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Misawa AB Retiree Activities Office Newsletter

ACKNOWLEDGEMENT

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

The Affordable Health Care Act and You

The following article is from excerpts of an article by the Military Officers Association of America (MOAA) dated September 27th, 2013

TRICARE, Medicare, and VA health care are separate from the new health care marketplace (exchange). If you have TRICARE, TFL and Medicare, or VA health care you should not sign up for a marketplace plan. You should make the same decisions about your healthcare coverage that you make every year.

The new health exchanges are intended to help people who do not have insurance. You already have qualified health insurance with TRICARE, TFL and Medicare, or VA health care.

Congress recognized that military and VA health care programs fulfill a special need, and that it would be inappropriate to wrap all health programs together so military and VA benefici-

aries have the same coverage as all other Americans.

Congress passed the TRICARE Affirmation Act in 2010 that specifically exempted TRICARE and VA beneficiaries from the individual mandate provisions of the Affordable Care Act. Additionally, there's nothing in the legislation that would change any TRICARE fees.

That said the Pentagon has attempted to dramatically increase TRICARE fees for the past few years. We expect those attempts to continue.

The Affordable Care Act cut Medicare funding by \$500 billion but that probably won't affect TRICARE or TFL beneficiaries much.

The cuts to Medicare include \$118 billion from eliminating the extra subsidy to the Medicare Advantage HMO program (which was sold to Congress as a cost-saver, but actually costs 14% more

per person than Standard Medicare), cutting about \$150 billion from non-rural hospitals (which the hospital associations say they can handle because expanding insurance coverage to most Americans will mean they won't have to eat the cost of serving the uninsured), and cutting back abuses in medical equipment. These are spending cuts that most consider reasonable and necessary.

The real issue under national health reform is that the money from these Medicare savings will be used to fund expansion of health insurance coverage to those who don't have it now instead of being used to pay for needed fixes to Medicare.

It's hard to argue that reducing the number of uninsured would be a bad thing. But using the relatively "easy" Medicare savings initiatives to fund that means that when the baby boomers start swamping Medicare and Social Security in the next few years, (continued on page 3)

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:

Affordable Health Care Act	1
Proposed Military Retiree COLA Cut	2
Proposed Military Retiree COLA Cut	3
TRICARE Overseas Program	4
International Direct Deposit	5
Retiree Checklist - What Your Survivors Need to Know	6
Community News	7
Community News	8
日本語のページ	9
Community News Obituary	10
MMRA Information Community Information	11
RAO Information Useful Phone Numbers	12



YOUR RAO STAFF



MSgt (Ret) Joseph Roginski
DIRECTOR



CMSgt (Ret) Dave Barton
DEPUTY DIRECTOR



MSgt (Ret) Everett (Tony)
Watkins
STAFF

Should Military Retiree Pay COLA Be Cut?

On December 19th Defense Secretary Chuck Hagel pledged to continue efforts to cut the growth rate of military pay and benefits despite deals in Congress that eased the Pentagon's budget crunch. "We can no longer put off military compensation reform," Hagel said. "We all know we need to slow the cost of growth. Tough decisions will have to be made on compensation," he said at a Pentagon briefing with Gen. Martin Dempsey, chairman of the Joint Chiefs of Staff. Hagel noted that the recent budget agreement by the House and Senate eliminated about \$31 billion in cuts to defense spending that had been in the works under the sequestration process, but "even with this agreement, the Department of Defense still faces very difficult choices" on readiness, acquisitions and modernization. On the immediate issue of cuts to military retiree pensions, Hagel said there was room for discussion on whether they should apply to disabled vets. Hagel referred to the section of the new budget deal under which working-age military retirees would see their pensions increase at a slower pace, with cost-of-living adjustments pegged to the rate of inflation minus 1 percentage point. Once they turned 62, they would go back to receiving adjustments pegged to the full rate of inflation. The pension change could decrease veterans' retirement benefits by nearly 20 percent in some years, according to Michael Hayden, director of government relations at the Military Officers Association of America, an Alexandria, Va.-based nonprofit representing some 380,000 current and former officers. For example, an E-7 who retires at age 40 would receive about \$35,500 by age 62, down from about \$44,000; while an O-5 who retires at age 42 would get about \$63,900 by age 62, down from about \$77,600, he said. Hagel said the proposed cuts should "not apply to medically disabled veterans," and he welcomed a "comprehensive look" at the cost-of-living adjustment proposal with both houses of Congress. On the Senate floor earlier this week, Sen. Patty Murray, D-Wash., who worked out the budget deal with Rep. Paul Ryan, R-Wis., said the proposed pension cut "will allow two years before this change is implemented so that Democrats and Republicans can keep working to either improve this provision or find smarter savings elsewhere."

The Defense Department has projected that the change in the cost-of-living adjustment, which has prompted fierce opposition from veterans groups, would save an estimated \$6 billion over 10 years. The Pentagon faces about \$1 trillion in spending cuts over the next decade as part of 2011 deficit-reduction

legislation known as the Budget Control Act. That includes almost \$500 billion in reductions already planned and another \$500 billion in automatic cuts. The Ryan-Murray bill will undo some of those reductions. Of the \$62 billion in sequestration relief in the pact, \$44 billion would be applied in 2014 and another \$18 billion in 2015, according to a cost estimate from the Congressional Budget Office. That means the Pentagon would receive an additional \$22 billion in 2014 and another \$9 billion the following year, according to the office.

[Source: Military.com | Richard Sisk -19 Dec 2013]

Is This Reasonable?

Not surprisingly, the provision in the Ryan-Murray Budget agreement that reduces the annual cost of living adjustment for military retirees by 1 percent is provoking outrage among some parts of the military lobby. According to the Military Officers Association of America, or MOAA, this provision is a substantial cut, reducing working-age retiree pension by about 20 percent, and breaks faith with our men and women in uniform. However, the claims of MOAA and others are misleading. Consider the following:

First, the provision does not break faith with the vast majority of men and women in uniform, since most of them will not retire. According to DOD's Office of the Actuary, responsible for overseeing retiree pensions, only 15 to 17 percent of the enlisted soldiers, sailors, marines and airmen who served in the conflicts in Iraq and Afghanistan will serve long enough to retire. The current retirement system provides no retirement benefits at all to service members who serve less than 20 years. If the MOAA really cared about the overwhelming majority of the enlisted men and women who serve in the military, they would advocate scrapping the current outmoded retirement system in favor of a 401(k) type system for all who serve.

Second, the reduction applies only to working-age retirees - that is, military retirees who have not yet reached the age of 62. Since the vast majority of people who retire from the military in their 40s and 50s take other jobs, often using skills they have gained or developed in the military, their military retirement pay is not their sole source of income. Moreover, when working-age retirees reach the age of 62, their retired pay would be readjusted back to the full amount they would have gotten if they had received the full COLA each year. After 62, retirees would receive the full COLA adjustments. In other words, the COLA reduc-



What is the Future of Pay and Benefits?

tion is temporary, affecting only those who retire from the military but are still young enough to work.

Third, the reduction does not affect those who suffered physical and mental wounds during their service. Disability compensation is paid through the Veterans' Administration and will not be affected by this provision.

Fourth, the alleged 20 percent lifetime reduction to working-age retiree pay applies only to those who separate at exactly the 20 year mark. Many men and women serve past the 20 year mark, putting them correspondingly closer to age 62, when their retirement pay is adjusted back up to the full amount. Consequently, the impact on them will be much less than the 20 percent number touted by MOAA.

Fifth, and most importantly, MOAA ignores all of the other benefits that have been given to military retirees over the past decade that have enhanced the value of their retirements. These generous benefits more than make up for this potential cut to working-age retiree pay. For example:

◆ Over the past decade, Congress has frequent adjusted base pay above the cost of living, increasing it half a percent above the cost of living in 2004, 2005, 2006, 2008, 2009, 2010. Thus, retirees will have correspondingly higher retired pay, on which the annual cost of living adjustment will be applied.

◆ Thousands of those who have retired over the last seven years have received several thousand dollars more a year in retired pay than they were promised. Service members who enlisted after July 1, 1986, were supposed to receive 40 percent of their base pay at 20 years of service under the "Redux" retirement system, with COLA adjustments 1 percent below inflation. By contrast, in the previous "High-3" system, service members received 50 percent of base pay and COLA adjustments equal to inflation. However, in 1999, before any service members retired under the new "Redux" system, Congress made the "Redux" plan optional. According to DOD's Office of the Actuary, most retirees who would have retired under the "Redux" plan have picked the more generous "High-3" option.

◆ Retirees under age 65 also receive low-cost access to health insurance via TRICARE. Until 2012, Congress had refused to raise TRICARE premiums to reflect the

growth in health care costs. As DOD put it in their FY2013 budget request, asking to increase retiree TRICARE premiums, today, a working-age retiree's family of three pays for only about 11 percent of their medical costs, compared to 27 percent when TRICARE was established in 1996, a savings of over \$2,000 per year. Currently, TRICARE prime enrollment fees are only \$273.84 per year for an individual, or \$547.68 for a family, far cheaper than comparable private insurance plans.

◆ Moreover, Medicare-eligible military retirees are covered by TRICARE for Life with no additional costs, deductibles or fees. Established in 2001, the TRICARE for Life program functions like a "Medigap" plan, paying for all medical expenses that are covered by TRICARE but not Medicare Part B or D.

◆ Finally military retirees who were receiving disability compensation from the VA used to have their military retiree pay "off-set" by the amount of their VA disability compensation. In 2004, Congress changed the law to allow retirees to receive VA disability compensation on top of their retired pay.

Considering all of these factors, it is hard to make an argument that the U.S. government is not acting in good faith for the men and women in uniform. Even with the proposed slight adjustment in annual cost of living adjustments, military retirees are compensated generously.

[Source: Defense One | Lawrence J. Korb and Katherine Blakeley | 6 Dec 2013]

Lawrence Korb is a Senior Fellow at the Center for American Progress and served as Assistant Secretary of Defense (manpower, reserve affairs, installations, and logistics) in the Reagan Administration. Katherine Blakeley is a Research Assistant at the Center.

Both Articles Courtesy of the RAO
Baguio, RP -JJR

(continued from page 1)

Congress will be forced to look at more painful ways to fund that need.

Affordable Care Act and You

Sequestration didn't touch Medicare and Social Security, but it's only a matter of time until reforms of these entitlements are considered.

A word of caution-there are persons who will try to take advantage of the confusion and tell you that you have to sign up for a new plan (and offer their paid services or even offer you a new plan). Don't fall for it! Dishonest people may try to take advantage of consumers by telling them they need to buy a plan when they don't need one. In fact, **it is against the law** for someone to sell you a marketplace plan if they know you have TFL and Medicare. Furthermore, don't let someone sell you a marketplace plan by telling you it's a Medicare Supplemental ("Medigap") plan. **Medigap plans are not sold through the marketplaces.** Never give your Medicare number or Medicare card to someone you don't know, such as an unsolicited caller or a salesman at your door. If you think something unsavory is going on, you can learn how to report suspected fraud at:

www.StopMedicareFraud.gov.

Source:

MOAA Article submitted by Emmet Heidemann, PACAF RAO and edited by Joe Roginski. To read the entire article, go to the home page of the MOAA. -JJR



TRICARE Overseas Program Information

New TRICARE.mil "I Want To." Feature

This new feature offers TRICARE beneficiaries easy access to popular customer service options.

The TRICARE.mil home page has a new "I want to." section offering beneficiaries a gateway to links that help them manage their health care from prescriptions to enrollments and much more.

The "I want to." section of TRICARE.mil <<http://tricare.mil/>> launched Dec. 1, 2013. The redesigned home page focuses on tools for beneficiaries to manage their health care benefits. "I want to." has quick links to secure login portals for more than a dozen customer service features including:

- Managing prescriptions
- Enrolling or purchasing a plan
- Finding a doctor
- Updating personal information
- Filing or checking on a claim
- Paying a bill
- Booking appointments at a military hospital or clinic
- Changing a primary care physician
- Viewing military health records

Many beneficiaries may not even know these resources are available online.

The new look TRICARE.mil <<http://tricare.mil/>> home page is a hub for beneficiaries to manage their health care benefits from the comfort of home or on the go with mobile sites, online and toll-free customer service options are time savers and prevent unnecessary trips to a military hospital or clinic.

Other common requests, such as comparing plans or seeing what's covered, are also featured in the "I want to." section as well as links to

download forms, or subscribe to TRICARE email alerts.

Source: TRICARE News Release dated 3 December 2013.

TRICARE Covered Services and Exclusions Overseas

TRICARE Overseas Program (TOP) Standard is a fee-for-service health care option available to eligible active duty family members, National Guard and Reserve and **retired service members and their family members.** TOP Standard works like the stateside TRICARE Standard program with similar benefits, requirements and costs. If you show as eligible in the Defense Enrollment Eligibility Reporting System (DEERS) and you are not already enrolled in TOP Prime or TOP Prime Remote, you will be automatically covered by TOP Standard (no enrollment required). With TOP Standard, you manage your own health care and may generally seek care from any host nation provider for covered services without a referral.

However, certain services, including inpatient nonemergency behavioral health care, always require prior authorization (see "Services Requiring Prior Authorization" below for more information).

There are also some health care services that are covered by TRICARE only within the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), but are not covered overseas (e.g., skilled nursing facility care, home health care services and hospice care). Note: Additional limitations on behavioral health care services may apply overseas.

TRICARE Services That Require Prior Authorization

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. Prior authorizations must be obtained before services are rendered or within 24 hours or on the next business day following emergency admissions. It is important to be aware of the services that require prior authorization; some examples include:

- Adjunctive dental care
- Nonemergency inpatient behavioral health care admissions
- Continued stay for inpatient admissions due to psychiatric emergencies
- Outpatient behavioral health care visits for medically diagnosed and covered conditions that exceed the first eight visits in a fiscal year (Oct. 1–Sept. 30)
- Partial hospitalization treatment
- Psychoanalysis, which is a type of behavioral health care
- Residential treatment center care, which provides extended care for children and adolescents with psychological conditions that require continued treatment in a therapeutic environment
- Some prescription medications
- Treatment for substance use disorders

This list is not all-inclusive, and each overseas area may have additional prior authorization requirements. Contact your TOP Regional Call Center to learn about requirements in your area, as they may change. For contact information,

Source: TRICARE Standard Health Matters, Issue 2, 2013

Note: See next page for the local TRICARE office.



International Direct Deposit Now Possible For DFAS and SSA Benefit Payments

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

Enrolling in IDD

For DFAS Payments

Complete the form for International Direct Deposit Enrollment (SF1199-I) and mail it to the appropriate DFAS address below:

For Retirees:	For annuitants, beneficiaries and survivors:
Defense Finance and Accounting Service U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130 Fax: 1-800-469-6559	Defense Finance and Accounting Service U.S. Military Annuitant Pay P.O. Box 7131 London, KY 40742-7131 Fax: 1-800-982-8459

For Social Security (SSA) Payments

Assuming you live in Japan, complete the form and mail it to the American Embassy in Tokyo, at the following address:

American Embassy Tokyo
 1-10-5 Akasaka, Minato-ku,
 Tokyo 0107-8420
 Attention: Federal Benefits Unit

For MPS users:
 American Embassy Tokyo
 Unit 9800 Box 114
 APO AP 96303-0114
 Attention: Federal Benefits Unit

Make sure the form is accurately completed and signed. Incorrect or incomplete enrollment forms will be returned unprocessed for correction, delaying your enrollment. Typed forms are preferable. Always make a photocopy of the form before you send it in.

If you currently have your payment sent via direct deposit to a stateside financial institution, do not close that account until you have verified receipt at your international bank. Otherwise, your pay will be returned to the payer, causing additional delays.

The International Direct Deposit Enrollment (SF 1199-I) can be downloaded as a .pdf from DFAS, SSA, RRB, DTIC and other organizations. You can also obtain this form from your RAO.

WHERE TO SEND YOUR TRICARE CLAIM

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

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

Source: The 2011 Publication for TRICARE Standard Overseas Beneficiaries

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

TAX TIME AGAIN

It's that time again, and if you do not have a computer and printer, you can come to the RAO and we will download and print your forms, instructions, and mailing info. Not only tax forms, but we can also download DFAS and SSA documents and give you a place to access your My PAY account and print your W2,s 1099s, etc.

Please call the RAO at 226-4428 or 5675 (0176-77-4428 or 5675 from off base) to make an appointment.

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 News

Air Force Birthday Luncheon

September 18th, 1947 is the date the United States Air Force, was established.

It was an annual tradition that the Force Support Squadron and the staff of the Grissom dining Facility went all-out to celebrate with a special luncheon for the retirees and veterans in the area.

The March 2011 Tohoku earthquake and the loss of continuity from the transfer of the entire staff of the dining facility in the following year caused the facility to miss the 2011 and 2012 celebrations. However, this year both the dining facility and the retirees came together to revive this Misawa tradition.

Fifteen retirees were invited to the event, and 15 first-term airmen were also invited and seated matching with the specialty of individual retirees, so that they would have some things in common to talk about, and talk they did!



After the chaplain's invocation, one of the dining facility staff read a

wonderful poem about how a person felt about retiring after many years of service., and of course it 'hit home' with the retirees.



Over steak and lobster with all the trimmings and ice cream for desert, the retirees and the airmen swapped experiences and "war stories", and shared questions about why and how to make the Air Force a career. The airmen benefitted by talking with people who had been there and done that and the retirees were impressed that today's Air Force is manned by such motivated and intelligent people.



The oldest retiree and the youngest airman cut the Air Force Birthday cake.

"Hill" Dedicates 60 Years of Service Memorial

On Friday, 11 October 2013, at 0900hrs, the 373rd ISRG held a 60th Anniversary Memorial Dedication on Security Hill where building 1548, the first operations building, once stood. When the current operations building opened, 1548 housed the post office, chapel, dental clinic, mini-bank, mini-BX and snack bar. Building 1548 was demolished in 2012.



Col Michael J. Winters, 373rd ISRG/CC and CMSgt (Ret) Cecil Hahn

Following the dedication, there was a tour of the FLR-9 and a radome and then a picnic at Leftwich Park.



**"60 Years of Continuous Service
1953-2013
Security Hill, Misawa AB, Japan"**



Access to retiree publications of each service:

Army Echoes: www.armyg1.army.mil/rso/echoes.asp

Navy Shift Colors: www.shiftcolors.navy.mil

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

Marine Corps Semper Fidelis: [www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper Fidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper%20Fidelis)

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

Community News

Thirteenth Annual Retiree Appreciation Day October 5, 2013

Each year we say this year's Retiree Appreciation Day was the best ever. So is that true? You bet! And, it's because each year the support we get for this annual event just gets better and better. There are always obstacles and challenges and this year the main one was the budget limitations caused by the sequestration-budget cutbacks imposed by law.

Still, every unit that has supported this event in past years, came through somehow, noting that the funding was to be less than in the past, they made up for it in the volunteering and staffing support, and that made this year's RAD, once again, ONE OF THE BEST!

From the 35th Support Group, the 35th Force Support Squadron, the 35th Medical Group, the Exchange Auto Sales, the Navy Federal Credit Union, DeCA, Exchange, and some anonymous sponsors, we received the monetary, logistic and staffing support that made this event an outstanding success. A big Thank You! to all the units and volunteers, and the base leadership, who made this event possible.



The day started with the breakfast at the Officer's Club with Col Matthew R. Dana, the Vice Wing Commander as the guest speaker.

At the breakfast, five of our military widows were honored for their



**Col Matthew R Dana
Vice Wing Commander**

support of their husbands' military careers with presentation of bouquets and thanks from our base leadership.



Widows Receiving Bouquets

After the breakfast, the event adjourned to the Exchange foyer, where the festivities continued in conjunction with the Exchange 'Still Serving' celebration honoring military retirees and their families. Exchange, DeCA and vendors, Exchange Auto Sales, Navy Federal Credit Union, and other donors provided ample prizes to be given away in drawings.



The Vice Wing Commander and the eldest retiree attending, Cecil Hahn, cut the cake and opened the ceremonies. Navy Federal Credit Union, the 35th Force Support Squadron, the 35th Medical Group

set up displays to promote the 'Still Serving' theme.



Signing up for Flu Shots

The Medical Group set up blood pressure and eye checks, appointments for cancer screening, and cholesterol checks, provided flu shots for anyone who wanted them, and gave out medical and dental information brochures. Navy Federal Credit Union staff gave out membership information and answered questions. The Exchange event lasted two hours and concluded a really wonderful 2013 Retiree Appreciation Day event. The Misawa Retiree Activities Office and the Misawa Military Retirees' Association thank all organizations and individuals who supported this event. -JJR



**Our Widows With Bouquets
The Bouquets Were Donated by the
Exchange Flower Shop**





日本人の方々のページ

アメリカの年金（SSA）と米国軍人遺族給付金（SBP）は日本の銀行へ自動振込みが可能となりました。今まで国際自動振込みはなく海外の年金とSBPの受け取りは、アメリカ合衆国財務所のチェック（小切手）だけでした。小切手はアメリカのドル\$では使用出来ず、日本の銀行で円に変える手続きが必要です。受取人は小切手の手続きしてからお金が口座に入金されるまで3～4週間、その上手数料も掛かります。小切手は毎月国際郵便で届きますが、たまに郵便の遅れや紛失もあります。それぞれの在日米軍基地のクレジットユニオン（信用金庫組合）はアメリカの国内の銀行と認め、よく自動振込み先として、小切手を現金にすることも出来ます。基地周辺に住んでる受取人は基地内でお金を下ろすことができますが、その他の受取人は、クレジットユニオンのキャッシュカードを利用し日本の郵便局のATMからお金を下ろすことができます。キャッシュカードは一日約6万円しか下ろせないのがちょっと不便です。多額を下ろす場合は電話、手紙、FAXで国際振込みを申し込むか基地へ行って下ろすしかなく、とても不便です。

日本の銀行へ自動振込みになれば小切手の紛失等の心配は無くなり、小切手を日本円に変えるわずらわしさ・手数料も無くなり、とても便利になります。

自動振り込みを始めるためには、日本の銀行へ申し込みが必要です。専用用紙1199-Iのダウンロードが必要で、英語が読めない方はちょっと難しいでしょう。もし自分のSSAやSBP金を日本の銀行へ申し込み希望の方は、こちらの事務所にご連絡お願い致します。手続きを最初から最後までお手伝いします。電話、手紙でも受け付け可能です。こちらの事務所（35th FW/CVR）の住所と電話はこのパンフレットの最後のページをご覧ください。

A special thanks to Mr. Hidetoshi Sato for his proof-reading of this article.-JJR
この記事の校正してくれたサト ヒデトシさんに特別感謝を申し上げます

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

Community News

Viet Nam War 50th Anniversary Ceremony



On Wednesday, 13 November, the Commissary hosted a Vietnam War 50th Anniversary Ceremony for our local Vietnam veterans and other retired veterans. Matt Whittaker, DeCA Commissary Manager, hosted the event. After a brief prepared statement explaining the significance of the remembrance and the flag that was specially designed for the event, there was a cake cutting and snacks provided for all the attendees. Event pins were also distributed to the veterans in recognition of their service as Vietnam Veterans. We sincerely appreciate DeCA and our local Commissary management for putting on the event.

-CMSgt (Ret) Dave Bar-



In Memoriam



Godwin Horibe 23 Nov 1925-15 Dec 2013

Godwin Horibe passed away in his home in Hachinohe last month on 15 December 2013.

Godwin leaves his wife Chie, and his son Tatsumi. Godwin was born in Fresno County, California. His family emigrated from Japan and became farmers in the Fresno area. Born in America, Godwin grew up as a typical American boy. When World War II began and the Japanese attacked Pearl Harbor, his family was among the 110,000 Americans who became objects of mistrust because of their race and national origin and they were ordered from their farm and interned in Camp Manzanar, in California. The family lost their farm, but they carried on the best they could in the internment camp.

In early 1942, the president authorized the formation of an all-volunteer regiment of Japanese-Americans, the 442nd, and the Japanese-American men in the camps were given the opportunity to declare their loyalty to the United States and to join the regiment. These men, whose families were still interned, put aside their angst and answered the call. Godwin was one of these men.

The 442nd valorously fought

numerous campaigns in Italy and became the most decorated unit of its size in American military history, earning 9,486 Purple Hearts of 14,000 men who served.

After the war, Godwin stayed in the army, served in Korea and Viet Nam, and retired at Camp Zama, his last assignment.

I had known Godwin about 25 years. My first wife and I often encountered him and his wife when we were picking mushrooms and wild vegetables around the base. Godwin enjoyed the outdoors and I sometimes ran into him at some of our favorite fishing spots as well as on base.

In 1990 I was doing a term paper for my degree at U of M, and I asked him if he knew of anyone who had been in the internment camps. That was how I found that his family had been interned and that he had fought with the 442nd in Italy. Since my paper was about the internment, Godwin gave me valuable insight, and my inclusion of an actual interview earned me an A+. Later when President Reagan formally apologized to all the Japanese-American families of this tragic event in America's history, I was gratified to help Godwin apply for and receive the \$20,000 token of apology from the American government.

Godwin Horibe kept to himself most of the time, and rarely told his story, even to his son. However, this was a man who set aside his bitterness at being considered less than an American, and jumped at the opportunity to help his country by laying his life on the line. You cannot help but respect such a man, for he did more than could ever be expected of a person in such circumstances. Thank you and rest in peace Godwin Horibe.

-JJR



Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is another combined issue of the Misawa Air Base RAO Newsletter, combining issues 3 and 4 of 2013.

This is the second time I have had to combine issues so 2013 was not quarterly but bi-annual. I chronically get behind as I work with retirees and widows, resolving issues, reporting deaths, updating data, and corresponding with DFAS and SSA. The previous combined issue printed copy got out late because of funding issues.

The regulation recommends but does not require a newsletter, and there is no recommended frequency, so in the interest of easing the work-load, as well as reducing cost, I am going to try a tri-annual publication in 2014; January-April, May-August, and September-December. I also ask for your help. Anyone can provide input of information or opinion. I will gladly edit and include your contributions in the newsletter. Contact me if you want to contribute.

-JIR

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, MMRA Treasurer. 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.

4 February 2014

1 April 2014

3 June 2014

5 August 2014

7 October 2014

2 December 2014

NEXT MEETING—TUESDAY, February 4th

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

Exchange: 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
 TRICARE: 226-6000
 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.