefits available and eligibility to Airmen and family members.

Vet Resources Community Network

The VetResources Community Network (VRCN) provides increased community Veteran engagement support to local communities, facilities, and external partners; enhances trust and access to care and benefits; shares promising practices, information and resources; and channels the Voice of the Customer through proactive outreach and communications. The VRCN is VA's new front door for outreach and community engagement to co-design collaboration strategies, bridge gaps in service, maximize collective impact, and break-down silos. To learn more, call 1-800-698-2411 or visit <https://department.va.gov/veterans-experience/vetresources-community-network/>

Courtesy of the Air Force Afterburner newsletter and www.retirees.af.mil



RECURRING INFORMATION

Retiree Survivor's Guide

A Retiree Survivor's Guide to Benefits is available on the Library page of the Air Force Retiree Services website.

This guide provides general information about most federal benefits and entitlements available to eligible family members of deceased retired airmen, and it explains various application processes. People can direct specific questions to the government agency administering the benefits or discuss these matters with an Air Force casualty assistance representative.

Government agencies outside the Air Force administer most of the benefits discussed in this guide.

This guide is designed to provide general information on most federal benefits and privileges people may be entitled to as survivors of a deceased Air Force retiree. In addition, it contains a list of important necessary documents (see Section H), and a Benefits/Entitlements Checklist (see Section I).

myPay on YouTube

There is an excellent tutorial on YouTube on how to open and use your myPay account. Go to

https://www.youtube.com/playlist?list=PLhx_8nsfXqVjnv_WuYeXc84lmlHBMYe6a

Courtesy of myPay.dfas.mil

myPay Support on DFAS

For problems using myPay, or with your myPay password, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-332-7411 or commercial at (216)552-5096. You can also call DSN to 580-5096. This support line is available Monday through Friday, 8am to 5pm, Eastern Time.

The Centralized Customer Support Unit can provide assistance on how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your password.

For all other payroll information, please contact your servicing pay office or your customer service representative.

Questions concerning specific pay account information should contact the

servicing payroll office or the appropriate Customer Service rep as follows:

Military Retirees:

1-800-321-1080

Annuitants: 1-800-321-1080

Former Military Spouses:

1-888-332-7411

Military retirees who are in a non-pay status due to a VA Waiver or Combat Pay can still access myPay but will have limited options available. Questions should be referred to the customer service section listed above.

You can also access your pay statement from the Main Menu of the myPay website by clicking on the Payment Information option.

Courtesy of myPay.dfas.mil

Where to Send Your TRICARE Claim

Non-active duty, TRICARE Pacific: send to TRICARE Overseas Program, P.O. Box 7985, Madison, WI 53707-7985 USA

TRICARE For Life (TFL) claims in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) send to WPS TFL, P.O. Box 7890 Madison, WI 53707-7890 USA.

Source: *The 2011 Publication for TRICARE Standard Overseas Beneficiaries*

For TRICARE Overseas Program information, forms and assistance you can contact the Misawa Air Base TRICARE Office at 226-6000 (from off base 0176-77-6000) or visit the office at the base hospital.

Courtesy of www.TRICARE-overseas.com

International Direct Deposit

International Direct Deposit (IDD) is available to U.S. military retirees and survivors living in eligible locations overseas. IDD electronically deposits funds on the first business day of the month to your foreign bank in the currency of the country of the receiving

bank.

See previous editions of the Misawa RAO Newsletter (go to misawrao.com and search archived newsletters (April-June 2016 is most recent) for specific details and instructions to use the new DD1199-I for international direct deposit.
JJR

ID Card Appointments

For ID card appointments, go to: <https://idco.dmdc.osd.mil/idco/#> Click "Make an Appointment"

Lee Martin

Call My VA

You have questions for the VA? Dial 1-800-MyVA411. This is the number to call when you don't know who to call.

A Reminder!

If you want to retain your TRICARE benefit, when you turn age 65, you must join and pay for Medicare Part B. If you live overseas, while you will not have access to Medicare unless you go stateside, without Medicare Part B coverage you will not be able to submit a TRICARE claim. You will still have access to the Military Treatment Facility, space available.

About six months before you turn 65, you will receive a notice from the SSA giving you the option to decline. If you decline Part B, you will need other insurance and cannot claim any out-of-pocket expenses.

Joe Roginski

Birthdates of our Military Services

US Army—June 14, 1775

US Navy – October 13, 1775

US Marines—November 10, 1775

US Coast Guard—August 4, 1790

US Air Force—Sept 18, 1947



ネイビーフェデラルクレデットユニオン (NFCU)の口座について

以前の記事では、当事務所が、ネイビーフェデラルクレデットユニオン（Navy Federal Credit Union信用組合）の口座を維持したい場合、また、死亡時に口座を閉鎖するための共同口座名義人または指定受取人を追加したい場合のアドバイスを提供しました。

今年からNavy Federal Credit Union信用組合は、共同口座名義人と指定受取人に関するポリシーを変更しました。今までは、口座の共同所有者や口座の指定受益者を希望する人は、国籍に関係なく誰でも選択できました。

今年から、会員が口座に共同所有者を追加したり、死亡時の受取人を指定したりする場合、指定された人物はアメリカの社会保障番号または納税者番号を持っている必要があります。

このポリシーは、口座名義人の新しい共同所有者または新しい指定受益者のみを対象としています。変更前に共同所有者または指定受益者がいたメンバーには、新しいポリシーは適用されません。現時点では、すでに共同口座名義人や受取人を指定している人は影響を受けません。

非常に高齢で、信用組合の口座を管理したり、亡くなった後に口座を受け取れる親戚や友人がいない場合は、当事務所では、口座振込で日本の銀行に資金を送金することをお勧めします。ドル資金を日本の銀行に送金すると、自動的に円に換算されるため便利です。老人ホーム、保険、公共料金の支払いのために自動振替を設定できます。アメリカの資金を地元の銀行に送金したい場合は、当事務所がサポートいたします。

我々事務所のRetiree Activities Office(リタイアリーアクチヴィティオフィス)はどんな問い合わせでもお手伝いします。ご遠慮なく連絡ください。

Tel: 0176-77-4428 (月～金、0900-1500) (日本語は月、金曜日のみ)

メール: misawa.rao@us.af.mil (日本語のメールはOKです)

Retiree Activities Officeの住所:

(English)

〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64, Misawa Beigun Kichi-nai, Unit 5009 35FW/CVR—
Retiree Activities Office

(日本語) 〒033-0012 青森県三沢市平畑64番地 三沢米軍基地内, Unit 5009 35FW/CVR —
Retiree Activities Office

By Joseph Roginski

東京のアメリカ大使館に年金の局があります。アメリカの年金の相談は直接大使館の年金局にお電話して下さい。

Federal Benefits Unit フェデラル ベネフィット ユニット
(アメリカ大使館連邦年金部): 03-3224-5055



Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the first quarter 2024 edition of the Misawa Air Base Retiree Activities Office Newsletter.

We at the RAO are charged with getting information to you, our retired military community. Compiling a newsletter is one of the best ways to keep you informed but, it's a lot of work. Lee Martin and I ask for your help. We serve the retired community of northern Japan, which includes Misawa, and the six prefectures of Tohoku and prefecture of Hokkaido, representing all services and all the wars since WWII. You are a treasure of information and history. Don't let it all pass with you without sharing. Anyone can provide information, opinion, history, or even a good story. We also solicit your feedback. What do you want to see covered in these newsletters? How can we improve? We will gladly consider your feedback and include your contributions in your newsletter.

Send your contribution to:

misawa.rao@us.af.mil

Managing Editor: CMSgt (Ret) Dave Barton

MMRA Notes:

1. Membership dues are \$20 a year. If you have not paid your dues for 2023, please call the RAO or e-mail the RAO and talk to Dave Barton, the MMRA Treasurer. He will arrange to collect your dues and record it in the financial report.
2. Donations to the Misawa Military Retirees' Association are greatly appreciated and are tax deductible with the IRS. Dues and donations are used for the operations of the organization, charitable activities, community activities, assistance grants, and assistance in the case of death in the family. All funds go to the community except for the snacks served at the bi-monthly meeting.

The Misawa Military Retirees Association (MMRA) meets bi-monthly on the first Tuesday of even months, at 1700 hours, in the Tohoku Consolidated Club's Gray Room. All military retirees regardless of service affiliation are welcome as members. These meetings are your forum to voice your opinions, concerns, questions and suggestions, and get information about retiree and survivor issues and support on Misawa Air Base. We are your voice to the active duty community and help to support the many retiree programs on the base. We also provide assistance in emergencies to retirees and surviving spouses in times of need. Come out and join our group, share your experiences and skills, contribute to the community. The time you give to your fellow retirees and their families may someday come back as assistance to you or your survivors.



MMRA Meeting Schedule

All meetings are held the first Tuesday of even-numbered months at the Tohoku Consolidated Club, Gray Room at 1700 hours.

4 February 2025

1 April 2025

3 June 2025

5 August 2524

7 October 2025

2 December 2025

Next Meeting—Tuesday, 3 June 2025

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

Exchange: 0176-77-8255-7 plus last 4 digits (*)
 HRO: 7460 (*), Manager: 7401(*), Gas Station:
 7428 (*), Express (main base): 7433 (*),
 Express (North Area): 7435 (*)
 Base Operator: 226-1110 / (0176) 77-1110
 Chapel: 226-4630 / (0176) 77-4630
 Command Post: 226-9880/9881 / (0176) 77-9880
 Commissary Officer: 226-3482/ (0176) 77-3482
 Community Bank: 226-4070 / (0176) 77-4070
 Credit Union Navy Federal: 1-617-938-5097
 US HQ: 1-888-842-6328
 Emergency Room:
 Non-Urgent: 226-6647/ (0176) 77-6647
 Emergency- 911 / Off Base (0176) 53-1911
 Fitness Center: 226-3982 (*)
 Golf Course: 1-281-657-1563 (*)
 Law Enforcement: 226-3600/ (0176) 77-3600
 Library: 226-3068 / (0176) 77-3068
 Medical/Dental Appointments
 Medical: 226-6111 / (0176) 77-6111
 Dental: 226-6700 / (0176) 77-6700
 Misawa Clubs
 Admin: 1-281-675-1560 (*)
 Catering: 1-281-657-1560 (*)
 Misawa Inn (Air Force Lodging) (*)
 Front: 222-0282/ (0176) 66-0282
 Reservations: 222-0284/ (0176) 66-0284
 Navy Gateway Lodging: (*)
 Front Desk: 226-3131 / (0176) 77-3131
 Reservations: 226-4483/ (0176) 77-4483
 Navy HRO: 226-4674 / (0176) 77-4674
 Pass and Registration: 226-3995 / (0176) 77-3995
 Red Cross: 226-3016 / (0176) 77-3016
 FSS Auto Center "Pit Stop": 226-9486 /
 (0176) 77-9486
 FSS HRO: 226-3108/9275 (*)
 Taxi: Official: 226-3328 / (0176) 77-3328 (*)
 Base Commercial (Kichi Cab): 1-469-375-7479 (*)
 Fm Off Base—(0176) 53-6481 (*)
 Theater: 1-469-375-7450 (*)
 Veterinarian 226-4502 / (0176) 77-4502
 Weather Forecast: 226-3065 (*)
 Numbers that begin with "1" require special dialing.
 When dialing from a cell, 03-4580-0135, wait for
 voice, then dial the number. For 226-222 numbers
 dial 0176-66 (for 222) or 77 (for 226) then the last
 four. (*) means use the Phone Tree

RAO mailing address in Japan

〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64,
 Misawa Beigun Kichi-nai,
 35FW/CVR—Retiree Activities Office

The Misawa Air Base **Retiree Activities Office** is an official activity organized in accordance with AFI 36-3106. The office is here to assist retirees from all military services in the Tohoku and Hokkaido regions of Japan. We can provide assistance in pay, taxes, social security, and personal/casualty affairs as well as other matters the retiree may need help with. We provide a focal point for retirees and/or their survivors



with questions/concerns and work closely with the active duty community. Through the office and the activities of the Misawa Military Retirees Association we are able to provide assistance to indigent widows in the area with fuel, food and living expenses. The office is supplied and equipped through organizational funding, while being staffed entirely by volunteers.

The RAO is open Monday through Friday from 0900 through 1500 hours however, volunteers sometimes have to be out of the office. We are located in Room 210, Bldg. 653. Please call or e-mail before visiting to make sure a staff member is available when you come to the office. If you are unable to contact the RAO in an emergency, you may contact the Casualty Assistance Representative in the Airman & Family Readiness Center, 226-4735 or from off base, 0176-77-4735. Japanese Nationals requiring assistance, and who have limited English language skills, may contact us and talk with MSgt (Ret) Joseph Roginski, who is bi-lingual. In an emergency, he may be reached at 090-4045-0149 after hours.



**35th FW/CVR (RAO)
 Unit 5009
 APO AP 96319-5009**

**Phone: 011-81-176-77-
 4428/5675
 DSN: (315) 226-4428/5675
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This publication is written, edited and published by the Misawa Air Base Retiree Activities Office for the retired community in northern Japan. The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF or the 35 FW. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy or currency can be given nor should be assumed.

WE'RE ON THE WEB!
<http://www.misawarao.com>