



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.

Note from the editor: This issue of the Misawa RAO Newsletter comprises the last two quarters of 2012, Issues 3 and 4. Because of a number of factors - budget, technical issues, illness, and mostly overwhelming business of higher priority, I had to combine the last two issues of 2012. I have the promise of my two counterparts, Dave Barton and Tony Watkins, for help in finding and drafting articles of interest for forthcoming newsletters. Additionally, I invite anyone and everyone who receives this publication to submit articles, interest items, suggestions, and requests for informative articles (e-mail to the RAO) to be put into this newsletter. -JJR

THE JAPANESE LONG-TERM CARE INSURANCE SYSTEM

Recently, one of our members asked if we could do an article about the Japanese Long-Term Care Insurance System, called in Japanese: "KAIGO HOKEN".

Early last year, one of our fellow retirees had to be sent to the CONUS to a VA Hospital in his home state because he could no longer care for himself. His elderly wife also was ill and in the hospital. This retiree, although living for many years on the economy, did not have the Japanese Health Insurance, nor did he have the Kaigo Hoken, the long-term care insurance. This retiree relied exclusively on the base hospital for his health care needs. However, as his aging progressed and he began to succumb to illnesses related to age, the base hospital could no longer keep up and meet those needs. When very ill, he came to the hospital and they hospitalized him for some days until he stabilized and then sent him home. During all this, his wife was permanently in hospital. Completely alone,

this man, incapacitated with age-related complications and a chronic illness that he had for years, needed to be institutionalized or at the least, be served by a visiting day nurse. However, because he did not belong to the long-term care program, and he could not afford to buy into it because of extensive debt, he tried to rely on the base hospital. Finally the base hospital had to say "enough is enough, we are not equipped nor staffed to be a geriatric long-term care facility" and with the assistance of the leadership, the VA and TRICARE he was sent back to the states where he is now receiving the care he desperately needs. Shortly after he left, his wife passed away, leaving the house and property to him. The disposition of these assets is complicated and still ongoing and this office has been providing assistance in that process. Had he been in the Japanese Long-Term Care System, he would have still been here to bury his wife, and to take care of business.

So what is KAIGO HOKEN?

The mission statement on the brochure about this program that the Misawa Social Welfare Office hands out reads: "The Long-Term Care Insurance System supports the independence of the elderly and aims at establishing a community that guarantees a secure life to our elderly." As in the United States, Japan's demographic is changing to an elderly society. The increased burden on the health care systems of both countries is evident in the struggles of the governments to somehow finance their respective systems.

The Japanese government requires that all persons 40 and over pay into and be covered by the Kaigo Hoken system. This is in addition to the mandatory Japanese Government Health Insurance Program.

Persons aged 40 to 65 are eligible for long-term care if they have a chronic or debilitating illness that prevents them from work or severely incapacitates the person, or who has a terminal illness, such as cancer.

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Retiree Activities Office

Col Stephen C. Williams
35th FW/CC

Col Matthew R. Dana
35th FW/CV

MSgt (Ret) Joseph Roginski
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The Security Hill, (MSOC) one of the oldest operations on Misawa AB, held its 60th Anniversary celebration on January 26th. A full story and photos will be in the next newsletter.

YOUR RAO STAFF

MSgt (Ret) Joseph Roginski
DIRECTOR



CMSgt (Ret) Dave Barton
DEPUTY DIRECTOR



MSgt (Ret) Everett (Tony) Watkins
STAFF

Misawa Welcomes New Base Leadership

COLONEL STEPHEN C. WILLIAMS
35FW/CC

Colonel Stephen C. Williams arrived on Misawa in September, replacing BGen Michael D. Rothstein as the Commander of the 35th Fighter Wing, Misawa Air Base, Japan. He commands a combat-ready F-16CJ fighter wing composed of nearly 3,100 personnel. Colonel Williams oversees a 13,000-person installation which supports eight associate units representing three U.S. military services (Air Force, Army, and Navy) and the Japan Air Self-Defense Force.

Colonel Williams received his commission from the United States Air Force Academy in 1989 where he was the top graduate in Engineering Mechanics. He attended pilot training and was a Distinguished Graduate at Williams Air Force Base, Arizona. During his career, Colonel Williams held various Squadron, Wing and Major Command Level positions to include F-16 Fighting Falcon Weapons Instructor and Flight Examiner as well as Commander, 13th Fighter Squadron, Misawa Air Base, Japan, where he earned the 2007 McKay Trophy for the most meritorious sortie of the year. Colonel Williams was also the Pacific Air Forces Commander's Executive Officer and served as Assistant Director of Cyber Planning in the Office of the Under Secretary of Defense for Policy at the Pentagon, Washington, D.C. Prior to assuming his current position, Colonel Williams was the 8th Fighter Wing Vice Commander at Kunsan Air Base, Republic of Korea.

Colonel Williams is a command pilot with more than 2,800 flying hours, including more than 260 combat hours earned during Operations SOUTHERN WATCH and IRAQI FREEDOM.



COLONEL MATTHEW R. DANA
35FW/CV

Colonel Matthew R. Dana arrived on Misawa in August, replacing Col Al Wimmer as the Vice Commander of the 35th Fighter Wing, Misawa Air Base, Japan.

Colonel Dana received his commission as a distinguished graduate through the AFROTC program. He attended pilot training at Laughlin AFB, Texas where he earned the ATC Commander's Award as well as the Flying Training Award. During his career, Colonel Dana held various positions to include chief of squadron scheduling, squadron and wing weapons officer, flight commander, operations officer, and squadron commander of the 75th Operations Support Squadron, and AOC Chief of Combat Plans. His assignment locations have included Germany, Italy, Korea, Utah, and Hawaii.

Colonel Dana is a senior instructor pilot, Stan/Eval Flight Examiner, and Weapons Officer with over 2,700 hours of flight time--2,450 of which are in the F-16. He has flown over 150 combat and combat support sorties in Bosnia, Northern Iraq, and Southern Iraq. He has participated in OPERATION PROVIDE COMFORT, OPERATION DENY FLIGHT, OPERATION DELIBERATE FORCE, OPERATION SOUTHERN WATCH, and OPERATION NORTHERN WATCH. He has also deployed twice to Afghanistan in support of NATO's reconstruction mission. Colonel Dana has earned Instructor Pilot of the quarter, Flight Commander of the Quarter, and Company Grade Officer of the Quarter awards. Colonel Dana is married to his hometown sweetheart, the former Krista Smith.



Retiree Appreciation Day 2012

The leadership and support organizations of Misawa Air Base hosted the 12th Annual Retiree Appreciation Day on October 6th. As in past years, this year's celebration was held in conjunction with The Exchange's annual "Still Serving" event which went from Friday, the 5th through the weekend.

Thanks to the efforts of the sponsors and volunteers, this year we had the largest turnout ever.

The 35th Mission Support Grp and the 35th Force Support Sqdn sponsored a fine buffet-style breakfast. The Exchange, DeCA, the Frito-Lay Company, and Navy Federal Credit Union donated door gifts, flower arrangements, and drawing prizes. Additionally, the Exchange provided two delicious and beautifully decorated cakes, great gifts, and all the technical logistic support.

With over 40 volunteers from every section of the 35th Medical Group and the Health and Wellness Center, the Med Group provided flu immunizations, blood pressure checks, glaucoma checks, and loads of information to gain and maintain good health for all ages, including dental health, breast cancer detection and prevention, nutrition, and good sense medical advice.



Honored Special Guests
Widows of our servicemen

The RAO invites the widows and widowers of servicemen to attend annual Retiree Appreciation Days. This year we had six widows attend from as far away as Sapporo and Sendai. They receive a paid overnight stay in the Misawa Inn if needed and get royal treatment, including flower bouquets and special seating at the events.



Left to right: 'T' Tinnirella, Col Kimberly Joos, Commander of 373 ISRS/MSOC, Cecil Hahn, Joe Roginski



Guest Speaker at the Breakfast
Col John Griffin, Commander
35th Mission Support Group



We had a great turnout for the breakfast event and the event in the AAFES Exchange lobby.



Joe Roginski, RAO
Director and Col Griffin, Commander of
35 MSG cut one of the two cakes from
AAFES



Volunteers from the Medical Group give
health checks and answer lots of questions.



Our guests of honor, widows of US Ser-
vicemen, come a long way to visit Misawa
and for them such a special occasion de-
serves full-dress kimono.





TRICARE Overseas Program Information

TRICARE FOR LIFE (TFL) OVERSEAS

If you are a military retiree living overseas under age 65 you are covered by TRICARE. However, once you reach 65, you must begin paying into MEDICARE Part B to keep your TRICARE coverage. Medicare does not provide coverage outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands). Therefore, TRICARE is your primary payer for health care received outside of those areas overseas, unless you have Overseas Health Insurance (OHI), in which case TRICARE becomes the secondary payer, and you would file a claim with TRICARE for the cost that your primary OHI did not cover.

So here is the information in simple terms:

1. Military retirees living overseas are covered by TRICARE.
2. When a military retiree turns 65, he or she must begin Medicare Part B payments to keep TRICARE coverage.
3. If you have other health insurance overseas, the other health insurance becomes the first (primary) payer, and TRICARE is the next (secondary) payer.
4. Retirees living overseas age 65 and over have the option of not taking MEDICARE Part B coverage, and to cancel MEDICARE Part B coverage. Doing so also cancels TRICARE coverage. If the retiree wants to re-instate TRICARE coverage, he or she must 'buy back in' to the MEDICARE Part B at a fee determined by MEDICARE. Retirees who have given up their TRICARE coverage overseas are still eligible to use their local Military Treatment Facility on a space-available basis.
5. All the above also applies to

spouses and certain other dependents of the military retiree.

Overseas, TFL provides the same coverage as TRICARE Standard and has the same cost-shares and deductibles for beneficiaries who live or travel overseas. When seeking care from a host nation provider, you should be prepared to pay up front for services and submit a claim to the overseas claims processor. Additionally, submit claims for care received overseas directly to the overseas claims processing address for the region where you received care. Note: You must submit proof of payment with all claims for care received overseas. If you are overseas, contact your TRICARE Overseas Program Regional Call Center with TFL questions.

(Source: TRICARE For Life Fact Sheet and editor's comments-JJR)

USING TRICARE STANDARD OVERSEAS

First we should note that TRICARE For Life (TFL) overseas and TRICARE Standard overseas are essentially the same because TFL Overseas claims are treated the same as TRICARE Standard Overseas.

Under TRICARE Standard overseas, you do not need a referral from a Military Treatment Facility (MTF) to get health care on the economy. You will never need a referral for any type of care, but

some services may require prior authorization from International SOS. A prior authorization is a review of the requested health care service to determine if it is medically necessary at the requested level of care. You must have prior authorization for the following services before getting care or within 24 hours or on the business day following emergency admissions.

- Adjunctive dental services
- Extended Care Health Option services
- Home health care services (only available in the United States and U.S. territories)
- Hospice care (only available in the United States and U.S. territories)
- Nonemergency inpatient admissions for substance use disorders and behavioral health care
- Outpatient behavioral health care beyond the eighth visit to a network host nation provider per fiscal year
- Transplants (all solid organ and stem cell)

International SOS toll-free numbers for Japan are:

Customer Service - 0120-983990
Medical Assistance -0120-310200

(Source: International SOS TRICARE Overseas Program website: www.tricare-overseas.com)

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



Japan's Long-Term Care Insurance System (cont'd)

These are called 'Category 2 Insured'. Persons age 65 and over are called 'Category 1 Insured', and they are covered for the same incapacitating illnesses or conditions as previously described, and also for the incapacity caused by aging.

If it is determined that a person is likely to need care and support in the future, the person does not have to be certified to be eligible for community preventive care of two types: Primary - education and training so a person can remain functional, and Secondary - rehabilitative and care services to prevent decline in mental and physical capacity and lifestyle.

For those persons in either Category 2 or 1 to be eligible for actual benefits, the person needs to be certified as in need of some sort of care or assistance benefit.

These benefits are of two types: Support Benefits (consisting of preventive education and rehabilitation, home care services, day services, short-stay services of various types) and Care Benefits (consisting of home helpers, day nursing and night nursing services, short stay medical services, and access to long-term care facilities, or nursing homes.)

Support Benefits are broken into two levels, 1 and 2, determined by the degree of support needed. Care Benefits are broken into five levels, 1 being the least degree of care needed and 5 being the greatest degree of care needed.

Other services provided are low-cost rental of equipment such as wheel-chairs, special beds, walkers, ramps, etc. Purchase of equipment can be subsidized as much as 90% by the government. Renovation of a home to accommodate the infirm, such as ramps and handrails, can also be subsidized up to 90%.

Services are provided by both the municipality and also by corporate entities. Guidance in selecting services can be received from the municipality's Community Comprehensive Support Center.

Care given by a facility is covered 90% by the insurance program and 10% by the user. However, costs for meals and incidentals are born by the user, but prorated according to the level of care determined by the certification process. There are 4 levels of cost for care, 1 being the least and 4 being the most, determined by the tax status and income of the payer. For an institutionalized person, the cost can range from 15,000 to 31,000 yen per month,

which must be covered by the insured person and/or the family of the insured (amount remaining after 90% coverage by the insurer), but the costs of food and residential expenses can bring the total monthly cost to a total of 50,000 to 83,000 yen. When costs exceed the upper limit as determined by the income bracket, the amount over the limit is refunded to the person or family paying for the care.

The monthly premium for Long-Term Care Insurance is determined by the base rate as set by the municipality and the income of the insured. For those 65 or older (Category 1), the premium can range from one-half the base amount set by the municipality to 1.5 times the amount, all determined by the income and tax status of the insured. Usually, the premium is deducted from the Japanese Social Security (Nen-Kin), or a pension. If there are no pensions or payments from which to deduct the premium, then a tax bill is sent to the insured once a year; the billing date varies by municipality. For persons aged 40 to 64 (Category 2), the premium is collected as part of the premium of the National Health Insurance. Note, that for income purposes, the military retired pay, VA benefits and Social Security are exempt from local taxes per the U.S.-Japan Tax Treaty, and therefore not considered income for calculation of premiums for the National Health Insurance and Long-Term Care Insurance, which makes the premiums for these programs considerably less-costly than comparable programs stateside. Considering what most people pay for health care and long-term care in the United States, the cost in Japan is quite reasonable.

I pay about 25,000 yen annual for my health insurance and 73,000 yen annual for my long-term care insurance— which in dollars is pretty cheap, and other retirees tell me they pay less.

Considering the experience of the local retiree I related at the beginning of this article, and what your own intentions are for your planned residence in Japan, I would strongly urge that if you plan to stay your life in this country and not return to the U.S. that you do the responsible thing and participate in these two programs, the Japanese National Health Insurance, and the Long-Term Care Insurance. —JJR

Japanese Hospitals No Longer Honor Foreign Health Insurance Programs

A local retiree, while arranging his surgery in a local hospital, found out that his Aetna Insurance policy is not accepted. He was told to pay up front and then settle with his insurance provider.

In late 2012 most hospitals in Japan stopped honoring foreign insurance policies. Aetna is one of the largest overseas health insurance providers and its universal recognition at overseas hospitals in many countries has always been one of its strongest selling points.

So what do you do if you are a military retiree who is working for the DoD or a U.S. contractor on base, and you need medical care on the economy? If you are not working under the SOFA (Status of Forces Agreement), the answer is simple—get the Japanese National Health Insurance. When you get treatment in town, present your Japanese Health Insurance card, pay your 30% co-pay, and then file your TRICARE claim for the amount you paid.

However, if you are working under the U.S.-Japan SOFA, you cannot have the Japanese health insurance and you must rely on your own health insurance or the insurance your employer provides. Then, if you find yourself in the predicament of needing an expensive procedure in a local hospital and your insurance is not honored, you need to have a backup plan. Some options are: 1) Maintain a significant amount in your savings to cover, then file your claim, 2) Get a short-term loan that you can pay off when you receive your claim, 3) Go stateside for your procedure.

For most, option two, getting a loan, might be the most workable. However, even before doing that, I recommend you contact your insurance carrier and inform them of your situation. The various insurance companies are probably working on solutions to this problem as you are reading this.

If you hear or know of changes or exceptions to this new policy of Japanese hospitals, or of alternative ways to address the problem, please e-mail this office. We will vet and publish the information you share.

(Note that AETNA told the retiree that select hospitals in Tokyo will accept AETNA.)

—JJR

NEW USPS RATES AND SERVICES

Effective Jan. 27, 2013, the price for first-class mail single-piece letters will increase by a penny. A 46 cent first-class forever stamp will allow customers to mail letters to any location in the United States.

The first forever stamp went on sale in April 2007 and featured an image of the Liberty Bell. In 2011, all first-class one ounce stamps became forever stamps with the exception of stamp coils. Forever stamps are sold at the first-class mail stamp postage rate at the time they are purchased. The advantages of a forever stamp to the consumer include the ability to stock up on first-class postage at the current rate and use the stamps until the supply is exhausted. For example, forever stamps purchased prior to Jan. 27, 2013 are valid for the full 46 cent first-class postage rate, despite having been purchased for 45 cents.

Highlights of the new single-piece first-class mail pricing

Letters (1 ounce) - .01 increase to 46 cents
Letters greater than ounce - Remains at 20 cents

Postcards—.01 increase to 33 cents
Letters to all international destinations (1 ounce) - \$1.10

New domestic retail pricing for priority mail flat rate products

Small box --			\$5.80
Medium box	--	\$12.35	
Large box	--	\$16.85	
Large army post office/fleet post office box			\$14.85
--			\$14.85
Regular envelope	--	\$5.60	
Legal envelope	--	\$5.75	
Padded envelope	--	\$5.95	

New domestic retail pricing for express mail flat rate (where available) products

Envelope (Including legal and padded envelopes) -- \$19.95 & Box -- \$39.95

Global forever stamp

The Postal Service is scheduled to introduce the first global forever stamp when prices change on Jan. 27. The new stamp will allow customers to mail letters anywhere in the world for only \$1.10

What the postal service wants you to know

A self-supporting government enterprise, the U.S. Postal Service is the only delivery service that reaches every address in the nation, more than 150 million residences, businesses and post office boxes. The postal service receives no tax dollars for operating expenses and relies on the sale of postage, products and services to fund its operations.

(Extracted from a USAFE Bulletin dated 1/22/2013)

YOU CAN STILL WEAR YOUR UNIFORM

Recently I was invited to attend a formal military event and wondered if I could still wear my uniform. I mean this figuratively, because if I tried to wear the actual uniform I wore at my retirement 28 years ago, I would hurt myself.

Air Force Instruction 36-2903 states that retirees may wear the uniform as prescribed at the date of retirement, or any of the uniforms authorized for active-duty personnel, including the dress uniform. It also states that retirees must not mix uniform items, which means you should not wear your field jacket on a blue uniform, or with civilian clothes; basically the same criteria that apply to active-duty personnel.

You should wear your retired lapel pin on the left lapel of your uniform or suit jacket. If you were a commander at squadron, group, or wing level, you can wear your command insignia pin on the left lapel, below your retired lapel button. If you were a first sergeant or command chief when you retired, you may wear the chevrons of such when you wear your uniform.

The instruction states that "Retired Airmen will conform with the same standards of appearance, military customs, practices, and conduct in uniform prescribed for active-duty Airmen."

The instruction states you may wear your uniform:

- at occasions of military ceremonies,
- memorial services and inaugurations
- patriotic parades on national holidays, other military parades or ceremonies in which any active or Reserve U.S. military unit is taking part;
- at educational institutions when engaged in giving military instructions or responsible for military discipline,
- at social or other functions when the invitation has been influenced by the member's active military service.

Wear your uniform with pride. Remember that until your death, you are

STILL SERVING



-JJR

THE NEW JAPANESE IMMIGRATION LAWS THAT TOOK EFFECT ON July 8, 2012

At last week's MMRA meeting, CMSgt (Ret) H. Tinnirella misquoted the section of the law that describes the conversion process of the old municipal alien registration card to the new Alien Resident card administered by the Immigration Bureau of Japan. The Chief gave me the following statement to squeeze into this newsletter:

Chief 'T' states: "At the MMRA meeting held on 4 Feb 2013 I stated that those non-SOFA residents possessing residence cards needed to replace them no later than July of this year. I rechecked the procedures previously announced by the immigration bureau and found that the information I gave was not correct. The procedure is: if you have a residence card issued by the city office you must obtain a new card upon expiration of your visa, expiration of your current residence card, or three years from July 2012, whichever comes first. My apologies." The Chief further states "I do however suggest that those planning to travel outside of Japan (to include travel to the CONUS or Hawaii for medical treatment) get the new card now. The new card negates the necessity to travel to Aomori to have your passport stamped for exit/re-entry and the payment of the fee prior to travel. With the new procedure and card, you do not need to get prior approval for exit and re-entry and there is no fee."

I will add that you can go to the Immigration Bureau in Aomori any time to get your new card. All you need is the 30mm X 40mm photo, your passport, and your current alien registration card. There is no fee, and the whole thing takes less than 30 minutes. You can get your photo taken using a photo machine just for that purpose at a government building across the street from the Immigration Bureau office.

See me, or Chief 'T', if you want detailed instructions on how to get there or need more information.

If you want to read about the new laws in detail [in English](#), go to:

www.immi-moj.go.jp/english/

or search: Immigration Bureau of Japan

-JJR



Community

In Memoriam



Emiko Tinnirella, wife of retired CMSgt "T" Tinnirella, passed away at 11:47 am on 11 September 2012 in Misawa City Hospital after a long illness. Emiko was born and raised in Urukawa, Hokkaido, Japan. She proudly became a Citizen of the United States in May 1970. She accompanied her husband to several stateside and overseas bases (Grand Forks, Offutt, Plattsburg, and Keesler) and in Japan to Hakata AS, Tachikawa AB, and two tours to Misawa. In 1988, the couple retired in Misawa City. Emiko was well-liked by all who knew her. "T" commented recently that the only reason he made Chief was because she was guiding him, and (which was hard to do) she managed to keep him close to the straight and narrow. They were married for 49 years.

Emiko was cremated in Misawa on Thursday, the 13th, with family and friends attending the ceremony, and her ashes will be interred in the family plot in Urukawa.

Colonel Al Wimmer Bids Farewell to Misawa



From left: Dave Barton, Deputy RAO Director; Col Wimmer-Departing CV; Col Dana-Incoming CV; Joe Roginski, RAO Director; 'T' Tinnirella, First Misawa AB RAO Director

On September 1st, Colonel Al Wimmer, 35th FW Vice Commander, visited the RAO to both say goodbye and also to introduce our new boss, the new Vice Commander, Colonel Matthew Dana. The RAO is directly subordinate to the Vice Commander

The RAO staff presented Col Wimmer a commemorative plaque with words of appreciation for his outstanding support of the Misawa AB, RAO.

Since the establishment of the Misawa AB RAO, the successive vice-commanders of the 35th FW have given the RAO their full support, recognizing the need for Misawa military retirees to have a representative and liaison to the various agencies on base.

Col Wimmer stood out among these leaders, as his active and timely support made our operation possible, and he even rescued our office from being taken and moved during a base effort to conserve building usage and resources.

Colonel Wimmer's next assignment is Tyndall AFB, Florida.

35th Svcs Sqdn hosts "Retiree Appreciation / AF Birthday Luncheon"



On October 17th, the 35th Services Squadron held the annual Air Force Birthday Luncheon. The event in 2011 was cancelled because of the quake recovery and Operation Tomodachi. Also, the entire 2010 staff had PCS'd. With no continuity, there was confusion as to how to actually support the event, and consequently it did not occur during September, the month of the Air Force's birthday, and the Services Squadron staff called it a 'Retiree Appreciation Luncheon.' However, the staffs of the RAO and the Services Squadron met to 'rebuild the continuity folder' and all are looking forward to an auspicious event in 2013.

The RAO Prescription Pick-up and Posting Service

Your RAO has a pharmacy pick-up and posting service. When you request a pickup, an RAO staff member will go to the pharmacy, pick up your prescription and use a local commercial forwarding service for delivery directly to your home. If you live a distance that makes going to the hospital pharmacy a full-day trip or longer, and you or a family member regularly refills from the hospital pharmacy, **this service is for you.**

Give us a call or an e-mail and we will help you put a form on file with the hospital pharmacy that will allow us to pick up your prescription and send it to you.

—JJR

Japanese Language Page

日本人の方々のページ

この手紙がきましたか？

これはネイヴィーフエデラル
クレジットユニオン (NFCU)
からの知らせです。

一昨年元のベースクレジット
ユニオンのUSAFCUがNFCUと
合併し、各基地のUSAFCUが
NFCUに変わりました。もし貴
方は元の USAFCU の会員で
あって口座をもって、そして自
分自身がアメリカの国民権(国
籍)がない場合、アメリカの内
国税務局(Internal Revenue
Service=IRS)に再登録しなけれ
ばならないです。それはUSAFCU
がNFCUに変わった時に自分の
会員カルテにW8BENと言う登
録書がなかった場合です。それ
はほとんどの元USAFCU会員の
方々です。

今の手紙の内容は「W8BENの
登録書を記入して返さないと自
分の貯金の利子の3割が所得
税としてIRSに送ります」との知
らせです。そして同じ手紙の中
にNFCUの会員申込書(NFCU
Membership Application)もありま
す。それはNFCUの会員になる正
式の用紙です。

もしNFCUからこの手紙が来ま
した場合、それを近くのクレジット
ユニオンに持って、書いてもらっ
てサインをしてから渡す。ベー
スが遠く住んで自分が書けない
場合、この事務所に送ってくれ
ば、書いてあげます。どうぞご
連絡下さい。



01/02/13

00000005748492
000808114

AIKO NAKAYAMA
2 25 29 WAKAYAMA AOBA KU
SENDAISHI MIYAGIKEN
JAPAN 980-0901

Dear Member:

Enclosed is a request for information which we are required by the
Internal Revenue Code to obtain from you.

As a non-resident alien account holder, you must complete and sign the
enclosed Certificate of Foreign Status of Beneficial Owner for United
States Tax Withholding (W-8BEN) and return it to the following address
before the date shown below. If you do not take the appropriate action,
Navy Federal Credit Union is required by law to withhold 28% of all
taxable interest (share account dividends), and certain other payments
to you. This is called backup withholding.

Date: DECEMBER 31, 2011 .
Otherwise, backup withholding will begin.
*If this date has passed, backup
withholding has already been assessed.

Return the form to: NAVY FEDERAL CREDIT UNION
ATTN: MEMBERSHIP SECTION
P.O. BOX 3001
MERRIFIELD, VA 22119-3001

Per IRS regulations, the enclosed form must replace any Certificate of
Foreign Status (W-8) you may have completed in the past.

If you have questions, please call Navy Federal Credit Union toll-free
in the U.S. 1-888-842-6328; for toll-free numbers when overseas, visit
navyfederal.org/overseas/. Use 1-703-255-8837 for collect international
calls or you can visit your local branch.
Your cooperation is appreciated.

Membership Administration

IMPORTANT NOTICE*****ACTION IS REQUIRED

Backup Withholding Warning

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 (アメリカ大使館連邦年金部): 03-3224-5055



Japanese Language Page

日本人の方々のページ

これはNFCUの会員申し込み書です。

ここに自分の名前をプリントしてご記入をして下さい。

生年月日と国民整理番号 (SSN)

ここにサインをして下さい

サインした日付

Navy Federal® Membership Agreement

This form is NOT to be used to change member or account information.

Access No.
Joint Owner Access No.
(If applicable)

Member's Savings Account No.

Name: First	MI	Last	Suffix	Date of Birth (MM/DD/YY)	Social Security No. (SSN)
Joint Owner (if applicable): First	MI	Last	Suffix	Date of Birth (MM/DD/YY)	Social Security No. (SSN)

I/We acknowledge that membership at Navy Federal comes with certain ongoing responsibilities. By signing this document, I/we acknowledge receipt of and agree to all terms and conditions in the Important Disclosure booklet and in all other disclosed terms and conditions of all accounts and services that I/we may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws. I/We authorize Navy Federal to obtain a consumer credit report to evaluate my/our creditworthiness.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners and authorized signers. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification. Property may be transferred to the appropriate state if there has been no activity within the time period specified by state law.

Security Interest: I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

I/We acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I/We have with Navy Federal now and in the future, including any type of change or increase; and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to loan(s) on my/our primary residence.

- Joint Account – With Survivorship
(On the death of an account owner, the deceased shares pass to the surviving owner.)
- Joint Account – No Survivorship
(On the death of an account owner, the deceased shares pass to the estate.)

Signatures are required for parts I and II

By signing, I/we acknowledge I/we have read and agree to the information/disclosure above.

I. Signature of Applicant (Required)	Date (MM/DD/YY)
Signature of Joint Owner (if applicable)	Date (MM/DD/YY)

Tax Certification

Under penalties of perjury, I certify that (1) the SSN/TIN provided on this form is correct; (2) I am not subject to backup withholding; and (3) I am a U.S. citizen or U.S. resident alien unless I have checked the box below. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

II. Signature of Applicant (Required)	Date (MM/DD/YY)
<input type="checkbox"/> By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN	Date (MM/DD/YY)
Signature of Joint Owner (if applicable)	Date (MM/DD/YY)
<input type="checkbox"/> By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN	Date (MM/DD/YY)



Form W-8BEN

(Rev. February 2008)
Department of the Treasury
Internal Revenue Service

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding

Section references are to the Internal Revenue Code. See separate instructions. Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

これはW8BENの用紙です。

Do not use this form for:

- A U.S. citizen or other U.S. person, including a resident alien individual
- A person claiming that income is effectively connected with the conduct of a trade or business in the United States
- A foreign partnership, a foreign simple trust, or a foreign grantor trust (see instructions for exceptions)
- A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S. possession that received effectively connected income or that is claiming the applicability of section(s) 115(d), 501(c), 892, 895, or 1443(b) (see instructions)
- A person acting as an intermediary

Instead, use Form:

- W-9
- W-BECl
- W-BECl or W-8IMY
- W-BECl or W-8EXP
- W-8IMY

名前を記入

国は日本 “JAPAN” を記入

個人である所に (X)

4番は現在の住所です。

自分の国民整理番号 (ソーシャルセキュリティナンバー SSN) とか TIN (所得税申請番号)

SSNかTINの所に (X)

9番に「Japan」を記入して (X)

サインして、サインした年月日を記入

Part I Identification of Beneficial Owner (See instructions.)

1 Name of individual or organization that is the beneficial owner	2 Country of incorporation or organization
3 Type of beneficial owner: Individual <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Disregarded entity <input type="checkbox"/> Partnership <input type="checkbox"/> Simple trust <input type="checkbox"/> Grantor trust <input type="checkbox"/> Complex trust <input type="checkbox"/> Estate <input type="checkbox"/> Government <input type="checkbox"/> International organization <input type="checkbox"/> Central bank of issue <input type="checkbox"/> Tax-exempt organization <input type="checkbox"/> Private foundation	
4 Permanent residence address (street, apt. or suite no., or rural route. Do not use a P.O. box or in-care-of address.)	Country (do not abbreviate)
5 Mailing address (if different from above)	Country (do not abbreviate)
6 U.S. taxpayer identification number (if required (see instructions))	7 Foreign tax identifying number, if any (optional)
8 Reference number(s) (see instructions)	

Part II Claim of Tax Treaty Benefits (if applicable)

9 I certify that (check all that apply):
a <input checked="" type="checkbox"/> I am a resident of Japan
b <input type="checkbox"/> If required, the U.S. taxpayer identification number is stated on line 6 (see instructions).
c <input type="checkbox"/> The beneficial owner is not an individual, derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits (see instructions).
d <input type="checkbox"/> The beneficial owner is not an individual, is claiming treaty benefits for dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation, and meets qualified resident status (see instructions).
e <input type="checkbox"/> The beneficial owner is related to the person obligated to pay the income within the meaning of section 267(b) or 707(b), and will file Form 8833 if the amount subject to withholding received during a calendar year exceeds, in the aggregate, \$500,000.
10 Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article _____ of the treaty identified on line 9a above to claim a _____ % rate of withholding on (specify type of income): _____ Explain the reasons the beneficial owner meets the terms of the treaty article: _____

Part III Notional Principal Contracts

11 I have provided or will provide a statement that identifies those notional principal contracts from which the income is not effectively connected with the conduct of a trade or business in the United States. I agree to update this statement as required.

Part IV Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:
1 I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates.
2 The beneficial owner is not a U.S. person.
3 The income to which this form relates is (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected with but not subject to tax under an income tax treaty, or (c) the beneficial owner's share of a partnership's effectively connected income, and
4 For broker transactions or barrier exchanges, the beneficial owner is an exempt foreign person as defined in the instructions. Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can withhold or make payments of the income of which I am the beneficial owner.

Sign Here Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY) Capacity in which acting

Japanese Language Page

日本人の方々のページ

アメリカ財務省の小切手がなくなります！

貴方の米国年金、米軍恩給金をどんな方法で受けてますか？

米国の財務省 (Department of the Treasury) の発表によると今年3月1日から年金と恩給金は銀行振り込みだけになります。小切手 (Treasury Check) での支払いは止まります。

米政府は‘小切手なし’の支払い環境を作ってその小切手の費用をせつやくするつもりで支払い制度を変えます。毎月の発行される小切手の数十万枚でそれぞれの小切手の印刷、管理、整理、郵便送付費等は数十万ドルであると言うわれてます。そして年々その数が増えてます。

もし今まで貴方は国際郵便で年金や恩給金を小切手の形で受けている場合その支払いが停止される恐れがあります。

「じゃあ、振り込みにします」といえばそなに簡単ではないです。アメリカの財務省は国内の銀行だけに自動振り込みになってます。外国の銀行に自動振り込みは今しないです。

これは大変な問題になります。日本にある各米軍基地にクレジットユニオン (信用金庫組合) があります。現在そ

れはネイヴィー・フェデラル・クレジット・ユニオン (Navy Federal Credit Union = NFCU) です。

貴方は退職した米軍の家族の一員であれば必ず **Military Dependent ID Card** (米軍家族員身分証明書) と **ソーシャル・セキュリティ・ナンバー** (SSN = 国民整理番号※) や **タクスペヤー・アイデンチフィケーション・ナンバー** (TIN = 所得税支払者身分証明番号※) があればクレジットユニオンに口座を持つ事ができます。(※ご安心下さい！今まで年金や恩給金がもらっているなら必ず自分のSSNやTINがあります。)

近くのNFCUクレジットユニオンに行ってダイレクト・デポジット (Direct Deposit = 自動振り込み) をしたいと言って、そしてSSA (年金局) とかDFAS (米軍財務会計部) のための自動振り込み申し込み書を作ってくれる。それをサインして、関係の局へ送ります。だいたい一ヶ月後自分のクレジットユニオンの口座に毎月に入ります。

さあて、どうやって下ろせるでしょう？ まず、近くに住んでいるの場合は毎月行って下ろせばよいでしょう。ベースは遠いであれば、**Debit Card** (デビットカード = キャッシュカード) で日本の郵便局のATMで毎日4万円ぐらいは下ろせる。(下ろす時口座から引くドルは自動的に為替レ

トで日本円で出てきます。) 大金を下ろしたい場合は近くのクレジットユニオンに電話やFAXをして国際振り込みとして自分の日本の銀行口座に振り込んでもらう事ができます。

自働振り込みにすると、もちろん国の赤字の改善につながるし、自分の毎月くる年金や恩給金の安全性が高まる。小切手はたまに送れる、そして、行方不明にもなる事があります。その上に小切手を日本の銀行にたのむとかなりの手数料取られます。自働振り込みはいつも毎月の同じ日に入るし、遅れて無くしたりことはないです。

英語が苦手の方はちょっと難しいかもしれない、だからもちろんこのRAOの事務所も手伝います。何か分からないことなら連絡して下さい。



Still Serving!



COMMUNITY

Coming soon to a tree near you!



Cherry Blossom festivals in Misawa Area begin mid-April.

Japan Day on Misawa AB is April 7th

American Day on Misawa AB is June 29th

The '9 Market' (ku no ichi) is held at the Miss Veedol Dome Plaza on days of the month with '9', ie 9, 19 and 29. This open-air market is a treasure trove of fresh produce and fish.

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, 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 Enlisted Club, Gray Room at 1700 hours.

5 February 2013

2 April 2013

4 June 2013

6 August 2013

1 October 2013

3 December 2013

NEXT MEETING TUESDAY 2 April

MMRA Notes

1. Membership dues are \$20 a year. If you have not paid your dues for 2012, please call the RAO or e-mail the RAO and talk to Tony Watkins. Tony will arrange to collect your dues and record it in the financial report.
2. Donations to the Misawa Military Retirees' Association are greatly appreciated. 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.

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

AAFES: 616-5773
HRO: 616-5162
Manager: 616-3780
Shoppette: 616-5750
Base Operator: 53-5181 (dial 226 number or wait)
Chapel: 226-4630
Command Post: 226-9899
Commissary Officer: 226-3823
Community Bank: 226-4990
Credit Union, Navy Federal: 226-4954
Emergency Room: Non-Urgent- 226-6647
Emergency- 911 / Off Base 53-911
Fitness Center: 226-3982
Golf Course: 616-2065
Law Enforcement: 226-3600
Library: 226-4083
Lodging Front Desk: 222-0282 / 0284 (reservations)
Medical/Dental Appointments
Medical : 226-6111
Dental: 226-6700
Misawa Clubs
Enlisted: 616-1889
Officer: 616-1891
Navy HRO: 226-4674
Pass and Registration: 226-3995
Red Cross: 226-3016
FSS Auto Center: 226-9486
FSS HRO: 226-3108
Taxi
Official: 226-3328
Base Commercial (Kichi Cab): 616-5438
Theater: 616-8701
Veterinarian 226-4502
Weather Forecast: 226-3064
Note: When dialing from off base, local area, dial 66-#### instead of 222/616-####, and 77-#### instead of 226-####. Outside local area add 0176.

RAO mailing address in Japan (日本の住所):

033-0012 Aomori-ken, Misawa-shi, Hirahata 64
Misawa Beigun Kichi-nai 35FW/CVR

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 many 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 office is open Monday through Friday from 0900 through 1500 hours. 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, who may have limited English language skills, may contact us and talk with MSgt (Ret) Joseph Roginski, who is bi-lingual. He may be reached at 09040450149 after hours.



35th FW/CVR
Unit 5009
APO AP 96319-5009
Phone: 011-81-176-77-4428/5675
DSN: (315) 226-4428/5675
Email: rao@misawa.af.mil
Cell Phone: 090-4045-0149

WE'RE ON THE WEB!
[HTTP://MISAWARAO.ORG](http://misawarao.org)

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 can be given nor should be assumed.