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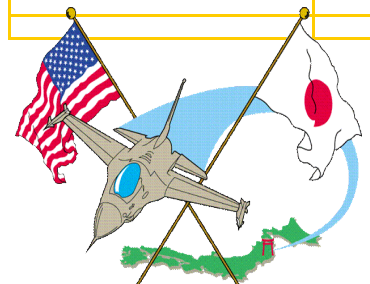
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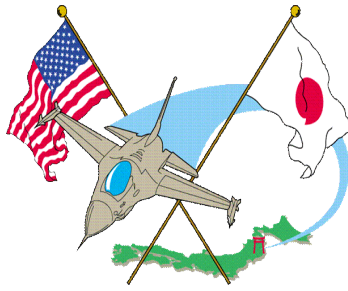
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2018



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Misawa AB Retiree

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.

New Features of the TRICARE Website

Tricare is changing. Take command of your health.

The TRICARE website is your first stop when you have questions about your benefit. At the start of the New Year, they introduced some redesigned features on the TRICARE website that make it easier for you to take command of your health. Beyond the new look and feel of the website, new features and tools will now help you find what you're looking for quicker. Check out these improvements to the TRICARE website:

- **Find Information Faster.** Need to compare TRICARE plans, find a doctor or find a phone number? Three new search wizards on the home page (<https://tricare.mil>) have been optimized to make sure you'll answer fewer questions and get to your results faster. Use the Find a TRICARE Plan, Find a Doctor and Find a Phone Number tools to see what plans you qualify for, locate a nearby provider or get contact information.
- **Understand Your Benefit.** TRICARE is changing, so the TRICARE website is better organized to help you quickly understand your benefit. Use the TRICARE website to know what's covered (<https://tricare.mil/CoveredServices>) or

what a qualifying life event (<https://tricare.mil/LifeEvents>) is. Need to submit a claim or file a form? You'll find "Forms and Claims" in the top navigation bar.

- **Access TRICARE On-the-Go.** According to Pew Research Center, half of smartphone users use their phone to look up health information, and 62 percent used their smartphone to look up a health condition. With that in mind, the TRICARE website has been improved for viewing on mobile devices.

And while you're here, now is the perfect time to tackle that to-do list. Below are just a few of the webpages that will help you do so:

- Schedule your next appointment (<https://tricare.mil/FindDoctor/Appointments>).
- Change your primary care manager (<https://tricare.mil/FindDoctor>).
- Review costs <https://tricare.mil/Costs>).

You can also find a TRICARE plan and a list of important phone numbers.

Take command of your health and your benefits in 2018.

Courtesy of www.tricare.mil





YOUR RAO STAFF



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TRICARE Online Tutorials

So you have been seen by a medical provider other than the military medical facility at the base. You had to pay out of your own pocket and now you are trying to get reimbursed by TRICARE. It can be a bit tricky if you have never done it before but TRICARE Overseas has taken the initiative to create online tutorials to help you wade through the process.

There are seven online tutorials available at <http://www.tricare-overseas.com/beneficiaries/claims/portal-tutorials>

You'll find help with:

- Registering as an Overseas Beneficiary
- The Beneficiary Portal which contains information about the content and features available.
- Learn how to search, view and submit Claims.
- You will find out how to maintain your personal information, grant access to family members and change your password in the Family Profile section
- You will learn how to contact TRICARE Overseas by the message function and how to submit a claim from within the Message Center

Courtesy of www.tricare-overseas.com By Lee Martin

Filing a TRICARE Claim On-line.

Folks who are overseas and need to file a claim for reimbursement of medical expenses can do so online. In order to do this you have to create an account with the TRICARE-Overseas website. Go to <http://www.tricare-overseas.com/beneficiaries/claims/claims-portal-login> and read the Privacy Policy. Then choose the DoD Self Service Logon if you have a DS user name and password and gives you access to DOD websites and affiliated TRICARE websites.

If you don't have a DS Logon, then scroll down to the TRICARE-Overseas.com logon. Click the Login link and then choose Create an Account from the resulting page.

After you have created an account, future visits can be made to the TRICARE-Overseas website directly from their homepage which you can find at: <http://www.tricare-overseas.com/>.

Open the website and scroll down to the Beneficiaries section and select Beneficiary Secure Claims Portal. Here you will find the option to use the DS login or the Tricare-Overseas.com Login. Click the link to the appropriate login and sign in.

Once you have logged on click the Claims link to submit a claim .

Follow the instructions on the following pages to complete the process. If you have a problem you can call International SOS using this Japan Free Dial number: 0120-983-990. This will get their English-speaking tech support. International SOS manages the program here in Japan.



DFAS

Federal Long-Term Care Insurance

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance for its enrollees, who are federal and U.S Postal Service employees and annuitants, active and retired members of the of the uniformed services, and their qualified relatives.

FLTCIP is a smart way to protect your income and assets and remain financially independent should you need long term care services at home, in a nursing home, or at another long term care facility.

Most health insurance programs, including the FEHB Program, TRICARE and TRICARE for Life provide little or no coverage for long term care. And long term care services can be very expensive. This is why the US Office of Personnel Management (OPM) sponsors a long term care insurance program for members of the federal family.

As mentioned above, FLTCIP is sponsored by the U.S. OPM as authorized by the Long-Term Care Security Act. OPM also regulates the FLTCIP and plays an important role in ensuring that the FLTCIP remains up-to-date and competitive; a valuable benefit not found in other long term care insurance programs.

As currently designed, the FLTCIP is managed by the John Hancock Life and health Insurance Company.

The programs benefits were designed specifically for the federal family of today and into the future.

Features and Services

- Home, assisted living and nursing home care. You can choose

your care setting, whether at home, in an assisted living facility, in a nursing home, or in a variety of other settings. Additionally FLTCIP covers care provided in the home by friends, family members and other unlicensed caregivers.

- Stay-At Home Benefit. The FLTCIP offers a stay-at-home benefit that can pay benefits for numerous options that support care in a home environment such as care planning visits, home modifications, an emergency medical response system, durable medical equipment, caregiver training and home safety checks.

- Portable Coverage. Once you have coverage, it is portable. You can keep it as long as you continue to pay the required premiums and have not exhausted your maximum life time benefit, even if you are no longer a member of an eligible group (for example, If you leave government employment before retirement). Maximum lifetime benefit means the total amount of money that we may pay for charges you incur for covered services. Your maximum lifetime benefit is equal to your benefit period (in days) multiplied by your daily benefit amount and is shown in your schedule of benefits. It may increase or decrease, as described in this Benefit Booklet, and is reduced as benefits are paid. If you have an unlimited benefit period, your maximum lifetime benefit is also unlimited.

- Guaranteed renewable. Your insurance coverage is guaranteed renewable. It can never be canceled by the insurance carrier as long as you pay your premiums. It cannot be canceled due to your age or a

change in your health.

- Waiver of Premium. Your coverage includes a waiver of premium. Once you have completed your waiting period, the waiver of premium feature allows you to stop paying premiums while you are receiving benefits.

Knowledgeable Program Representatives

The FLTCIP has extremely knowledgeable program consultants who can help you every step of the way. Whether you are requesting information, reviewing benefits or completing an application, these highly trained employees can help you decide on a plan that will best meet your individual needs.

One popular service requested from the FLTCIP is a personalized rate quote. Using the rate quote, program consultants can demonstrate the wide range of benefits available and the costs associated with each.

International benefits

Because the FLTCIP was designed exclusively for the federal family, it features international benefits that provide coverage for those who may require care outside the United States. When you receive such services, the pays benefits up to 80 percent of the benefit amounts shown on your schedule of benefits. If your schedule of benefits shows that you have an unlimited maximum lifetime benefit, benefits payable for any covered services you receive outside the United States will be limited to 10 years.

Courtesy of www.ltcfeds.com/start/index.html



INTERNAL REVENUE SERVICE

2018 Tax Information

Have you filed your taxes yet? No, huh? One of those who wait to the last minute? Well you still have a little time. US citizens and resident aliens living overseas as well as military on duty outside the U.S. are allowed an automatic 2-month extension without filing an extension request.

There are not many resources here in Misawa to help you file.

First of all there is the base Tax Advisor. Oh wait! There are no tax advisors at Misawa this year. I was informed by the base tax office that there are no official tax advisors on base this year. She referred me to the IRS website. So I went to the website and here is some of what I found.

The Interactive Tax Assistant is a tool that provides answers to tax law questions. It can determine if a type of income is taxable, if you're eligible to claim certain credits and if you can deduct expenses on your tax return. It also provides answers for general questions such as determining your filing status, if you can claim dependents, if you have to file a return among many other topics. Find this at <https://www.irs.gov/help/ita>.

You can also get help from the Volunteer Income Tax Assistance (VITA) program which offers free tax help to people who generally make \$54,000.00 or less. Persons with disabilities and limited English ability are also eligible to contact these folks. Volunteers provide free basic income tax return preparation assistance with electronic filing to qualified individuals.

There is also the Tax Counseling for the Elderly (TCE) program which offers free tax help for all taxpayers, particularly those who are 60 years of age and older. These volunteers specialize in questions about pensions and retirement-related issues unique to senior. You can find this info at <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>

You can also find out how much you owe, if anything. If you are an individual taxpayer, you can use this tool to see:

- Your payoff amount, updated for the current day
- The balance for each tax year for which you owe
- Up to 18 months of your payment history
- Key information from your current tax year return as originally filed.

Once you have viewed your information, you can select an electronic payment option or go directly to Get Transcript without having to log in again. Find this info at <https://www.irs.gov/payments/view-your-tax-account>

If you have a spouse who is not eligible to get a Social Security Number, they will need an Individual Taxpayer Identification Number (ITIN) before you can claim them on your tax return.

If your spouse does not have a number, you can file a Form W-7 which is a request for an ITIN. Also, this year some ITINs will expire. All ITINs not used on a federal tax return at least once in the last three years expired on 31 December 2017. Additionally,

all ITINs issued before 2013 with middle digits of 70, 71, 72 or 80 (i.e. 9XX-70-XXXX) also expired at the end of 2017. Get more info on ITINs at <https://www.irs.gov/individuals/individual-taxpayer-identification-number>.

So where can you file? Well, if you are a U.S. Citizen living overseas you can mail your paper tax return to:

Department of the Treasury
Internal Revenue Service Center
Austin, TX 73301-0215
USA

You can also file electronically, depending on your Adjusted Gross Income. There are a few e-file options available and your specific situation will determine which method you can use. Get details at: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>.

About Refunds: 9 out of 10 refunds are issued within three weeks. Some returns are more complicated and will take a longer to process. You can now check the status of your return online. "Where's My Refund?" Has the most up to date information on your refund. The tool is updated daily by the IRS webmasters. To use this tool, gather your SSN, filing status and the exact amount you are expecting your refund to be and go to <https://sa.www4.irs.gov/irfof/lang/en/irfofgetstatus.jsp>.

By Lee Martin





VETERANS ADMINISTRATION

Retiree Disability Compensation

So you have retired from the military and you are getting your retirement pay but you keep hearing folks talk about disability compensation. If you haven't looked into disability compensation, you may be denying yourself some additional income that you earned during your time in the military.

In this article we will look at different types of retirement disability compensation.

Basically, you can be retired as a result of your disability or you can make a claim to the Veterans' Administration (VA) for disability compensation even though you retired under normal circumstances. For those who retire under normal circumstances, you can make a claim to the VA.

Disability compensation is a tax free monetary benefit paid to veterans with disabilities that are the result of a disease or injury incurred or aggravated during active duty military service. Compensation may also be paid for post-service disabilities presumed to be related to circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are also designed to compensate for considerable loss of working time from exacerbations or illnesses.

Let me say right now, that just because you didn't file for disability compensation when you retired does not mean that you are out of luck. I didn't make my first claim request until I had been retired for six years.

The benefit amount is graduated according to the degree of the veteran's disability on a scale from 10 percent to 100 percent. Compensation may also be paid for disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they arise after service.

If you have dependents, an additional

allowance may be added if your combined disability is rated 30 percent or greater. Your compensation may be offset if you receive military retirement pay, disability severance pay or separation incentive payments. More information about compensation benefits amounts can be found on www.benefits.va.gov/COMPENSATION/rates-index.asp.

So who is eligible for these benefits? Here is the list.

People who had:

- Service in the Uniformed Services on active duty or
- Active duty for training or
- Inactive duty training and you were discharged other than dishonorable conditions and you are at least 10 percent disabled by an injury or disease that was incurred in or aggravated during active duty or active duty for training or inactive duty training.

Evidence is needed to prove your disability. You may submit medical evidence of a current physical or mental disability and evidence of a relationship between your disability and an injury, disease, or event in military service. Medical records or medical opinions are required to establish this relationship. You can contact your closest military installation to request an extract of your medical records.

The key to this eligibility is getting a determination by the VA that the claimed disability was service connected. The military medical records need to reflect that your disability was "Service Connected".

Under certain circumstances VA may conclude that certain current disabilities were caused by service, even if there is no specific evidence proving this in your claim. The cause of a disability is presumed for the following veterans who have certain diseases:

- Prisoners of War
- Vets who have certain chronic or tropical diseases that become evi-

dent within a specific period of time after discharge from service

- Vets who were exposed to ionizing radiation, mustard gas or Lewisite while in service.
- Vets who were exposed to certain herbicides such as by serving in Vietnam.
- Veterans who served in Southwest Asia during the Gulf War.

Additional Benefits for Eligible Military Retirees

If your disability is rates at less than 50%, you will receive that percentage of your retired pay tax free from the VA.

Concurrent Retirement and Disability Pay (CRDP) is a DoD program that allows some individuals to receive both military retired pay and VA disability compensation. Normally, such concurrent receipt is prohibited. Veterans do not need to apply for this benefit, as payment is coordinated between VA and the military pay center. To qualify for CRDP, Veterans must have a VA service-connected disability rating of 50 percent or greater, be eligible to receive retired pay, and retire from military service based on longevity, including Temporary Early Retirement Authority (TERA) retirees; **or** Retire due to disability with 20 or more years of service*; **or** Retire from National Guard or Reserve service with 20 or more qualifying years

Check out the following page for information on Combat Related Special Compensation which is another program that provides benefits for veterans depending on special circumstances.

For more information about Veterans' Affairs programs, check out <https://benefits.va.gov/benefits/>

By Lee Martin with data extracted from various Veterans Administration web sites.



VETERANS ADMINISTRATION

TRICARE Claim Filing Update

After you file your claim, VA will send a letter verifying receipt of your claim and notifying you of the information they need. This will include release forms they will need you to fill out in order to request files from civilian doctors you have seen.

- Be sure to read everything very carefully. Sometimes the dates can be wrong or VA might be asking for the wrong information. In addition, you may have better luck getting documents from doctors than will the VA. When you forward medical release letters to civilian medical providers for their records, be sure to follow up with a phone call to ensure they understand what you are requesting, especially for psychologists. Leave nothing to chance and never expect the VA will figure out how to contact these people for you.
- At the examination for conditions like PTSD, VA has examination criteria online. Google whatever condition to read about the experience of other veterans after their exams. This can help a lot. First, it will help you frame your condition in terms that the VA examiner will use in their analysis of your condition. Second, it will help you think through relevant dates and issues prior to the evaluation. This increases your credibility factor with the examiner.
- Write a one or two page summary about your condition. Use bullet points with brief explanations of each and every treatment for that particular condition. Be careful to not overwhelm your examiner. Ask if the examiner has viewed your C-File before the exam. If not, you may have a claim for a review if the examiner gives you an adverse finding. If the C-File is not present for the exam, be sure to note the fact. A lack of C-File can bias your exam and be cause for a new one if you do not get the results you think you deserve.
- Be patient. The whole process can take up to one year or longer. So, do not expect the cash to start flowing in quick enough to pay next month's rent.

Note that there are several conditions where the Department of Veterans Affairs (VA) will propose a reduction in a

veteran's service-connected disability rating. It is very important for all veterans to know that a proposal is not yet a decision, therefore, veterans have time to challenge the proposal to reduce their rating and to provide medical evidence as to why a rating should not be reduced at all, or not as much as VA proposes. Many VSOs suggest that veterans not send the "Notice of Disagreement" form [<https://www.vba.va.gov/pubs/forms/VBA-21-0958-ARE.pdf>] to "appeal" the proposal, as a veteran can only formally disagree with a decision or appeal an actual decision.

If a veteran asks for a personal hearing within 30 days of notification of a proposal to reduce their rating, the VA will not reduce the rating until the veteran has a chance to present appropriate evidence. If the VA continues paying at a veterans' current rate until a hearing has taken place (if necessary) and the veteran is not successful in convincing the VA not to reduce their rating, this may create an overpayment that the VA will definitely recoup from the veteran as soon as humanly possible. For certain conditions, when a veteran gets a high rating on a disability, a VA decision letter will oftentimes indicate that "since there is likelihood of improvement, the rating is not considered permanent and is subject to future review."

This means the VA will contact the veteran at some point in the future to re-evaluate the status of his/her disability. Disabilities such as Post Traumatic Stress Disorder (PTSD) or migraine headaches may improve with medication or sit-down talking therapy of some sort and is therefore, oftentimes, subject to future scrutiny and examination by the VA. It is very important if a veteran is service-connected for a condition the VA says is subject to future review that the veteran continues to see a medical provider to report current symptoms, which will factor into any future evaluation of the particular disability.

Another example of when VA will propose a reduction is when a veteran is service-connected for a Cancer. When Cancer is present and for a certain time after treatment stops, a veteran will be rated at 100 percent for this disability. However, if the Cancer goes into remission and the veteran is no longer undergoing any treatment such as radiation or chemotherapy, the VA will rate the veteran on the residuals of the Cancer. For example: if a veteran is service-connected for Prostate Cancer and was 100 percent during treatment and for a certain time after the treatment ends and the Cancer goes into remission, the VA

will propose a reduction to a percentage that reflects the residuals (side effects) the individual has such as urinary leakage, urinary frequency, erectile dysfunction, bowel urgency, the use of absorbent materials, and other factors related to treatment.

It is important to read the letter and understand what percentage is given for residuals (side effects), and that the veteran report to his doctor all residuals so when a veteran receives a proposal for a reduction, the veteran will know whether or not it accurately reflects residual symptoms and if not, have medical evidence to submit to request a higher rating.

Another example of a VA proposed reduction is if the veteran is receiving 100 percent disability under Individual Unemployability (IU), and the veteran does not return the form the VA sends every year asking for verification of employment status. If the veteran ignores the "IU Letter" and does not return the form to the VA, the VA may send the veteran a letter saying they are going to reduce the current rating to the combined rating held before the veteran was awarded 100 percent under IU.

The same holds true for letters the VA sends randomly to veterans receiving additional compensation for dependents (veterans rated at 30 percent or higher). This letter will ask a veteran to verify there has been no change in their dependent status. If the veteran does not respond, the VA will send a letter saying they are removing the dependent and that the veteran owes the dependent rate portion of their compensation back to the date they last had confirmed dependent information.

It is very important for a veteran to always report any change in dependent status to the VA, such as a divorce, death of a spouse, child who marries, death of a child, etc. Also, and of great importance, the veteran should always make copies of any documents sent to the VA. Many veterans have great success in sending documents to the VA with a certified stamp. That will show proof the VA received or did not receive the veterans' documents

Extracted from the Veterans' Resources.org bulletin, 180214.



VETERANS ADMINISTRATION

Combat Compensation Restores VA Pay Offset

Combat-Related Special Compensation is designed to restore military retirement pay that has been offset by Veterans Affairs compensation when evidence exists to confirm the associated disabilities are combat related.

For example, veterans currently rated for a disability of 10 percent with the VA, receive a check from the VA for \$133 each month, but their retired pay is reduced by that same amount. If the disability is found to be combat-related by the CRSC Review Board, they would continue to receive the monthly check from the VA for \$133 along with the remainder of the retired pay, and begin receiving an additional monthly check from CRSC for \$133.

Combat-related disabilities are those incurred with documented proof:

- In the performance of duty under conditions simulating war (exercises, field training).
- While engaged in hazardous service (flight, diving, parachute duty).
- Through an instrumentality of war (combat vehicles, weapons, Agent Orange).
- As a direct result of armed conflict.

Many disabilities that resulted from conditions during peacetime may meet the criteria for CRSC, said Tess Hatcher, CRSC office section chief at the Air Force Personnel Center.

As examples, Hatcher cites an aircraft mechanic who works on the flight line and begins to lose his hearing while in-service; a personnel technician who dives for cover during a simulated air raid and injures her shoulder; and a para-rescue Airman who makes a peacetime parachute jump and breaks his ankle upon landing.

There are a few prerequisites to consider before submitting an application. To meet the basic eligibility criteria to be considered for CRSC, veterans must:

- Be in a retired status
- Be entitled to retired pay that is offset by VA disability payments.

- Have at least a 10 percent VA disability rating.

“Please note that if you waive your military retirement for civil service credit, you are not eligible for CRSC,” said Hatcher.

For a claim form and more information, contact the CRSC office at: HQ AFPC/DPFDC 550 C Street West JBSA Randolph TX 78150-4708

People can also call the Total Force Service Center at 800-525-0102, send email to afpc.afcrsc@us.af.mil, or visit the CRSC website at <http://www.afpc.af.mil/Benefits-and-Entitlements/Combat-Related-Special-Compensation/> for a form and information.

Courtesy of the Afterburner Newsletter

VA Benefits Booklet

As veterans/retirees I'm sure you are aware that you are probably eligible for a range of benefits from the Veterans' Administration. But are you aware of all of these great bennies?

The VA publishes a booklet entitled “Federal Benefits for Veterans, Dependents and Survivors:”

It contains a wealth of information that veterans should be aware of including:

- Health care benefits
- Non-health care benefits
- Burial and memorial benefits
- VA facilities
- Important phone numbers

The booklet is available for download in PDF format on the VA website at: https://www.va.gov/opa/publications/benefits_book.asp.

By the way, there are also booklets for

- Family Member and Spouses
- Employees
- Business
- Forms and Publications
- Jobs

Find them at: https://www.va.gov/opa/publications/benefits_book.asp

National Vietnam Veterans Day



The Retiree Activities Office (RAO) in conjunction with the Misawa Base Exchange and the Misawa Commissary celebrated the National Vietnam Veterans Day on Thursday, 29 March 2018. We had the local Vietnam Veterans and retirees in attendance along with the Misawa Chiefs and First Sergeants. Colonel R. Scott Jobe our 35th Fighter Wing Commander helped in recognizing and thanking those veterans while providing comments concerning fighter aircraft tactics that were learned during the Vietnam War and are still used today in tactical aircraft training. Colonel Jobe and retired Chief Barton then cut the cake that was provided by the Base Exchange. The RAO provided display material as a 50th Anniversary Vietnam War Commemoration Partner along with personal memorabilia. We thank the Base Exchange and Commissary for their support for the event and those who attended for their participation.

Birthdates of our Military Services

US Army—June 14, 1775

US Navy – October 13, 1775

US Marines—November 10, 1775

US Coast Guard—August 4, 1790

US Air Force—Sept 18, 1947

Access to retiree publications of each service:

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

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

Marine Corps Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/SemperFidelis

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



MISCELLANEOUS

What Should I Ask My Doctor

Asking questions is key to good communication with your doctor. Be proactive and ask your doctor to define words or instructions that may be unclear. You can also ask about:

- Medical tests—Before having a medical test, ask your doctor to explain why it is important, what it will show, and what it will cost. Also ask how long it takes to get the results and how you will be notified.
- A diagnosis—A diagnosis identifies your disease or physical problem based on your symptoms and the results of exams and other tests. Ask the doctor to tell you name of the condition and why he or she thinks you have it. Ask how it may affect you and how long it may last.
- Your medication—Make sure you know the name of the drug and understand why it has been prescribed for you. Ask the doctor to write down how often and for how long you should take it. Make notes about any other special instructions. If you are taking other medications, herbs or supplements, make sure your doctor knows what they are so he or she can prevent harmful drug interactions. Let the doctor know if the medication doesn't seem to be working or if it is causing new problems.
- Words and Terms—There are likely to be terms your doctor uses that you may not understand. Do not hesitate to ask the meaning of anything you don't understand.

Here are other tips designed to help you remember the doctor's instructions. No matter what your age, it's easy to forget a lot of what your doctor says. Even if you are comfortable talking with your doctor, you may not always understand what he or she says. So as your doctor gives you information, it's a good idea to check that you are following along. Ask about anything that does not seem clear. For instance, you might say: "I want to make sure I understand. Could you explain that a little more?" or "I did not understand that work. What does it mean?" Another way to check is to repeat what you think the doctor means in your own words and ask, "Is this correct?" The tips are:

- Take Notes: Take along a notepad

and pen and write down the main points, or ask the doctor to write them down for you. If you can't write while the doctor is talking to you, make notes in the waiting room after the visit when the info is still fresh in your mind., or bring an audio recorder along and (with the doctor's permission) record what is said. Recording is especially helpful if you want to share the details of the visit with others.

- Get written or recorded materials. Ask if your doctor has any brochures, DVDs or other material about your health conditions or treatments. For example, if your doctor says that your blood pressure is high, he or she may give you brochures explaining what causes high blood pressure and what you can do about it. Ask the doctor to recommend other sources, such as websites, disease management centers, nonprofit organizations and government agencies that may have written or recorded information you can use.
- Talk to other members of the healthcare team. Sometimes the doctor may want you to talk with other health professionals who can help you understand and carry out the decisions about how to manage your condition. Nurses, physician assistants, pharmacists and occupational or physical therapists may be able to take more time with you than the doctor.
- Call or email the doctor. If you are uncertain about the doctor's instructions after you get home, call the clinic. A nurse or other staff member can check with the doctor and call you back. You could ask whether the doctor, or other health professional you have talked to, has an email address or online health portal you can use to send questions.

For more information about questions to ask the doctor during an appointment, you can call the organization or check the websites below:

- Centers for Disease Control and Prevention—1-800-232-4636 or www.cdc.gov
- Centers for Medicare and Medicaid Services—1-800-633-4227 or www.medicare.gov
- Medline Plus—National Library of Medicine / www.medline.gov
- Administration for Community Living—1-202-401-4634 or aclinfo@acl.hhs.gov or www.acl.gov

Courtesy of the National Institutes of Health—www.nia.nih.gov.



TRANSLATIONS

Here in the RAO we are fortunate to have an in-house English-Japanese translator.

I mostly use my translation skills for our widows who cannot read or write English, to do things like taxes, forms, and essential communications with the government and commercial enterprises, like insurance companies. That is a granted part of our RAO charter to assist all military retirees and their families.

I also will do translations for retirees who may need such services, such as medical reports, forms to be submitted to official Japanese organizations, and on-site translations, such as hospital admissions or in-patient/out-patient needs., or any official communication from a Japanese entity, such as bills, or an announcement from City Hall, etc.

All translations that I do in the office or on office-time as a service to our retirees and their families are **no-charge**. It's part of the job.

Occasionally, I may be asked to do a translation with some kind of deadline for a personal need of a retiree, such as applying for a license or ordering something, or construction, etc. Also, sometimes I may be asked to do an on-site translation for some reason, such as meeting with a contractor.

These kinds of services which are on my own time, and usually not related to RAO activities, and the person who is requesting is not financially challenged (in contrast to a widow living on Social Security only), I may ask a fee.

Even if I don't ask for a fee, and you feel like I should have, or you offer to pay and I refuse to take it, you are always welcome to make a donation to the MMRA.

- Joe Roginski



RECURRING INFORMATION and COMMUNITY

Retiree Survivor's Guide

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

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

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

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

myPay on YouTube

If you've never opened a myPay account, need help changing your myPay password or changing your email address in myPay, check out the online training tutorials available on YouTube. Go to https://www.youtube.com/playlist?list=PLhx_8nsfXqVjnv_WuYeXc84lmlHBMYe6a
Courtesy of myPay.dfas.mil

myPay Support on DFAS

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

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

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

Questions concerning specific pay account information should contact the servicing payroll office or the appropriate Customer Service rep as follows:

Military Retirees:
1-800-321-1080
Annuitants: 1-800-321-1080
Former Military Spouses:
1-888-332-7411

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

You can also access your pay statement from the Main Menu of the myPay website by clicking on the Payment Information option. If you have trouble reading the graphic version of your pay statement, you can click on the Text Version link. The text version of your pay statement lists all of your pay data item information in a single column.

Courtesy of myPay.dfas.mil

Where to Send Your Tricare Claim

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

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

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

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

Courtesy of www.tricare-overseas.com

International Direct Deposit

International Direct Deposit (IDD) is available to U.S. military retirees and

survivors living in eligible locations overseas. IDD electronically deposits funds on the first business day of the month to your foreign bank in the currency of the country of the receiving bank.

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

ID Card Appointments

For ID card appointments, go to: <https://rapids-appointments.dmdc.osd.mil/>
Click "Make an Appointment"
Lee Martin

VFW Town Hall

The Retiree Activities Office hosted a visit from VFW Post 1059 at Yokosuka NB for the purpose of presenting a Commanders Award to SSgt Logan Baker from the 35 CES Fire Department for his performance excellence. While here they conducted a Town Hall Meeting with 35 FW personnel answering questions about the VFW and providing the opportunity to a number of attendees to apply for Life Membership in the VFW.

They also recognized CMSgt (ret) Dave Barton with a Distinguished Leadership Award for support in promoting Americanism and Scholarship Programs for Misawa's Veteran's Families and their Children.

They further provided extensive information on our initiative here at Misawa to reestablish a VFW Post. We appreciate the visit by Post 1059 senior leadership and their support for these programs as well as the Profession of Arms Award at the Airmen Leadership School



By CMSGT (Ret) Dave Barton.



RAOはあなたのためにあります

1. 米軍定年退職者活動事務所(Retiree Activities Office—RAO)は米軍退職者、それらの家族、未亡人などのために、様々な面で役立ちます。人々に最新の情報を伝えるのはもちろんのこと、その他:緊急時の支援、援助—例えばアメリカ病院で治療を受けるのは無料ですが交通費は自費となります。支払いができない場合は該当する基地の三沢米軍退職者会(Misawa Military Retirees' Association—MMRA)救済基金でローンや補助金の援助を受けることができます。ご家族が死亡した場合—葬儀、火葬、それらの書類、その他必要な書類の完成、所得税申請、年金と恩給の申請、日本の銀行への年金と恩給の自動振り込み申請、書類の翻訳、現場での翻訳(入院、ベースの事務所、など)、遺言書の保管、基地病院での処方箋の受け取りと宅配の発送など。また、その他どんなことでもお気軽にご相談ください。

2. TRICARE(トライケア)とMEDICARE(メディケア)とは何ですか?

簡単に言えばトライケアは米国軍の健康保険制度です。アメリカ国内外で現役勤務軍人と退役した軍人とそれらの家族が利用できます。メディケアは、高齢者(65歳以上)のための米国国民健康保険制度です。しかし、メディケアは国内だけの制度です。我々のように海外(日本)に住んでいる場合は、メディケアを利用することができませんがトライケアの利用を続けるために、我々は65歳になったらメディケアの保険料を支払わなければなりません。その保険は、メディケア—パートBと呼ばれています。このメディケア—パートB保険への支払いがない場合、我々はトライケア保険を利用することができなくなります。メディケア—パートBに対する毎月の支払金額は、およそ120ドルです。それは、日本国民健康保険よりかなり高価です。日本の国民健康保険Iを利用することができるならば、それは非常に幸運です。メディケア—パートB保険は必要ありません。そして、米軍定年退職IDカードがあれば、いつでも基地の病院を無料で利用できます。

RAOの連絡先は: 0176-77-4428、メール: misawa.rao@us.af.mil
営業時間は月曜日から金曜日09-1500、日本語受付は月曜日と金曜日です。

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 フェデラル ベネフィット ユニット

(アメリカ大使館連邦年金部): 03-3224-5055



Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the 1st quarter 2018 edition of the Misawa Air Base RAO Newsletter. Lee Martin and I hope that you find useful information and interesting articles within.

The regulation governing Air Force RAOs recommends, but does not require, a newsletter, and there is no recommended frequency, but we do our best to do it quarterly.

We at the RAO are charged with the responsibility of getting information to you, our retired military community. Compiling a newsletter is one of the best ways to get information out to you but, frankly, it is a hell of a lot of work. Lee Martin and I ask for your help. We actually have a huge retired community around Misawa, including the six prefectures of Tohoku and territory of Hokkaido, representing all services and all the wars since WWII. You are a treasure of information and history. Don't let it all pass with you without sharing. Anyone can provide information, opinion, history, or even a good story. We will gladly edit and include your contributions in your newsletter. Send your contribution to:

misawa.rao@us.af.mil

MMRA Notes:

1. Membership dues are \$20 a year. If you have not paid your dues for 2016, please call the RAO or e-mail the RAO and talk to Dave Barton, the acting MMRA Treasurer. The Treasurer 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.

6 February 2018

4 April 2018

5 June 2018

7 August 2018

2 October 2018

4 December 2018

NEXT MEETING—TUESDAY, 5 June

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

Exchange: 0176-7788255-7 plus last 4 digits (*)
 HRO: 7460 (*)
 Manager: 7401(*)
 Gas Station: 7428 (*)
 Express (main base): 7433 (*)
 Express (North Area): 7435 (*)
 Base Operator: 226-1110 (0176-77-1110)
 Chapel: 226-4630 (0176-77-4630)
 Command Post: 226-9880/9881 (0176-77-9880)
 Commissary Officer: 226-3482 (0176-77-3482)
 Community Bank: 226-4070 (0176-77-4070)
 Credit Union Navy Federal: 1-617-938-5097
 US HQ: 1-888-842-6328
 Emergency Room:
 Non-Urgent: 226-6647 (0176-77-6647)
 Emergency- 911 / Off Base 0176-53-1911
 Fitness Center: 226-3982 (*)
 Golf Course: 1-281-657-1563 (*)
 Law Enforcement: 226-3600 (0176-77-3600)
 Library: 226-3068 (0176-77-3068)
 Medical/Dental Appointments
 Medical: 226-6111 (0176-77-6111)
 Dental: 226-6700 (0176-77-6700)
 Misawa Clubs
 Admin: 1-281-675-1560 (*)
 Catering: 1-281-657-1560 (*)
 Misawa Inn (Air Force Lodging) (*)
 Front: 222-0282 (0176-66-0282)
 Reservations: 222-0284 (0176-66-0284)
 Navy Gateway Lodging: (*)
 Front Desk: 226-3131 (0176-77-3131)
 Reservations: 226-4483 (0176-77-4483)
 Navy HRO: 226-4674 (0176-77-4674)
 Pass and Registration: 226-3995 (0176-77-3995)
 Red Cross: 226-3016 (0176-77-3016)
 FSS Auto Center "Pit Stop": 226-9486 (0176-77-9486)
 FSS HRO: 226-3108/9275 (*)
 Taxi: Official: 226-3328 (0176-77-3328) (*)
 Base Commercial (Kichi Cab): 1-469-375-7479 (*)
 Fm Off Base—0176-53-6481 (*)
 Theater: 1-469-375-7450 (*)
 Veterinarian 226-4502 (0176-77-4502)
 Weather Forecast: 226-3065 (*)

Numbers that begin with "1" require special dialing. When dialing from a cell, 03-4580-0135, wait for voice, then dial the number. For 226-222 numbers dial 0176-66 (for 222) or 77 (for 226) then the last four. (*) means use the Phone Tree

RAO mailing address in Japan

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

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

The Misawa Air Base **Retiree Activities Office** is an official activity organized in accordance with AFI 36-3106. The office is here to assist retirees from all military services in the Tohoku and Hokkaido regions of Japan. We can provide assistance in pay, taxes, social security, and personal/casualty affairs as well as other matters the retiree may need help with. We provide a focal point for retirees and/or their survivors with questions/concerns and work closely with the active duty community. Through the office and the activities of the Misawa Military Retirees Association we are able to provide assistance to indigent widows in the area with fuel, food and living expenses. The office is supplied and equipped through organizational funding, while being staffed entirely by volunteers.



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

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.