



**35th Fighter Wing**  
**Misawa Air Base, Japan**

Retiree Activities Office

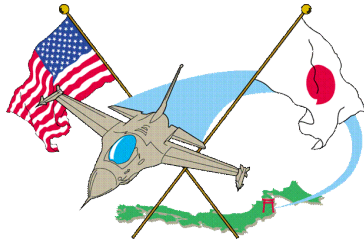
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# Retiree Activities Office Newsletter

## 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.

## Medical Services Improve With Installation of New CT Machine

### MISAWA COMMUNITY BENEFITS WITH NEW CT SCANNER



MISAWA AIR BASE, Japan -- Left to right: Col. Michael Rothstein, 35th Fighter Wing commander; Col. Terry Haske, 35th Medical Group commander; Dr. Yuh Sakata, Misawa City Hospital Chief Executive Officer; and Col. Shinya Bekku, Japan Air Self-Defense Force Misawa Hospital commander, cut the ribbon for the new CT scanner at the 35th MDG Diagnostic Imaging Department June 1. (U.S. Air Force photo/Staff Sgt. Marie Brown/Released)

On June 1st, the 35th Medical Group dedicated the installation of a new CT scan machine. The Medical Group Diagnostic Imaging Department can now offer their patients more comprehensive service thanks to the arrival of the new CT scanner, a first for the department.

The \$1.1 million CT scanner project had been in development for approximately 18 months and represents a major increase in capability for the 35th MDG, according to the department's flight commander.

"The need to send patients out for CT scans has limited

our ability to provide emergency patient care; for this and logistical reasons Misawa pushed very hard to acquire its own CT scanner," said Lt. Col. Paul DiDomenico, 35th Surgical Operations Squadron Diagnostic Imaging Department flight commander. "This machine represents a major improvement for us and what we can do for the medical group."

The department's radiologist and technologists offer 24-hour support for X-rays, ultrasounds, and mammography services. Previously, patients requiring CT scans had to be transported to Misawa City Hospital off-base where the scans could be taken, and then transported back to the 35th MDG medical treatment facility with a copy of their scans

"I'm very excited to start using the CT scanner - I want to know the capabilities of this machine," said Tech. Sgt. Tracey McLendon, 35th MSGS Diagnostic Imaging Department flight chief.

"Apparently, we can delete body parts to see other parts better and we can see the scan from different angles. This is a top-of-the-line machine - what used to be a 20-30 min-

ute exam will only take 5 minutes."

The 35th MDG will still rely on Misawa City Hospital and the Japan Air Self-Defense Force hospital for MRIs and nuclear medicine studies, but the technologists assigned to the base's diagnostic imaging department can now offer CT scans in-house. Training on the new machine will take place over the next few weeks with patient service to follow.

Not only will the active duty and family members benefit from this new capability, but **our local retirees and families will benefit even more because they will no longer have to pay up-front for the procedure and file for TRICARE reimbursement.** Currently, a retiree who needs a procedure on the local economy, has to use available insurance (if any), and pay the co-pay premium and then seek a 75% reimbursement from TRICARE. CT scans, while not as expensive as stateside, can still cost as much as \$1200. If there is no Japanese medical insurance, it must be paid 'out-of-pocket' and then claimed for pay back at 75% of cost by TRICARE.

Excerpts of by-line of Staff Sgt. Rachel Martinez, 35th Fighter Wing courtesy of Public Affairs Office, with editorial comments by this editor.

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A view of the 'business-end' of the new CT machine.

(U.S. Air Force photo/Staff Sgt. Marie Brown/Released)

## YOUR RAD STAFF



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## In Memoriam—Edward C. Geimer

Chief Master Sergeant (Ret) Edward C. Geimer, a long-time resident of Misawa, passed away on June 10th at 6:11 pm after a long illness. His wife, Kazuyo, (nee Kondo) passed away the next day on June 11th at 2:33 am after a short hospitalization.

Ed had a long career in both the military and civil service and served in three wars—World War II, Korea, and Vietnam. He entered the US Army Air Corps Reserve in 1942 and was called to active duty on 5 August 1943.



**Edward C. Geimer**  
**1915-2011**

He was originally scheduled for pilot training and ferry command, however, quotas were filled. He was offered separation but chose to continue to serve. Shortly thereafter he was called to active duty as a private and was assigned to Algiers, Algeria, North Africa where he was placed in supply. From there he moved to Tunisia where he was again assigned to a supply company. Later he transferred to Italy until the end of the war in Europe.

Shortly thereafter he was notified of his impending assignment to the far east. Before moving on, the war in the Pacific ended. He was discharged in February 1946. He then resumed his civilian job as a meat cutter.

In June 1950 he rejoined the

Air Force Reserves. He was called to active duty in October 1950 for a period of one year. He reenlisted and remained in the Air Force. In June 1952 he was assigned to Taegu, Korea and remained there until June 1953. In February 1966, he was assigned to Phan Rang, Vietnam to open a base there.

Ed returned to the US in February 1967, and was then assigned to Tachikawa AB and Yokota AB, Japan, where he retired in January 1973.

Chief Geimer was promoted to CMSgt on 1 March 1962. He was selected during the first ever SMSgt promotion cycle and CMSgt on the second such promotion cycle to CMSgt. He entered civil service on 13 May 1974 at Misawa AB as a branch chief in base supply where he worked until his retirement on 1 March 1997 at the age of 82.

During his military career Ed was awarded numerous medals and ribbons to include the Bronze Star in Vietnam, Meritorious Service Medal, three Air Force Commendation Medals, World War II Victory Medal, Europe and African Middle East Campaign Medal, Korean Service Medal, and Vietnam Service Medal. Ed was well known and respected among the Misawa community. He was a life member of the VFW, life member of the Air Force Association and a member of the Misawa Military Retirees Association. He managed to get in at least 18 holes of golf each week and played in many base and local tournaments until fairly recently.

Kazuyo, originally from Hiroshima, Honshu, Japan, was a long time resident of Misawa. A waitress at the

NCO Club for many years, Kazuyo was well liked by all who came in contact with her.

At times it was difficult to get seated in her section as her smiling face and professional, courteous service was appreciated and desired by all.

Ed is survived by a daughter Barbara who resides in the United States. Kazuyo is survived by her three siblings who live in Hiroshima. Both will be dearly missed by their families and many friends here in Misawa.



**Kazuyo Kondo Geimer**  
**1929-2011**

At the request of his daughter, a Catholic service led by Chaplain Salditos was held on June 24th at the base chapel and attended by Kazuyo's sister, and her husband, fellow retirees, friends, and former coworkers.



Interment of their ashes will be at their family plot in Hiroshima City, Hiroshima Prefecture, Honshu, Japan.

(CMSgt Timmirella, USAF Ret, and this editor)





## TRICARE does not retire when you do

When beneficiaries retire from active duty, they may have big plans for how they are going to spend their time. Along with choices about where to live and their next great adventure, they must make choices about their health care. Understanding these choices will help beneficiaries and their families make the best health care decisions.

"While active-duty service members must use TRICARE Prime or Prime Remote, retirees who are not eligible for Medicare may be eligible for TRICARE Standard or Extra," said Kathleen Larkin, the director of the Health Plan Policy Division at the TRICARE Manage-

ment Activity. "Each program has advantages pertaining to cost, location and convenience."

ment Activity. "Each program has advantages pertaining to cost, location and convenience."

If space is available, retirees can continue care in a military treatment facility with a primary care manager, through TRICARE Prime. This requires re-enrolling and paying annual fees of \$230 for an individual and \$460 for a family. If beneficiaries choose to enroll in TRICARE Prime at an MTF, they will receive care based on the same access-to-care standards as all other Prime beneficiaries.

TRICARE Standard or Extra may be the best option if a retiree moves to a location that is not near an MTF, or where Prime is not offered. TRICARE Standard is a flexible, affordable plan that gives retirees and their eligible family members a greater choice of providers, no enrollment fees, waiver of cost shares for most preventive health care services and the

same low catastrophic cap as TRICARE Prime.

TRICARE Extra offers even lower out-of-pocket expense if retirees use network providers. Although there is no enrollment fee for TRICARE Standard and Extra, a deductible of \$150 for individuals and \$300 for a family must be met before cost-sharing begins.

Under TRICARE Standard and Extra, retirees retain the same access to pharmacy benefits through a local MTF or TRICARE Pharmacy Home Delivery. To learn more about Home Delivery, go to [www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery). Retirees also

have the option to use the TRICARE retail pharmacy network and can purchase dental coverage through the TRICARE Retiree Dental Program. More information on TRDP can be found at [www.trdp.org](http://www.trdp.org).

In addition to TRICARE retiree health care benefits, certain medical and pharmacy benefits also may be available to retirees from the Department of Veterans Affairs. Go to [www.va.gov/health/default.asp](http://www.va.gov/health/default.asp) for more information.

The TRICARE Overseas Program Standard option is available to retirees planning to live outside the United States. They and their family must meet a deductible before cost-sharing begins and generally file their own claims for reimbursement for covered health services. TRICARE also has additional country-specific requirements for care received in the Philippines.

Retirees always should remember to update the Defense Enrollment Eligibility Reporting System (DEERS) with any new personal information at [www.dmdc.osd.mil/appj/dwp/index.jsp](http://www.dmdc.osd.mil/appj/dwp/index.jsp).

Automatic coverage by TRICARE Standard and Extra or TOP Standard occurs after retirement as long as DEERS information is current.

TRICARE officials recommend beneficiaries consider all available choices before retiring. It is best to plan well in advance to ensure a smooth transition. Beneficiaries can learn more about retiree health care options at their local TRICARE service center. Other TRICARE contact information and beneficiary assistance locations can be found at:

[www.tricare.mil/contactus](http://www.tricare.mil/contactus)

By Sharon Foster, TRICARE Management Activity/TRICARE

Form 2642 to your claims processor as soon as possible after you receive care. You can access the DD Form 2642 at [www.tricare.mil/claims](http://www.tricare.mil/claims) or [www.tricare-overseas.com](http://www.tricare-overseas.com). You may also be able to submit your claims electronically using the secure portal available on [www.tricare-overseas.com](http://www.tricare-overseas.com). Certain restrictions apply. Note: Providers who file claims for you are required to submit their claims directly using either the CMS-1500 or UB-04 forms.

You must submit proof of payment with your claim form in order for your payment to process. Proof of payment may include a receipt, canceled check, bank or credit card statement or invoice from the provider that clearly states payment was received. **Note:** Claims for services provided in Puerto Rico are reimbursed according to stateside guidelines and TRICARE-allowable charges. Claims for services provided in the Philippines and Panama are reimbursed based on government-provided foreign fee schedules.

To file a claim attach a readable copy of the provider's bill to the claim form, making sure it contains the following:

Sponsor's Social Security number. (An eligible former spouse should use his or her own SSN, not the sponsor's.)

Name of beneficiary receiving services

Provider's name and address (If more than one provider's name is on the bill, circle the name of the person who treated you.)

**Continued on Page 6**



### TRICARE Overseas Program Updates #1

As a TRICARE Overseas Program (TOP) Standard beneficiary, you may be required to submit your own claims for health care services. You should take the following steps to help avoid late or denied payments.

To file your own medical claim, you must complete and submit a **TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment form (DD Form 2642)**. The sooner your claims processor receives your paperwork, the sooner you will be paid. Claims must be filed within one year of the date of service or within one year of the date of an inpatient discharge, but you are encouraged to send your DD

## Memorial Day Retreat Misawa Air Base, Japan



### Misawa Retiree Flight 27 May 2011

Memorial Day is a day to remember all who have fallen while in service to our country. This Memorial Day, Misawa AB service members and retired military members living in Misawa came together to participate in the ceremony with their Japanese counterparts, marking 142 years of honoring fallen service men and women.

Misawa's military retiree community has proudly participated in the annual Memorial Day ceremony alongside their fellow active duty service members because they truly feel they are "still serving" and because "it gives a sense of family, even overseas" said SrA Barbara Patton, of the Armed forces Network, as she interviewed some of the retirees. This year we had a flight of fifteen local retirees all branches of the service.

Retired Master Gunnery Sergeant, Anthony McKenzie said in his interview with SrA Patton, "It's nice to be able to have that comradery with fellow service members, because you

know, you still feel part of the community. It's one big, happy community, and it's just nice to, you know, be around, talk to people, seeing the uniform, paying respects, things like this. I think it's important, and it's great to be around."

Said SrA Patton, "Unfortunately, the traditional observance of Memorial day has faded in the past, the 'National Moment of Remembrance' resolution passed in December 2000 asks that at 3pm local time all Americans voluntarily and informally observe in their own way a moment of remembrance and respect, pausing from whatever they are doing for a moment of silence."



**MISSING MAN  
FLYOVER**



MGYSgt McKenzie continued: "I don't think we, as Americans, pay tribute enough to those that have given the ultimate price of their life for what we enjoy today as freedom. So many people don't know about Memorial Day, and it's just kinda withering away, and it's a shame. It's important to keep those memories back in our thoughts, that people sacrifice their lives to allow us to do and be the things, and have the things we have today. It's critical we do this."



The USAF and JASDF base commanders placed a wreath at the base of the monument honoring those who have sacrificed all for their country, and a special fly-over over the Reisner Circle marked the end of this special remembrance. Special thanks to SrA Barbara Patton of AFN, Misawa AB, for her narrative, and to Public Affairs, Misawa AB, for the photography. -Ed.





## Tricare Overseas Program Updates #2

Whether you become eligible for Medicare at age 65 or at any age because of disability, end-stage renal disease (ESRD), amyotrophic lateral sclerosis (ALS) or mesothelioma (lung cancer caused by exposure to asbestos), you should know what you need to do to keep TRICARE.

When you become entitled to premium-free Medicare Part A, with only a few exceptions noted below you must have and pay for Medicare Part B to remain eligible for TRICARE. TRICARE beneficiaries who are entitled to Medicare Part A and who have Part B, regardless of age and place of residence, are eligible for TRICARE for Life (TFL).

TFL is TRICARE's Medicare-wraparound coverage, which means TRICARE pays second to Medicare for all services covered by both Medicare and TRICARE. TRICARE pays first for care covered by TRICARE but not by Medicare. Medicare does not pay for services received outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), so TRICARE is the primary payer when you get care overseas.

When TRICARE is the primary payer, you are responsible for the TRICARE Standard annual deductible and cost-shares. If you have other health insurance (OHI), TRICARE pays second after the OHI. You must submit a TRICARE DoD/CHAMPUS Medical Claim—Patient's Request for Medical Payment form (DD Form 2642) to the overseas claims processor, along with a copy of your provider's itemized bill and your OHI's explanation of benefits.

Individuals who reside overseas may sign up for Medicare at the Federal Benefits Office located at U.S. Embassies. In U.S. territories, go to your local Social Security Administration office. Enroll no later than two months before you turn 65, or if you develop ESRD or a disability. Once you receive your Medicare card, verify that your record in the Defense Enrollment Eligibility Reporting System (DEERS) has been updated to reflect your Medicare entitlement. Even though the Centers for Medi-

care and Medicaid Services sends Medicare entitlement updates to DEERS each week, you should check to make sure that your information is accurately reflected in DEERS. Exceptions to the requirement to have Medicare Part B to keep TRICARE are as follows:

**Active duty service members (ADSMs) and active duty family members (ADFM):** If you are an ADSM or ADFM entitled to premium-free Medicare Part A, you do not need Medicare Part B to keep your TRICARE benefits. ADFMs entitled to Medicare based on disability or age may enroll in Medicare Part B during the special enrollment period (the special enrollment period does not apply to beneficiaries with ESRD)—which is any time your sponsor is on active duty or within the first eight months following your sponsor's retirement date—or loss of TRICARE, whichever occurs first. The surcharge for late enrollment does not apply when you enroll in Part B during a special enrollment period. However, if you wait to enroll after your sponsor has retired, you will have a break in TRICARE coverage until Part B takes effect. If you enroll in Part B outside the special enrollment period, you **will pay an additional 10 percent** for each 12-month period that you were eligible to enroll but did not. The Department of Defense (DoD) strongly encourages you to enroll in Medicare Part B prior to your sponsor's retirement date to avoid a break in TRICARE coverage and late-enrollment surcharges.

**TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) enrollees:** If you are enrolled in TRS or TRR and are eligible for premium-free Medicare Part A, you do not need Medicare Part B to keep your current TRS or TRR benefits. However, DoD strongly recommends that you enroll in Medicare Part B when you are first eligible to avoid a break in TRICARE coverage and Medicare Part B late-enrollment surcharges. If you later disenroll from one of these programs, you will have a break in TRICARE coverage until you have Medicare Part B.

[Source: The 2011 Publication for Tricare Standard Overseas Beneficiaries May 2011 ++/Courtesy RAO Baguio]

Editor's Comments: We retirees in the Misawa area receive excellent care at our base hospital. As I pointed out in other articles, our hospital facility is limited and the chance of any of us being advised to get care at another military facility elsewhere in Japan, another country or state-side increases as we age and our ailments proliferate. If you decide that traveling to a distant facility is too difficult, you may seek treatment at a local Japanese hospital. The base hospital may refer you to an off-base hospital if that is your choice. However, you will have to pay out of pocket in most cases and then seek reimbursement under TRICARE.

If you are working on base for a contractor or for the DoD under the SOFA, you should have an opportunity to be insured by a commercial carrier, or if you are not under the SOFA, you should have the opportunity to enter the Japanese National Health Insurance System. Carrying some kind of back-up insurance protects you from possible extreme financial hardship if the local military medical facility cannot treat you and you have to go to another facility or off-base.

So not only is it important that if you are 65 or over that you carry Medicare Part B to be eligible for TRICARE reimbursement, but it is your responsibility to arrange coverage for yourself and your family in the event the local base facility cannot treat you.

If you have the Japanese National Health Insurance and you are under 70, you will be covered 70%, and if over 70 you are covered 90%. You can recover from TRICARE 75% of that 30 or 10% you paid out of pocket (which can be considerable) but you must be enrolled in Medicare Part B.



## SSN No Longer on IDs

6/14/2011 - FALLS CHURCH, Va. (AFRNS) -- Beneficiaries should make sure they have their Social Security number committed to memory, say TRICARE officials. It won't be found on new Department of Defense ID cards.

As of June 1, Social Security numbers are no longer printed on new ID cards issued to members of the Uniformed Services, retirees and family members. The new cards will look basically the same, but will have a unique DOD Identification number in place of the Social Security number. For those eligible for benefits, such as health care, a DOD benefits number will be on the back.

The elimination of visible Social Security numbers is a DOD response to the increasing need to protect the privacy and identity of ID card holders, but it may raise questions when it comes to obtaining health care or pharmacy benefits. Health care providers have always used Social Security numbers to check TRICARE eligibility and file claims.

For TRICARE beneficiaries, the DBN is most important, said officials. Many systems can accept it already, but beneficiaries using the Military Health System and TRICARE should be prepared to state their Social Security number (or their sponsor's) when accessing health care or pharmacy benefits.

The change to new IDs for all members and families is expected to take about four years. Existing ID cards are good until they expire; including retiree cards marked

"INDEF." Beneficiaries who want a new ID without their Social Security number are advised to make an appointment before making the trip to an ID card facility. For a listing of ID card facilities, see [www.dmdc.osd.mil/rsl/appj/site?execution=e1s1](http://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1).

TRICARE beneficiaries and providers can get more information, see ID card samples and view frequently asked questions at [www.tricare.mil/ssn](http://www.tricare.mil/ssn).

From Air Force Retiree Services Web Site:  
[www.retirees.af.mil](http://www.retirees.af.mil)

## TRICARE Overseas Program Updates #1

Continued from page 3

- Date and place of each service
- Description of each service or supply
- Charge for each service
- Diagnosis (If the diagnosis is not on the bill, be sure to complete block 8a on the form.)
- Fill out all 12 blocks of the form correctly.
- Do not forget to sign the claim form. The beneficiary or a spouse, parent or guardian may sign the initial claim form.

### Claims Mailing Addresses

- Non-active duty, TRICARE Eurasia-Africa send to TRICARE Overseas Program, P.O. Box 8976 Madison, WI 53708-8976 USA
- Non-active duty, TRICARE Latin America and Canada send to TRICARE Overseas Program, P.O. Box 7985 Madison, WI 53707-7985 USA

## SBP Facts

This article provides information to help you understand the provisions of the Survivor Benefit Plan (SBP), but is not a contract document. The basic statutory provisions of the SBP law are in **Chapter 73, Title 10, United States Code**.

### SBP and RSFPP Paid-Up Provision

The Strom Thurmond National Defense Authorization Act for Fiscal 1999, signed into law as Public Law 105-261 on Oct. 17, 1998, authorized a paid-up provision to the SBP. The law states that, effective Oct. 1, 2008, no reduction may be made in the retired pay of a participant in SBP for any month after the later of the 360th month of retired pay reduction and the month during which the participant reaches 70 years of age.

### Termination of Premium Payments

Beginning with the retired pay entitlement and SBP coverage in effect for October 2008, SBP premium reductions shall no longer be made from the retired pay of qualified participants. The first payment affected would be the payment normally due in November 2008

Enrollment in the RSFPP, the predecessor of the SBP, will not be counted in determining the qualifying SBP enrollment period. Only SBP participation, which began Sept. 21, 1972, will

be used for this purpose.

### Retired Serviceman's Family Protection Plan Coverage

Public Law 106-65, signed into law Oct. 5, 1999, extended the paid-up provision to active RSFPP participants. That law states that, effective Oct. 1, 2008, no reduction may be made in the retired pay of an RSFPP participant for any month after the later of the 360th month of retired pay reduction and the month during which the participant attains 70 years of age.

### Future Changes

Implementation of this provision became effective Oct. 1, 2008. No action is required by retirees to initiate the termination of premiums. The December 2008 annual Retiree Account Statements will show members' paid-up premium status, and this information will be updated each year to assist retirees to monitor their eligibility status. Any changes that may occur in the law until then, as well as implementation instructions, will be published as they become available.

This article was extracted from the Survivor Benefit Section of the Air Force Retiree Services Website. For more detailed information on SBP and other retiree issues, go to: [www.retirees.af.mil](http://www.retirees.af.mil) (DFAS Website)

- 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—May 2011



## DFAS Beneficiary Reminder

**CLEVELAND (AFRNS)** -- retirement account at the time of death could be greatly delayed. DFAS asks military retirees to designate an arrears of pay beneficiary and update their designation as often as necessary.

The money earned but not paid in the final month of a retiree's life goes to whoever is listed as his or her AOP beneficiary. DFAS will also contact this person for help with closing the retiree's account. A lot of retirees procrastinate on planning for the day they die, according to DFAS officials, but neglecting to prepare for the future can cause financial hardship for the people retirees care about most.

All military retirees should check their most recent Retiree Account Statements to make sure the AOP beneficiaries listed for their accounts are indeed the people they want to receive their final pro-rated paychecks.

Retirees can choose anyone, from family members to friends to associates, to be their AOP beneficiary; however, if they do not designate someone, the payment of any money that remains in their

retiree's survivors, identify who is legally entitled to their pay, and then make the payment. Fortunately, this situation is easy to prevent, said officials.

To designate or change an AOP beneficiary, retirees should;

1. Complete a Designation of Beneficiary Information Form (DD Form 2894) available at [www.dfas.mil/dfas/retiredmilitary](http://www.dfas.mil/dfas/retiredmilitary).
2. Sign and date the form. (Unsigned and undated forms will not be processed.)
3. Mail the form to DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130, or fax it to 800-469-655

It is vital to notify DFAS of any changes in an AOP beneficiary's contact information, said DFAS officials. Otherwise, all correspondence will be sent to the wrong address, further delaying closure of the account. Retirees can use the steps above to notify DFAS if a beneficiary's name or contact information changes. (Courtesy of DFAS)

### FROM THE EDITOR.....

This issue contains several articles dealing with overseas TRICARE issues and Medicare Part B. Much of the material in these articles is redundant. However, I feel redundancy here is appropriate. The authors of each article explain TRICARE for overseas retirees in a different and unique way, and reading them all will hopefully not leave you totally confused, but more knowledgeable in all aspects of TRICARE that affect the overseas military retiree, especially those who live in Japan.

I advise you to take some time, read each article carefully, highlight the points made and press on to the next one. If you still have questions about TRICARE and Medicare Part B, how our base hospital supports retirees, etc. please feel free to contact me and I will do my best to get you your answers. -J. Roginski

*Question of the day, and yesterday, and tomorrow.....*

## Why should I sign up for Medicare Part B when I live overseas?

As discussed in previous issues of this newsletter, and featured in many articles, this question of what is Medicare Part B and why do I need it comes up again and again, and indeed it has come up again.....

### IT ALL HAPPENS WHEN YOU REACH AGE 65!!

TRICARE and MEDICARE are separate programs but when you reach 65 you become eligible for Medicare. At 65 we military retirees are also automatically covered by TRICARE -FOR-LIFE or TFL. As long as the retiree is signed up for Medicare Parts A and B. Medicare Part A is automatic and no sign-up is required. However, Part B is an option and the premium is deducted from your monthly SSA annuity.

The TRICARE rules say if you are not signed up for Medicare Part A and B, you are not eligible for TRICARE benefits when you reach 65. Medicare becomes your primary insurer and TRICARE becomes the secondary insurer. TRICARE covers the co-pay and whatever is not covered by Medicare.

If you have other insurance, then it becomes the first payer, Medicare the second and TRICARE covers what's left to pay.

However, Medicare coverage is only in the CONUS and U.S. territories, so what good is it for us who have put our roots down overseas?

It's obvious, that if you go back to the 'States, your Medicare coverage kicks in. Over-

seas we have the Military Treatment Facilities (MTF), the base hospitals to get our health care.

So that is our primary protection, but overseas MTFs are getting more difficult to access as budget cuts, base downsizings, merges, and so on continue and we retirees are on a 'space a' basis at the hospital.

Furthermore, their geriatric services are limited. We often get sent 'downtown' for procedures or even to other parts of the country or even back to the CONUS if treatment is not available at the local MTF. If sent to an overseas civilian hospital, Medicare does not work and our health insurance must cover us, and TRICARE will cover 75% of the co-pay. If we have no health insurance, WE PAY UP FRONT and then send our claim to TRICARE. HOWEVER if we have no Medicare Part B, then **we cannot submit a claim to TRICARE.** That can get expensive. So some obvious responsibilities emerge from this discussion:

1. **Get Medicare Part B**
2. **Have primary insurance like the Japanese National Health Insurance and Long-Term Care insurance..**
3. **Have enough cash set aside for an emergency.**

The points of this article are that at 65, you must have Medicare Part B to be eligible for TRICARE, and that our MTFs do their best but they cannot be considered the sole source of health care for overseas retirees.

-Editor



## For Our Japanese Widows Who Receive SBP and/or SSA.....

アメリカの国民年金、又は軍の生存者（未亡人）を受けてる方々へ

毎年、必ず2通の重要な手紙はアメリカから来ます。一つはアメリカの国民年金の社会保障局(SSA) (ソーシャルセキュリティー) のものです。年金を受けてる本人の存在の確認のための文書ですが、それを60日以内に提出されないと社会保障金の送付が停止されることがあります。

もう一つはアメリカ防衛庁の会計部(DFAS)のものです。これは無くなったご主人の米軍恩給の生存者保障金制度(SBP) (サヴァイヴァーベネフィットペイメント) です。同じように本人の存在の確認のための文書ですし、それも60日以内に提出されないとSBP金の送付が停止されることがあります。

どちらも同封の中に提出用の封筒があります。今、各分の書類の簡単な書き方と提出方を説明します。

これはSSAの報告書の前の面です。再婚していない場合、国の国籍変わらない場合、勤めなかった場合は図の通りに3ヶ所だけばってん(X)を記入してください。住所が変わった場合はロマ字で住所の上の「1」の枠に新しい住所を記入して下さい。「2」の枠に電話番号が変わった場合に記入すること。

7162  
SOCIAL SECURITY ADMINISTRATION
JUN. 15, 2011
FORM APPROVED  
OMB NO. 0960-0049

**REPORT TO THE UNITED STATES SOCIAL SECURITY ADMINISTRATION**  
**IMPORTANT: Failure to complete and return this form within 60 days will result in suspension of benefits. SIGN AND RETURN THIS FORM IN THE ENCLOSED ENVELOPE. SEE INSTRUCTIONS ENCLOSED.**

<p>1. Print your address here <b>only</b> if it is different from the one shown below.</p> <div style="text-align: center; font-size: 2em; border: 1px solid black; padding: 5px; width: 100px; margin: 0 auto;">「1」</div> <p>000158717 JA 7162-D JAPAN                  KIMIKO A FISK                  2-13-5 KOYOMADO TOWADA-MACHI                  CHIMO GUN                  IWATE KEN 0220050                  JAPAN</p>	<p>2. Telephone number at which you may be contacted during the day.</p> <div style="text-align: center; font-size: 2em; border: 1px solid black; padding: 5px; width: 100px; margin: 0 auto;">「2」</div> <p>361386367133875338672934</p> <p>SSN      BIC      COC                  343434343      D      934</p> <p>DIBIND    71DES                  67</p>
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IF YOU ANSWER "YES" TO ANY OF THE QUESTIONS BELOW, PLEASE TURN THIS FORM OVER AND CONTINUE ON THE BACK. YOU MUST SIGN YOUR NAME IN ITEM 7 ON THE BACK OF THIS FORM.

	YES	NO
3. Has there been a change in your citizenship or your country of residence that you have not yet reported to SSA?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Have you married or had a divorce or annulment since you last reported your marital status to SSA?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Did you work for someone else or were you self-employed (i.e. did you own a business or farm) since your last report of work to SSA?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Did you and the child live apart since you last reported the child's living arrangements to SSA?	<input type="checkbox"/>	<input type="checkbox"/>

**OTHER REPORTABLE EVENTS**  
 In addition to the events listed on this form, you are responsible for reporting any other event that may affect benefit payments.

(For SSA Use Only)  
 □□□□ - □□ - □□□□  
 SSN

**Privacy Act Statement/Collection and Use of Personal Information** - The United States Code of Federal regulations (42 U.S.C. § 403(c), 403(d), 405(a) and 405(j)) authorize us to collect the information on this form. The information you provide will be used to determine if we can continue to pay you Social Security benefits. Your response is voluntary. However, failure to provide the requested information may prevent us from making an accurate and timely decision on your claim, or could result in the loss of benefits.

We rarely use the information provided on this form for any purpose other than for determining the continued entitlement to benefit payments. However, in accordance with 5 U.S.C. § 522a(b) of the Privacy Act, we may disclose the information provided on this form (1) to enable a third party or an agency to assist Social Security in establishing rights to Social Security benefits and/or coverage; (2) to make determinations for eligibility in similar health and income maintenance programs at the Federal, State and local level; (3) to comply with Federal laws requiring the disclosure of the information from our records; and (4) to facilitate statistical research, audit or investigative activities necessary to assure the integrity of SSA programs.

We may also use the information you provide when we match records by computer. Computer matching programs compare our records with those of other Federal, State or local government agencies. Information from these matching programs can be used to establish or verify a person's eligibility for Federally-funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

A complete list of routine uses for this information is contained in our System of Records Notice 60-0089 (Claims Folders System). Additional information regarding this form and our other system of records notices and Social Security programs are available from our internet website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or at any U.S. Embassy, consulate, VARO or U.S. Social Security office.

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 5 minutes to read the instructions, gather the facts, and answer the questions. You may send comments on our time estimate above to: SSA 6401 Security Blvd, Baltimore, MD 21235-6401 USA. **Send only comments relating to our time estimate to this address, not the completed form.**

Form SSA-7162-OCR-SM (4-2011) Destroy Prior Editions
7162
Continued on the Reverse →

社会保障局(SSA) (ソーシャルセキュリティー局)  
 の確認用紙の前面





# SSA確認用紙の書き方

IF YOU HAVE ANSWERED "YES" TO ANY OF THE QUESTIONS ON THE OTHER SIDE OF THIS FORM, YOU MUST COMPLETE THE CORRESPONDING BLOCK(S) BELOW. IF YOU ANSWERED "NO" TO ALL OF THE QUESTIONS ON THE OTHER SIDE OF THE FORM, YOU SHOULD GO TO ITEM 7, SIGN, DATE, AND RETURN THE FORM.

3. If you answered "Yes" to question 3 on the reverse, complete the information below.

(a) Country of new citizenship	Date acquired (Month-Day-Year)
(b) Current country of residence	Date of change (Month-Day-Year)

4. If you answered "Yes" to question 4 on the reverse, complete the information below.

(a) <input type="checkbox"/> Marriage	(b) <input type="checkbox"/> Divorce	(c) <input type="checkbox"/> Annulment	(d) Enter date event occurred (Month-Day-Year)
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5. If you answered "Yes" to question 5 on the reverse, complete the information below.

(a) Check one <input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed	(b) Date work began (Month-Day-Year)	(c) If ended, enter date work stopped (Month-Day-Year)
(d) List each month that you worked 45 hours or less (Explain in "Remarks")		
(e) Was this work done in the United States or did you pay United States Social Security taxes on earnings from this work? <input type="checkbox"/> Yes <input type="checkbox"/> No		
(f) If you answered "Yes" to (e) above, enter your total earnings for:		
the year before last	\$	
and last year	\$	
also give your estimate of earnings for this year	\$	

6. If you answered "Yes" to question 6 on the reverse, complete the information below.

(a) Date child left (Month-Day-Year)	(b) Date child returned (Month-Day-Year)	(c) Name of child
(d) Reason for absence		
(e) If the child has not returned, print the address of the child here.		

REMARKS

**IMPORTANT:** I declare under penalty of perjury that I have examined all of the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge. I understand that anyone who knowingly gives a false or misleading statement about a material fact in this information, or causes someone else to do so, commits a crime and may be sent to prison, or may face other penalties, or both.

7. Signature or mark of beneficiary (Note: If this form is signed with a mark, a witness must sign below.) Date

8. Signature of witness Date

Form SSA-7162-001-SM (4-2011)

前の面の3つの「X」を記入してから、裏面のサイン署名と年月日を記入し、現在の住所を封筒にロマ字で記入する。サイン署名した確認用紙を封筒に入れて、シールを閉めて、郵便局から送ってください。国際郵便料は約200円です。

確認養子を封筒に入れる

SOCIAL SECURITY ADMINISTRATION  
PO BOX 7162  
WILKES BARRE PA 18767-7162  
UNITED STATES OF AMERICA

FROM: \_\_\_\_\_  
NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_  
STATE: \_\_\_\_\_  
ZIP: \_\_\_\_\_

PLACE STAMP HERE

SSA提出用封筒

7番の枠の中に名前をサイン（署名）して、8番の枠の中にサインした年月日を記入する

社会保障局(SSA) (ソーシャルセキュリティ局) の確認用紙の裏面

# DFAS退職者未亡人援助金制度確認用紙の書き方

DFASはアメリカ防衛庁の会計部のことです。

REPORT OF EXISTENCE

APRIL 25, 2011

Mbr: FISK JOHN O  
SSN: 121212121  
Annt: FISK KIMIKO A  
SSN: 343434343

We require verification that a person who has his/her checks sent to a foreign address is still alive. Please COMPLETE, SIGN, and RETURN this Report of Existence (ROE) to DFAS Retired and Annuitant Pay, P.O. Box 7131 - Annuitant Pay, London, KY 40742-7131, USA, so we can continue sending your annuity and/or SSIA payments.

I certify I am the annuitant or the annuitant's legal representative (custodian, trustee, guardian, legal fiduciary, or power of attorney) and the information given is correct. If this ROE is signed by a legal representative for the first time, a photocopy of the legal document must be attached.

**簡単！必要なのは署名と年月日だけです！**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Are you the legal representative? Please place an 'X' in the box below:  
 Yes

Has your address changed? Please place an 'X' in the box below:  
 Yes  
 New Street Address: \_\_\_\_\_  
 City, State, Zip Code: \_\_\_\_\_

Note: Penalty for presenting false claims or making false statements in connection with claims. Fine of not more than \$10,000 or imprisonment for not more than 5 years, or both (18 USC 1001)  
 PRIVACY ACT STATEMENT: AUTHORITY 37 USC, Chapter 11; EO 9397, Nov 1943  
 PRINCIPAL PURPOSE: This information is used to determine the continued eligibility of the annuitant for annuity payments. ROUTINE USES: Records from this system of records may be disclosed to the Department of Veterans Affairs (VA). DISCLOSURE: Disclosure is voluntary; however, failure to provide information will result in suspension of annuity payments.

and Accounting Service  
 l Annuitant Pay  
 l - Annuitant Pay  
 KY 40742-7131  
 .mil/rapay.html

Mbr: FISK JOHN O  
SSN: 121212121  
Annt: FISK KIMIKO A  
SSN: 343434343

Report of Existence form and return it to required so we can continue to pay you your prompt attention to this matter would be

may write us at the above address, or call (216) 522-5955. You may also use our toll include both yours and the member's names and espondence so we can serve you more

ed and Annuity Pay

DFASの SBP（軍恩給の生存者援助金）をもらってる方にはこの用紙がきます。サイン署名をして、年月日を記入することだけです。サインしたらDFAS提出用封筒に現在の住所を 로마字で記入して、用紙を入れて、シールを閉めて郵便局で送って下さい。

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

FIRST CLASS POSTAGE REQUIRED

DEFENSE FINANCE AND ACCOUNTING SERVICE  
 US MILITARY ANNUITANT PAY  
 PO BOX 7131  
 LONDON KY 40742-7131

ROE/COE

| | | | |



# Still Serving!

35th Fighter Wing  
Misawa Air Base, Japan



The 11th Annual Retiree Appreciation Day sponsored by the Retiree Activities Office (RAO) and the Misawa Military Retirees' Association (MMRA) and supported by 35th SVS and other base organizations is scheduled for Saturday, September 24th in conjunction with the AAFES "Still Serving" week celebration. As in past years, the day will start with breakfast with the commander or vice-commander at the Club, followed by festivities (cake cutting, MTF displays and booths including free blood pressure checks, glaucoma checks and possible cholesterol checks, handouts, drawings for some great door prizes, and who knows what else.) AAFES will kick off their week-long celebration with an event at noon on Friday, the 23rd, details TBA.

今年の退職軍人感謝祭の日時は9月24日に設定されました。前の年々と同じように司令官とお朝食会、それからBXのモールで感謝祭。抽選会、病院の無料血圧測定、コレステロール測定、緑内障の測定、ケーキカットなどの内容。大震災の経験の軍未亡人の方なら無料でベースホテル一泊いたします。書類とご相談が必要の場合はできれば前日三沢にきてRAO（軍退職者活動事務所）の定員とあわせませす。

35th FW/CVR  
Unit 5021  
APO AP 96319-5021  
Phone: 011-81-176-77-4428/5675  
DSN: (315) 226-4428/5675

**The Misawa Military Retirees Association (MMRA) meets bi-monthly on the first Tuesday, of even months, at 1700 hours, in the Tohoku Enlisted 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 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 at the Tohoku Enlisted club Gray Room at 1700 hours.

- 2 February 2011
- 5 April 2011
- 7 June 2011
- 2 August 2011
- 4 October 2011
- 6 December 2011



