



## Misawa AB Retiree Activities Office Newsletter

### ACKNOWLEDGEMENT

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

Misawa AB Retiree  
Activities Office

Col Stephen C. Williams  
35th FW/CC

Col Matthew R. Dana  
35th FW/CV

MSgt (Ret) Joseph Roginski  
RAO Director  
Newsletter Editor

CMSgt (Ret) Dave Barton  
RAO Deputy Director

MSgt (Ret) Tony Watkins  
RAO Staff

### Inside this issue:

Future of Military Healthcare	1
Future of Military Healthcare (continued)	2
Useful Information From DFAS	3
TRICARE Overseas Info	4
Japan's Long-Term Insurance Follow-Up Story	5
Retiree Checklist- An Estate-Planning Tool	6
Commander 373 ISRG/MSOC Leaves Misawa	7
日本人の方々のページ 米国軍人遺族給付金	8
日本人の方々のページ 米国軍人遺族給付金	9
MSOC 60th Anniversary PO2 Mellick-Noro Obituary	10
MMRA Information Community Information	11
RAO Information Useful Phone Numbers	12

## Pentagon Struggles With High Cost Of Health Care

By DONNA CASSATA popular proposals - requests "unsustainable course," and The Associated Press, published: April 8, 2013 WASHINGTON -- The Washington Post reports that the Pentagon is considering a 2 percent pay raise for military personnel and a revival of last year's plan to increase health care fees and implement new ones, according to several defense analysts. Defense Secretary Chuck Hagel insisted this past week that the military has no choice as it faces a \$487 billion reduction in projected spending over the next decade and possibly tens of billions more as Tea Partyers and other conservatives embrace automatic spending cuts as the best means to reduce the government's trillion-dollar deficit. The greatest fiscal threat to the military is not declining budgets, Hagel warned, but rather "the growing imbalance in where that money is being spent internally." In other words, money dedicated to health care or benefits is money that's not spent on preparing troops for battle or pilots for missions. Hagel echoed his predecessors, Leon Panetta, who said personnel costs had put the Pentagon on an

unpopular course," and Robert Gates, who bluntly said in 2009 that "health care is eating the department alive." In his speech last week, Hagel quoted retired Adm. Gary Roughead, the former Navy chief, who offered a devastating assessment of the future Pentagon. Without changes, Roughead said, the department could be transformed from "an agency protecting the nation to an agency administering benefit programs, capable of buying only limited quantities of relevant and overpriced equipment."

Despite dire warnings from three defense secretaries about the uncontrollable cost, Congress has repeatedly rebuffed Pentagon efforts to establish higher out-of-pocket fees and enrollment costs for military family and retiree health care as an initial step in addressing a harsh fiscal reality. The cost of military health care has almost tripled since 2001, from \$19 billion to \$53 billion in 2012, and stands at 10 percent of the entire defense budget. Even more daunting, the Congressional Budget Office estimates that military health care costs could reach \$65 billion by 2017 and \$95 billion by 2030.

On Wednesday, when President Barack Obama submits his fiscal 2014 budget, the Pentagon blueprint is expected to include several congressionally un-

popular proposals - requests "unsustainable course," and Robert Gates, who bluntly said in 2009 that "health care is eating the department alive." In his speech last week, Hagel quoted retired Adm. Gary Roughead, the former Navy chief, who offered a devastating assessment of the future Pentagon. Without changes, Roughead said, the department could be transformed from "an agency protecting the nation to an agency administering benefit programs, capable of buying only limited quantities of relevant and overpriced equipment."



(Continued on page 2)

**YOUR RAD STAFF**

**MSgt (Ret) Joseph Roginski**  
**DIRECTOR**



**CMSgt (Ret) Dave Barton**  
**DEPUTY DIRECTOR**



**MSgt (Ret) Everett (Tony)**  
**Watkins**  
**STAFF**

## **Pentagon Struggles With High Cost Of Health Care**

**(Continued from Page 1)**

services, ones even more pronounced after a decade-plus of wars in Iraq and Afghanistan.

Members of the military have faced repeated deployments, had to uproot their families for constant moves and deal with limits on buying a home or a spouse establishing a career because of their transient life. Retirement pay and low health care costs are vital to attracting members of the all-volunteer military.

"If you don't take care of people, they're not going to enlist, they're not going to re-enlist," said Joe Davis, a spokesman for the Veterans of Foreign Wars.

Resistance in Congress to health care changes was evident in the recently-passed spending bill to keep the government running through Sept. 30. Tucked into the sweeping bill was a single provision stating emphatically that "none of the funds made available by this act may be used by the secretary of defense to implement an enrollment fee for the TRICARE for Life program."

The program provides no-fee supplemental insurance to retirees 65 and older who are eligible for Medicare. The Pentagon repeatedly has pushed for establishment of a fee, only to face congressional opposition.

The provision in the spending bill blocking an enrollment fee had widespread support among Republicans and Democrats, according to congressional aides. The Pentagon, nonetheless, is expected to ask again in the 2014 budget for an enrollment fee.

The department also is likely to seek increases in fees and deductibles for working-age retirees and try again to peg increases in them to rising costs as measured by the national health care expenditure index produced by the Centers for Medicare and Medicaid Services. That index rose 4.2 percent in 2012 and is projected rise by 3.8 percent this year.

In recent years, Congress has agreed to tie any future increases to the typically smaller percentage increase in

military retirees' cost-of-living adjustment, which this year is 1.7 percent.

Either way, a military retiree under age 65 and their family members pay a far smaller annual enrollment fee than the average federal worker or civilian - \$230 a year for an individual, \$460 for a family. There is no deductible.

Lawmakers' other response was to establish the Military Compensation and Retirement Modernization Commission to study the issue of benefits and offer recommendations on how the Pentagon can address the problem. The commission was created in this year's defense authorization bill.

"Nobody wants to touch it because people are confused about who it impacts," said Lawrence Korb, a former assistant defense secretary and now a senior fellow at the liberal-leaning Center for American Progress. "It's not going to impact people on active duty. It's not going to impact veterans because they're taken care of by the VA. Basically (it's) working-age retirees."

Korb said he wished Hagel has been more explicit in his warning about the impact of benefit costs.

"He did lay it out that we're going to have to do something or we're going to end up like General Motors and spending everything on people not working for us anymore."

Gordon Adams, a professor at American University who was a senior official at the Office of Management and Budget, said limited savings in the short term from changes in retirement rules or other benefits present a challenge in making the case for change.

"The savings are downstream, but you only get downstream if you get in the boat now," Adams said. "Otherwise you never get downstream, you're just waiting at the dock all the time because you don't think it'll save you money up front."

SOURCE: Stars and Stripes article at <http://www.stripes.com/news/pentagon-struggles-with-high-cost-of-health-care-1.215545>

Submitted by CMSgt (Ret) Dave Barton



## Manage Your Account With DFAS

### FROM DFAS

DFAS recommends reviewing your retired pay account at least once a year to make sure your information is up to date. It might be useful to review a copy of your annual **Retiree Account Statement (RAS)** each December. You might even consider printing a copy of your most recent monthly **eRAS** from **myPay** every few months. Below are a few examples of situations in which you might need to update your account information:

#### If you've switched banks or opened a new account

Your banking information is perhaps the most important thing to keep updated. We rely on you to tell us where to send your payments. The sooner you update your direct deposit, the less likely your payment will go to the wrong place. Please make sure that your payments are going to your new account before you close out your old account. It can take up to 30 days to process a direct deposit change request. Closing out your old account before we've updated your bank information can result in missing and returned payments.

#### If you move to a new home or relocate temporarily

You need to update your mailing address whenever it changes. Even if you are only going somewhere warmer for the winter, you should let us know. We're always mailing letters, account statements, and other important information you won't want to miss.

#### If you've married, divorced or added to your family

Changes in the size of your family can affect several aspects of your retired pay account. You should first update your Arrears of Pay Beneficiary, the person who receives your final payment when you die. We also suggest reviewing your Federal and State Income Tax Withholding with a tax professional. We cannot help you choose a withholding amount or offer tax advice.

### Other things to consider

Take some time to look at your allotments every so often. You might find that you want to start, stop or change the deduction amount on one of them. Also, take note of any allotments going to insurance companies, particularly when moving. If you forgot to give out your new address, they may continue to send mail to your old address.

#### DFAS Website

When you have a question about retired or annuity pay, or just want to learn a little bit more about your pay, you can visit the **Retired Military and Annuitant section** on **www.dfas.mil**. We're always working to update it with new content and breaking news so that you can stay informed and educated. Check out some of our most popular how-to web pages:

**Forms Page:** You can find printable copies of all of the forms you need, and electronic versions of some of those forms that you can submit online rather than by mail!

**Change of Address:** Provides step by step instructions to notify us of a change in your mailing address. Keeping your mailing address current ensures you will continue to get important information we mail throughout the year, including your tax statements and notifications about changes to your pay.

**Direct Deposit:** A how-to for updating your bank account information. Direct deposit is the most efficient, timely and secure way to receive your pay. Sign up for direct deposit to eliminate the possibility of a lost or stolen check, reduce the opportunity

for identity theft, and get paid quicker.

**Getting a 1099R:** Instructions for requesting a copy of your 1099R.

**Federal Income Tax Withholding (FITW) Adjustments:** If you ever need to change your FITW amount, you can visit this page to find out how.

**Updating Your Arrears of Pay Beneficiary:** If you don't have an **Arrears of Pay (AOP)** beneficiary on file, or you need to update that information, this page is for you. Your AOP Beneficiary is the person who will receive your final pro-rated paycheck in the event of your passing.

#### Social Media

**Facebook:** If you have a Facebook account, "Like" the DFAS Facebook page and follow our posts. If you have a question about retired pay, leave a comment on one of our posts and we'll respond directly to you!

**YouTube:** Visit our YouTube channel to view our "Ins and Outs of Retired Pay" series. It includes several videos with tips on how to keep your account current, and we'll be adding more soon!

#### myPay

The most convenient way to manage your account is through **myPay**, our online account management system. **myPay** provides faster service, security, accessibility and reliability to DFAS customers worldwide. For more about using **myPay** to manage your retired pay, visit the **Using myPay page**

Article from summer edition of Navy Shift Colors, the Navy Retiree newsletter-JJR

### 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



## TRICARE Overseas Program Information

### TRICARE For Life Not Free

Editorial copied from AUSA legislative news letter.

TRICARE FOR LIFE IS NOT FREE!

A column in today's Washington Post trots out the same tired arguments with regards to the cost of TRICARE. One assertion regarding TRICARE For Life has us particularly irritated.

The column states that, "Once former military personnel turn 65, they are eligible for Medicare, like everyone else. But in 2002, Congress gave them "TRICARE for Life" - essentially, a free Medigap plan."

That assertion is flat out wrong!

When a military retiree and his or her spouse reach the age of eligibility, the Medicare system assumes responsibility for providing their health care. To receive the full range of benefits that they have earned, military retirees have to enroll in Medicare Parts A and B and become subject to the same fees and regulations as those citizens who never served a day in uniform. Military retirees and others enroll in Medicare Part A (in-patient care coverage) at no cost, but access to Medicare Part B (out-patient services) requires that they pay substantial monthly premiums.

Annual Part B premium increases have not only been steep but have also proved highly erratic and unpredictable. Between 2000 and 2011, the average Part B premium increase was nearly 9 percent per year, but it fluctuated considerably, reaching a high of 17.4 percent in 2005 and a low of zero in 2009-before spiking again to 14.6 percent for new enrollees in 2010.

Since 2007, Medicare Part B premiums have been "means-tested"; i.e., retirees with higher individual or family incomes pay even higher Part B rates. Effectively, military retirees

who achieved higher rank during their service or succeeded in supplementing their post-retirement incomes are penalized in the health care system for their success and have no other option for accessing their health care benefits.

Further, even as the Part B cost trends accelerate, military retirees' access to quality care is increasingly threatened. In an effort to control costs, existing law has triggered a series of reductions over the past decade to the funds that reimburse health care providers for delivering care to Medicare patients. So far, Congress has passed short-term fixes every year that temporarily postpone the cuts. However, the continued uncertainty in the program erodes health care providers' confidence in the system and causes a great number of them to refuse service to Medicare beneficiaries, thereby reducing the availability of quality care for military retirees and their families- especially for patients who are newly eligible.

We are grateful that Congress recognized the need for the TRICARE For Life program and that they continue to protect it from those who seek to solve budget issues on the backs of our military retirees.

(Article submitted by CMSgt (Ret) Dave Barton

Editor's note: In the past I have posted articles on this subject. However, this article brings to light a perception that TRICARE among civilians who do not understand TRICARE. If you have relatives and acquaintances who have the same impression, **make it clear**- TRICARE for Life at age 65+ costs us the same as the Medicare Part B premium, \$1200 or more a year. Its still a bargain, but its NOT free.



-JJR

### Hearing Aids for Military Retirees

The DoD sponsored Retiree-At-Cost Hearing Aid Program (RACHAP) and the Retiree Hearing Aid Purchase Program (RHAPP) are designed to help military retirees purchase hearing aids through an Audiology Clinic at a special government negotiated cost. The hearing aids available through this program are the same state-of-the-art technologies available to active duty service members. The program is open to all military retirees who have hearing loss or tinnitus (ringing in the ears). Dependents of military retirees are not eligible for this program.

Retirees can buy hearing aids at a significant savings by using the program. For example, a set of hearing aids (one of the best available) that retails for about \$5000.00 costs a retiree as little as \$755.00 or about 15% of the retail costs. Services for the hearing evaluation, hearing aid fitting and follow up hearing aid checks are part of the retiree benefits and are available at no cost to you.

Not every military medical facility is able to provide the RACHAP program. If you are traveling to a participating site from out of town, you need to compare your travel costs and purchase savings to the costs of purchasing hearing aids privately in your local community. Travel and overnight expenses are not covered. Generally, at least two visits are required for you to get hearing aids; one for your hearing evaluation and one for your hearing aid fitting.

Participating facilities list is available online at:

<http://militaryaudiology.org/site/rachaphapp-locations/>

(Article submitted by CMSgt Dave Barton, (Ret), USAF

NOTE: Your provider will assist you with a referral to see the audiologist, who usually visits quarterly -JJR



## Japan's Long-Term Care Insurance System A Follow-up Story

In the previous issue of this newsletter, we featured a detailed article on the Japanese Long-Term Care Insurance System. We viewed the various types and levels of coverage and the approximate costs.

In that article we related a true story of a retiree living outside Misawa who did not participate in this long-term care plan (which is mandatory under Japanese law, but not easily enforced). This ease of avoidance of participation in the system by many scofflaws is a serious problem for the Japanese government, and it was the downfall of the retiree in that story. To recap, this person had a chronic and debilitating disease (Parkinson's) and as his condition worsened he required more and more care, for increasingly longer periods and more often. Because he was not in the Japanese Long-Term Care System, he kept going to the base hospital for assistance where they would keep him in the ward for several days until he stabilized and then release him.

Finally, because the base hospital is not a long-term care facility, the TRICARE office assisted this man into a VA facility in his home state, where he will spend the rest of his life with assisted care.

Meanwhile, his Japanese wife was in and out of a local hospital with cancer as her condition worsened and she died shortly after he went stateside.

Distant relatives came to take care of the funeral and incidentals, but even now, nearly two years later, his home and property is still not settled because he is not here to take care of business. All this could have been avoided had he obeyed the law and paid into the long-term

care plan. What a mess he made of things.

Now a true story of another retiree who responsibly participated in the long-term care system. This man and his Japanese wife live in another prefecture. He also has a debilitating disease (multiple sclerosis) and his wife and her sister have been caring for him as he became more and more disabled.

About a month ago his wife had a stroke that totally incapacitated her and the prognosis is that she will not recover enough to care for herself. So she is now in a long-term care facility (nursing home) and the social welfare people of his city recently contacted our office to help him because he also must enter into long-term care.

Just as it is stateside, long-term care is incredibly expensive. Unless you are independently wealthy, if you have not contributed into the long-term care insurance plan, you will not be able to afford the care. If you have generous relatives and they are willing, they may help cover the costs. Even with the insurance coverage, the monthly fees and incidentals can come to over \$600 to \$1200 a month. Again, as a result of this man's planning, his military retired pay and Social Security will cover the costs of both his and his wife's care. We are presently setting up a payment transfer system so that this man can continue to meet his family's financial obligations and they both will receive the care they need to survive without being a financial liability to anyone.

I again say, if you are going to reside here, do it responsibly!

-JJR

## A Reminder from The Exchange

**“The Exchange is making shopping online while stationed overseas as hassle free as possible” said Ms. Shirley Huth, the new Misawa Exchange manager.**

It can sometimes be difficult to shop online from overseas duty stations. At the Army and Air Force Exchange Service, customers can have an order from *shopmyexchange.com* processed at their nearest Exchange. The Exchange will notify customers when their order is received at the store. Larger items such as bulk or freight items can be ordered by the Exchange as a transshipment order.

This is especially useful if you are a military retiree and do not have an APO/FPO post box at the post office. You can still order your item, have it shipped to the AAFES store nearest you, and pick it up at your convenience.

For those of you who live a considerable distance (as in hundreds of kilometers) from the base, the Retiree Activities Office can coordinate with the Exchange management and arrange to have your item shipped to your home, COD.

Visit customer service at your exchange to get more details and place an order from *shopmyexchange.com*.-JJR



## Retiree checklist: What survivors should know

This is an excerpt of an article in the Navy's official retiree publication, **Shift Colors, Spring Issue**. Periodically they provide a checklist for retirees and their family members. This checklist is designed to provide retirees and their loved ones with some help in preparing for the future. The checklist is not all-inclusive and should be used with other estate planning tools.

### 1. Create a military file.

- Retirement orders
- DD 214
- Separation papers
- Medical records

### 2. Create a military retired pay file.

- Claim number of any pending VA claims
- Address of the VA office being used
- List of current deductions from benefits
- Name, relationship and address of beneficiary of unpaid retired pay at the time of death
- Address and phone number for DFAS: Defense Finance and Accounting Service, U S Military Retirement Pay, Post Office Box 7130, London, KY 40742 7130 (800) 321-1080 option #3 (for deceased members)

### 3. Create an annuities file, to include:

- Information about the Survivor Benefit Plan (SBP) (Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland Center office at 1-800-321-1080.)
- Reserve Component Survivor Benefit Plan (RCSBP)
- Retired Serviceman's Family Protection Plan (RSFPP)
- Civil Service annuity

### 4. Create a personal document file.

- Marriage Records
- Divorce decree
- Adoptions and naturalization papers

### 5. Create an income tax file.

- Copies of state and federal income tax returns

### 6. Create a property tax file.

- Copies of tax bills
- Deeds and any other related information.

### 7. Create an insurance policy file.

- Life Insurance
- Property, accident, liability insurance
- Hospitalization/Medical Insurance

### 8. Maintain a listing of banking and credit information, in a secure location.

- Bank account numbers
- Location of all deposit boxes
- Savings bond information
- Stocks, bonds and any securities owned
- Credit card account numbers and mailing addresses

### 9. Maintain a membership listing of all associations and organizations.

- Organization names and phone numbers
- Membership fee information

### 10. Maintain a list of all friends and business associates.

- Include names, addresses and phone numbers

### 11. Hold discussions with your next of kin about your wishes for burial and funeral services.

At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge may assist your next of kin to carry out all of your desires.

### 12. You could also pre-arrange your funeral services via your local funeral home. Many states

will allow you to prepay for services.

### 13. Investigate the decisions that you and your family have agreed upon.

Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning Navy Mortuary Affairs at (866) 787-0081.

### 14. Once your decisions have been made and you are comfortable with them, have a will drawn up outlining specifics.

### 15. Ensure that your will and all other sensitive documents are maintained in a secure location known by your loved ones.

### Organizations to be notified in the event of a retiree death:

1. Defense Finance and Accounting Service, London, KY(800) 321-1080
2. Social Security Administration (for death benefits) (800) 772-1213
3. Department of Veterans Affairs (if applicable) (800) 827-1000
4. Office of Personnel Management (OPM) (724) 794-8690
5. Any fraternal group that you have membership with: e.g., MOAA, FRA, NCOA, VFW, AL, TREA
6. Any previous employers that provide pension or benefits.

Article Submitted by Paul Sayles, ASE Contract Patient Safety Program Manager

### Birthdates of our Military Services

- US Army—June 14, 1775
- US Navy – October 13, 1775
- US Marines—November 10, 1775
- US Coast Guard—August 4, 1790
- US Air Force—September 18, 1947



## Community

### Commander of 373rd ISRG/ MSOC Bids Farewell to Misawa

On May 3rd the 373rd Intelligence Surveillance and Reconnaissance Group/Misawa Security Operations Center held a picnic to honor Colonel Kimberlee P. Joos for her leadership of the "Hill" for the past two years and to send her off to her next assignment as Commander of the 17th Training Wing, Goodfellow AFB, Texas.

Like a few of her predecessors, Col Joos has a special liking and respect for "Hill" alumni and always tried to include them in MSOC family events. Hence, several alumni retirees living in Misawa presented her a plaque thanking her for her support of Misawa "Hill" retirees.

It was a typical Misawa day in May-cold, windy, spatters of rain with an occasional snowflake. A few hundred families shivered around the barbeque pits and after eating, the presentations began. Representatives of the various units and presented plaque after plaque, framed photos, Hachinohe horses and mini-samurai swords, etc., accompanied by the citations and appreciations. Bringing up the rear of the presenters, Cecil Hahn, a long-time Misawa retiree and representing the Hill Alumni of the Misawa Military Retirees' Association, began to read the plaque he was presenting to Col Joos. He began, "Col Joos, In appreciation for your outstanding support of the Hill

Retirees... blah, blah, blah..." If any of you have had the pleasure of working with Cecil, you know he is a man of few words and that he HATES making speeches. Anyway, it brought the house down, or the roof off the picnic pavilion...the glee could be heard on Main Base, and Col Joos laughing the loudest. Cecil's well-timed 'social error' brought a well-needed flash of humor to the event and the presentations concluded very upbeat with lots of well wishing and hand shaking.

-JJR



Colonel Joos and Cecil Hahn



Colonel Kimberlee P. Joos

## In Memoriam



### Dennis Mellick-Noro

February 13, 1948— February 9, 2013

Petty Officer Second-Class (Ret) Dennis L. Mellick-Noro passed away at his home in Kushiro, Hokkaido, Japan. He is survived by his wife, Kazue and his beloved dog, Sammy. (photo)

PO2 Mellick-Noro was a Corpsman (medic) in the US Coast Guard and he retired from the service in July 1993. Dennis's hometown was Belleville, NJ.

### Access to retiree publications of each service:

**Army Echoes:** [www.armygl.army.mil/rso/echoes.asp](http://www.armygl.army.mil/rso/echoes.asp)

**Navy Shift Colors:** [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

**Air Force Afterburner:** [www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

**Marine Corps Semper Fidelis:** [www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/Semper\\_Fidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis)

**Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>

## 日本人の方々のページ

### S B P とは何ですか？

**S=Survivor** (サヴァイヴァー), **B=Benefit** (ベネフィット),  
**P=Payments** (ペイメンツ)

**Survivor**は生存者、遺族 **Benefit**は給付金, 手当; **Payments**は給付と言う  
と **S B P**は米国軍人遺族給付金のことです。

現在のアメリカ国防総省(陸軍、海軍、空軍、海兵隊)は勤続20年以上が満了するとリタイヤー(定年退職)が出来ます。そして退職した本人に恩給が毎月支給されます。(Retired Payリタイヤーペイ)勤続20年で退職した場合、最後に支給された給料の50%が毎月、恩給として支給されます。20年以上軍人として勤務した場合、1年ごとにプラス2.5%恩給が加算されます。勤続25年で退職した場合、最後に支給された給料の62.5%が毎月、恩給として支給されます。勤続30年で退職した場合、給料の75%が毎月、恩給と支給されます。それでは、退職者本人が死亡した場合は恩給はどうなるのでしょうか？

SBP制度が設立される以前、退職者自身が遺族のために生命保険に加入し、貯金をして財産を築き貯めていました。しかしながら一般の軍人の恩給は非常に安く、保険を掛け貯金をして財産を残しながら生活することは大変な事でした。その為本人の死後、多くの残された遺族もまた、生活して行く事が困難な状況になり大変な社会問題になりました。その結果、1972年9月21日にS B P制度が設立されました。この素晴らしい制度によって、これらの問題が解消されました。この制度は毎月、退職者の恩給からS B P料金、おおよそ\$ 100ドルが引かれ退職者の死亡後には死亡時の恩給の50%が一生遺族給付金(S B P)として毎月、配偶者(妻)に支給されことになりました。現在本人が退職する際に、「S B P制度に入りますか？」と必ず質問されます。「はい」と答えた場合はその場でサインをしてS B P制度に加入する事が出来ます。もし、退職者本人がS B P制度に否加入の意思であるならば、家族の承認が必要になります。配偶者(妻)や家族の許可がなければS B P制度の加入拒否は出来ません。

あなたは大丈夫ですか？ 御主人はS B P制度に加入していますか？  
S B Pの受取人はだれでしょう？ 生命保険に入ってますか？ 生命保険の受取人はだれでしょう？ どのくらいでしょう？ また、遺言書はありますか？ 受取人はだれでしょう？

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**

今年の米軍人退職者感謝祭(Retiree Appreciation Day)は10月5日(土)になりました！ 詳しくは7月に特別招待状を送ります。是非ご参加下さい！





日本人の方々のページ

米軍定年退職者口座明細表

RETIREE ACCOUNT STATEMENT

STATEMENT EFFECTIVE DATE JAN 19, 2013	NEW PAY DUE AS OF FEB 01, 2013	SSN ****: 35 75
PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES		DFAS-CL POINTS OF CONTACT
MSG JOHN P JONES USAF RET 76-31 1-CHOME AOBA-KU SENDAI-SHI MIYAGI-KEN JAPAN 961-0916		DEFENSE FINANCE AND ACCOUNTING SERVICE US MILITARY RETIREMENT PAY PO BOX 7130 LONDON KY 40742-7130 COMMERCIAL (216) 522-5955 TOLL FREE 1-800-321-1080 TOLL FREE FAX 1-800-469-6559  myPay <a href="https://myPay.dfas.mil">https://myPay.dfas.mil</a>

PAY ITEM DESCRIPTION

ITEM	OLD	NEW	ITEM	OLD	NEW
GROSS PAY	1,783.00	1,783.00	FITW	35.78	32.42
SBP COSTS	116.85	116.85	ADDL FITW	75.00	75.00
TAXABLE INCOME	1,666.15	1,666.15	ALLOTMENTS/BONDS	141.00	141.00
			NET PAY	1,414.37	1,417.73

PAYMENT ADDRESS

DIRECT DEPOSIT

YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)

TAXABLE INCOME: 19,696.25  
FEDERAL INCOME TAX WITHHELD: 1,299.66

TAXES

FEDERAL WITHHOLDING STATUS: MARRIED  
TOTAL EXEMPTIONS: 02  
FEDERAL INCOME TAX WITHHELD: 32.42  
ADDITIONAL FITW: 75.00

米国軍人遺族給付金の明細

SURVIVOR BENEFIT PLAN (SBP) COVERAGE

SBP COVERAGE TYPE: SPOUSE ONLY  
SPOUSE ONLY COST: 116.85  
ANNUITY BASE AMOUNT: 1,797.69

SPOUSE DOB: あなたの生年月日 JUN 25, 1941

THE ANNUITY PAYABLE IS 55% OF YOUR ANNUITY BASE AMOUNT WHICH IS 988.73  
YOU HAVE PAID 317 MONTHS TOWARD YOUR 360 MONTHS OF PAID UP RC/SBP COVERAGE. ONCE YOU  
HAVE PAID AT LEAST 360 MONTHS TOWARD YOUR COVERAGE AND TURN AGE 70, YOUR COSTS WILL BE  
TERMINATED BUT YOUR COVERAGE WILL REMAIN ACTIVE.

退職者の恩給の55% (\$ 1,797.69に0.55をかける) 退職者が亡くなった場合この金額がもらえます。

退職者の恩給  
(税金などの  
引き下げ前)

これがあれば安心です。米国軍人遺族給付金制度に入ってます “spouse only” は“配偶者=妻だけ”の意味(未成年は入りません) その下の金額は毎月払いの額です。

## One of Misawa's Oldest Units Celebrates 60 Years of Vigilance

On January 26th, one of Misawa's oldest units celebrated its 60th anniversary of defending the U.S. and our allies. The celebration was held at the Consolidated Open Mess ballroom and there was standing room only on the night of the event. The festivities were led by Col Kimberlee P. Joos, Commander of the 373 ISR Group. Col Joos will PCS to Goodfellow, AFB this spring.

On January 26th, 1953, the 1st Radio Squadron Mobile (1st RSM) moved to Misawa from Johnson AB, which was south of Tokyo.

Over the years, the 1st RSM's names changed many times—6921st RSM, then 6921st Radio Mobile Group, 6989th RSM subordinate to the 6921st RMG, then in the early '60s to the 6921st Security Wing with the subordinate unit of the 6989th Security Squadron.

The "Elephant Cage", the AN/FLR-9 radio direction-finding antenna was built in 1963/4 and still is the unit's most outstanding landmark.

On May 16th 1968, a 7.6 earthquake, the 3rd most destructive earthquake in Japan at the time, hit northern Honshu causing many deaths and severe damage, but the unit, while having sustained heavy damage, was able to resume operations within 24 hours.

In the early '70s, the unit was redesignated as the 6921st Electronic Security Group, and then it became a joint-service operation when the Army, Navy and Marines began operations at the site. The late '70s the unit became subordinate to the 6921st Electronic Security Wing and then

6921st Security Squadron.

With construction of new buildings and domed antennas to meet the ever-growing and changing mission and the joint-service operations, the unit became the 301st Intelligence Squadron within the Misawa Security Operations Center (MSOC).

In 2000, the unit was again redesignated as the 373rd Intelligence Squadron under the new 373rd Intelligence Group.



**"Hill" complex with Lake Ogawara in background.**

March 11, 2011, was the Tohoku DaiShinSai (Great Earthquake Disaster of Northern Japan), a 9.0 earthquake and tsunami that devastated the towns on the Pacific coast of northern Honshu, and the men and women of this unit led the recovery efforts with food, clothing, blankets, shelters, and recovery manpower in the 'Misawa Helps' and 'Operation Tomodachi' assistance and recovery efforts.

In this very brief recap of this one-of-a-kind Misawa Unit, we must honor the thousands of men and women who worked on 'The Hill', in an ever-vigilant 24/7/365 operation of at least four shifts of up to 250 persons each and all the day support operations.

These many men and women who passed through Misawa while serving on 'the Hill' made a lasting impression on the local community with many activities, especially the well-known 'Operation Eyesight',

the 60-year-old charity of and by the people of "1st Radio" that is still active today with its mission of assisting persons with eyesight and hearing impairments, having sponsored hundreds of eye surgeries, donated thousands of dollars in equipment including surgery equipment for Japanese hospitals. Indeed 'Operation Eyesight' became synonymous with the United States Air Force Security Service.

Not only have the people of 'the Hill' made long-lasting impressions on our local community, but many of these same people have made Misawa and northern Japan their home, and we have a large contingent of military retirees and 'alumni' of the 'Hill'. Many of them were able to attend this 60th Anniversary Celebration, where they were very warmly accepted and honored at the event, receiving special commemorative medallions and places of honor at the tables.



**LtoR: MGen Bob Otto (Cmdr AF-ISR), Ron Stark (ASA), (Cmdr Hill NSGA), Rich Masoner, Don Ohman, unk, unk, Col Kimberlee Joos (Hill Cmdr), Lee Martin, Toby Finelli, Herman 'T' Tinnirella, Cecil Hahn, Joseph Roginski**





# Still Serving!



## RETIREE APPRECIATION DAY DATE IS SET

The 13th annual Retiree Appreciation Day has been set for October 5, 2013.

As in previous years, there will be the breakfast with the Commander (or vice-Commander) at the Officer's Club Saturday morning from 0800-0930, then the celebration moves to the Exchange foyer from 10:00 to noon. There will be drawings for gifts and services from the various vendors, Commissary and the Exchange.

The 35th Medical Group will provide screenings, medical and dental information, and flu vaccinations if they are available.

Other service organizations will be presenting but it is too early for specifics.

Please contact the RAO if you have any questions or suggestions.

### 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.

**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, August 6th.**

# 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 other matters the retiree may need help with. We provide a focal point for retirees and/or their survivors with questions/concerns and work closely with the active duty community. Through the office and the activities of the Misawa Military Retirees Association we are able to provide assistance to indigent widows in the area with fuel, food and living expenses. The office is supplied and equipped through organizational funding, while being staffed entirely by volunteers.

The RAO is open Monday through Friday from 0900 through 1500 hours. We are located in Room 210, Bldg 653. Please call or e-mail before visiting to make sure a staff member is available when you come to the office. If you are unable to contact the RAO in an emergency, you may contact the Casualty Assistance Representative in the Airman & Family Readiness Center, 226-4735 or from off base, 0176-77-4735. Japanese Nationals requiring assistance, and who have limited English language skills, may contact us and talk with MSgt (Ret) Joseph Roginski, who is bi-lingual. 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 or currency can be given nor should be assumed.