

2018



#### 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.

#### **My Social Security**

The Social Security Administration (SSA) recommends that all beneficiaries open a My Social Security account. The SSA provides this program that allows you to rest easy knowing that you're in control of your future.

So what does this program do for you? Well, if you are not yet receiving Social Security benefits, My Social Security allows you to:

- Request a replacement Social Security Card if you meet certain requirements
- Check the status of an application or appeal
- Get your Social Security Statement, to review:
  - Estimates of your future retirement, disability and survivors benefits;
  - Your earnings once a year to verify the amounts that we posted are correct
  - The Estimated Social Security and Medicare taxes you paid.
- Get a benefit verification letter stating that:
  - You never received Social Security ty benefits, Supplemental Security Income or Medicare
  - You received benefits n the past, but do not currently receive them. (The letter will include the date your benefits stopped and how much you received that year.
  - You applied for benefits but haven't received an answer yet.

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain criteria
- Report your wages if you work and receive Disability Insurance benefits
- Get your benefit verification letter
- Check your benefit and payment information and your earnings record
- Change your address and phone number
- Start or change direct deposit of your benefit payment

- Request a replacement Medicare card
- Get a replacement SSA-1099 or SSA-1042S for tax season.

To create a My Social Security account, go to https://www.ssa.gov/myaccount/ and click the Create an Account banner. First, you must provide some personal information about yourself. You also must give them answers to some questions the only you are likely to know the answers to. Next, you create a username and password that you will use to access your online account. Then you will select how you would like to receive a one-time security code by providing the email address you already registered or a text-enabled cell phone. They will send you this security code which you have to enter into the account creation web page within 10 minutes of receiving it. This protects you and keeps your personal Social Security information private.

Social Security maintains a robust cybersecurity system, but you are the most important factor in helping us keep your personal information safe.

You can read "How you Can Help Us Protect Your Social Security Number and Keep Your Information Safe" at https://www.ssa.gov/pubs/EN-05-10220.pdf.

If you have a security freeze, fraud alert or both on your credit report, you can still open a My Social Security account in person by visiting your local Social Security Office. You can also temporarily lift your security freeze or fraud alert to create your account online and then reinstate it as needed.

You can only create a My Social Security account using your own personal information and for your own exclusive use. You can not create or use an account on behalf of another person. You can never share the use of your account with anyone else under any circumstances. Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both.

By Lee Martin, with data extracted from ssa.gov



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#### VA Claims Circumstance Matrix

There are additional benefits that you may be eligible for based on a favorable decision for a VA benefit and/or based on special circumstances. These are known as derivatives.

There are three types of derivatives: Services Connected, Non-Service Connected and Circumstances. Each of these three have benefits for qualifying veterans.

Most of us are aware of the monetary benefit for service connected disabilities. But I was surprised to learn that there are also benefits for some non-service-connected conditions and non monetary derivatives for service-connected disabilities.. There are derivative benefits for:

- Medal of Honor winners.
- Former Prisoners of War
- Vets with service-connected disability with anatomical losses or impairment due solely to service connected disabilities.
- Service-connected vets with disability rated at 50% percent or more may qualify for a Home Improvement Specially Adapted grant for a non-service connected condition
  - Your outer clothing was permanently damaged by a wheelchair, prosthetic or orthopedic device that you use for your service-connected condition, or your outer clothing was permanently damaged by the medication you take for your service-connected skin condition.
- You separated from the military with a total disability rating



- You are a beneficiary of Servicemembers' Group Life Insurance, Traumatic Service members' Group Life Insurance, Family Servicemembers' Group Life Insurance or Veteran's Group Life Insurance.
- You have a new service-connected disability
- You are receiving surgery or you have a joint that is immobilized by a case without surgery for a service connected disability
- You are hospitalized for more than 21 days for a service connected disability.
- You recently separated from military service with an unstable disability and are likely not selfsufficient.
- You have an Individual Unemployability rating by VA.
- You have a new disability or an existing disability, which was aggravated during medical treatment, vocational rehabilitation or while participating in compensated work therapy.
- You are a male or female Veteran who served in the Republic of Viet Nam or the Korean DMZ and your biological child is born with a covered birth defect.
- You are separating from military service within 180 days or you are separated from military service less than one year.
- You have a current eligibility for a VA education program.
- You are a spouse or dependent child of Service member who dies in the line of duty.
- You are the spouse or dependent child of a Veteran you died from a disability related to military service.
- You are the parent of a Servicemember who dies in the line of duty or Veteran who died from a disability related to military service.

There are more situations that can earn a benefit for the veteran. See it all as well as the benefits available to each situation at <a href="https://benefits.va.gov/benefits/derivative\_nsc.asp">https://benefits.va.gov/benefits/derivative\_nsc.asp</a>

Courtesy of VA.gov.



#### **Veterans Administration**

# Vocational Rehabilitation and Employment (VR&E) Program

Are veterans residing overseas able to participate in the VR&E program?

The VR&E Chapter 31 Program is available to veterans residing overseas. To meet the criteria for VR&E overseas, a veteran must have legal residence in foreign area. In order to meet this criteria, a veteran must have one of the following:

- Veteran has accepted employment overseas
- Veteran is married to a foreign national
- Veteran is the spouse of an active duty servicemember who is assigned overseas
- Veteran is accompanying his/her spouse who is employed overseas.

If a veteran meets any of the above criteria, he/she may complete and submit a VA form 28-1900, Application for Vocational Rehabilitation. This application may be completed online via eBenefits at:

https://www.ebenefits.va.gov/ebenefits/homepage).

Once this application has been received and processed, the Pittsburgh VR&E will reach out to the veteran for initial contact via email regarding the VR&E application and will provide documents for the veteran to complete to assist in the eligibility and entitlement process for VR&E services.

The veteran will then work with a Vocational and Rehabilitation Counselor (VRC) who will conduct a comprehensive evaluation and entitlement determination for the VR&E program. The VRC will also work closely with the veteran with vocational exploration efforts in order to identify a suitable career goal that will match the veteran's interests and aptitudes and will be employable in the area for which the veteran resides.

A rehabilitation plan will be devel-

oped, which will outline the veteran's selected career goal and objectives to achieve this goal. The VR&E program will cover all of the required tuition, fees, books, and supplies associated with the veteran's program of study. The Veteran will receive a subsistence allowance that will assist him/her with living expenses while participating in training. If eligible, the veteran may elect to receive this subsistence allowance at the Post 9-11 rate of pay.

In addition to the monetary support, the veteran will receive case management, follow-up counseling, employment assistance, and oversight to facilitate the successful completion of this plan.

Should you have any additional questions regarding the VR&E program overseas, please contact the Pittsburgh VR&E Division at 412-395-6070.

#### Service-Disabled Veterans Insurance

Did you miss the Veterans' Group Live Insurance application deadline? Having trouble finding coverage from a private insurer due to your health? Service-Disabled Veterans' Insurance (S-DVI). May be just what you need.

The S-DVI program was established in 1951 to meet the insurance needs of certain veterans with service connected disabilities. S-DVI is available in a variety of permanent plans as well as term insurance. Policies are issued for a maximum face amount of \$10,000.

You can apply for S-DVI if you meet the following 4 criteria:

- You were released from active duty under other than dishonorable conditions on or after April 25, 1951
- You were rated for a serviceconnected disability (even if only 0%)
- You are in good health except for any service-connected conditions
- You apply within 2 years from the date VA grants your new service-

connected disability.

Note: An increase in an existing service-connected disability or the granting of individual unemployability of a pervious rated condition does not entitle a veteran to this insurance.

You can apply for basic S-DVI using the S-DVI online application at:: https://www.insurance.va.gov/Sdvi/AreYouEligible/de2931c3-0137-4a85-8802-7da001f12d71.

You can also download VA Form 29-4364 (Application for Service-Disabled Veterans Life Insurance from the VA forms page at: https://www.benefits.va.gov/INSURANCE/forms/29-4364.htm.

You can also download VA Pamphlet 29-9 for premium rates and a description of the plans available. Download it at <a href="https://www.benefits.va.gov/INSURANCE/forms/29-9.htm">https://www.benefits.va.gov/INSURANCE/forms/29-9.htm</a>

Under certain conditions, the basic S-DVI policy provides for a waiver of premiums in case of total disability. Policyholders who carry the basic S-DVI coverage and who become eligible for a waiver of premiums due to total disability can apply for and be granted additional Supplemental S-DVI of up to \$30,000.

Get the full story at: https://www.benefits.va.gov/insurance/s-dvi.asp?
utm\_source=newsletter&utm\_medium
=govdelivery&utm\_campaign=april2018&utm\_t
erm=s-dvi&utm\_content=readmore
&utm\_campaign=april2018&utm\_ter
m=s-dvi&utm\_content=readmore

FYI, The VA has a YouTube Channel to help you understand available benefits. Find it at: https://www.youtube.com/user/vavetbenefits/videos? disable polymer=1

Courtesy of benefits.va.gov



#### VETERANS ADMINISTRATION

# 9 Tips on Obtaining Missing Military Records

Of the 16 million Americans who served in World War II, its expected that abut a half-million are still alive as of the end of 2017.

Many veterans of this and other conflicts will take with them stories of service that can't be replaced. Some will have earned commendations they mentioned only in passing, or ignored out of modesty, or locked away alongside painful memories.

Family members who want to learn more about their relative's service, even those in service themselves, may have limited knowledge when it comes to navigating an archive process that, with a bit of persistence, can provide more than a just a few dates and places.

The Military Times sought advice from the National Personnel Records Center, as well as the curator of the Military Times Hall of Valor, to provide some basic steps on the path to piecing together a personal history.

Here are their nine tips:

- Veterans or next of kin seeking records can visit the National Archives website (https://www.archives.gov/ veterans/military-service-records) to learn the basics. Many requests can be filed electronically. Be sure to have a Social Security Number, service number if applicable. dates of service and other basic information at the ready. You can get a printable version of Standard Form 180, Request Pertaining to Military Records at: https://www.archives.gov/veterans/ military-service-records/standardform-180.html. This form most likely will grant eventual access to all relevant information, provided it can be filled out as completely as possible. As the curator said "With more than 60 million records at NPRC, even what one considers a unique name may not be unique.
- More than half of the 1.2 million military records requests received by NPRC involve separation documents. Because these documents are key to receiving various benefits, they are prioritized by the center. Officials said nearly 94 percent of these requests that didn't involve records destroyed or damaged in the 1973 fire were processes in less than 10 days.

Other requests average about 24 • days.

- If you are after materials such as clothing issuances, leave requests or similar documents, you may have to re-submit your request after receiving the file in question. Under a policy outlined at Archives.gov, the NPRC provides only copies of key documents and extracts of vital information, rather than a copy of every document in a personnel and/or medical file. Requests since late 2009 have included an explanation of this policy, per the website.
- NPRC tasks some of its staff exclusively with high-priority requests, such as veterans facing a medical emergency or family members seeking replacement awards prior to a funeral. Online submission portals and the SF-180 include sections where these requests can be explained fully. Be sure to include such details if they apply.
  - Even service members who have retained complete military records from their time of discharge may be missing honors and awards they earned without realizing it. The curator cited three examples of high-level honors that came after the recipients took off the uniform:
    - The Silver Star didn't exist as a medal until 1932. Prior to 1932, distinguished service members received Citation Stars from their commanding general to denote their accomplishments. These Stars were upgraded to the Silver Star but the member had to request it.
    - Soldiers who earned the Combat Infantry Badge or Combat Medic Badge during WWII are eligible for a Bronze Star Medal thanks to a directive from Gen. George Marshall in 1947. Again, this had to be requested.
    - The Prisoner of War Medal was established in 1985 and targeted Vietnam War era POWs but any service member who spent time in captivity is retroactively eligible. One more time, they have to request it.

- A July 12, 1973 blaze at the NPRC's military personnel records building in St. Louis took out up to 18 million personnel files, including 80 percent of those belonging to soldiers discharged between 1 Nov 1912 and 1 Jan 1960, and 3 out of 4 airmen discharged prior to 1 Jan 1964, whose names came after James E. Hubbard in the alphabet. While individual records were lost in that fire, the unit records-including histories, action and morning reports as well as general orders for awards to individuals within the unit- are warehoused at the National Archives and may help retrieve some of those service members' data.
- NPRC officials said outpatient and inpatient medical records can be the most troublesome to recover. NPRC likely won't have the records if inpatient treatment took place within the last three years as these remain at the respective medical facility or if it involves a veteran discharged from the mid 1990s through 2014.
- Some people think they need the cooperation of a congressperson to assist them in their request process. This is not necessary. Online submissions and standard forms make outside help unnecessary, especially for requests involving separation documents.
- Full details on burial and inurnment eligibility at Arlington National Cemetery are available at the cemetery's official website at <a href="https://www.arlingtoncemetery.mil/">https://www.arlingtoncemetery.mil/</a>.

They include eligibility for service members who received the Medal of Honor, a service cross, a Distinguished Service Medal, Silver star or a Purple Heart. Separation documents nearly always reflect these awards and will serve as proof of eligibility. Requesting these documents are the first step though more research may be required if the documents are not available or do not include relevant information that can be corroborated via other sources, such as general orders.

Courtesy of www.militarytimes.com



#### INTERNAL REVENUE SERVICE

#### IRS Impersonator Scam

The Internal Revenue Service (IRS) warns that crooks are impersonating the IRS to get banking and other personal information.

The IRS states that there is a new twist tied to an old scam aimed at international taxpayers and non-resident aliens. In this scam, criminals use a fake IRS Form W-8BEN to solicit detailed personal identification and bank account information from victims. For more on the old scam, go to https://www.irs.gov/privacy-disclosure/fake-form-w-8ben-used-in-irs-tax-scams.

The Form W-8BEN is a legitimate U.S. tax exemption document, however, it can only be submitted through a withholding agent. In the past, fraudsters have targeted non-residents of the U.S. using the form as a lure to get personal details such as passport numbers and PIN codes. The legitimate IRS Form W-8BEN does not ask for any of that information. The phony letter or fax also refers to a Form W9095, which does not exist. Furthermore, the IRS doesn't require a recertification of foreign status. If this affects you, you can find more about a withholding at: https://www.irs.gov/ individuals/international-taxpayers/ withholding-agent.

Scam variations—Be alert to bogus letters, emails and letters that appear to come from the IRS or your tax professional requesting information. Scam letters, forms and e-mails are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. These phishing schemes may seek personal information, including mother's maiden name, passport and account information in order steal the victim's identity and their assets.

Please note that the IRS does not:

- Demand that people use a specific payment method, such as a prepaid debit card, gift card or wire transfer. The IRS will not ask for debit or credit card numbers over the phone. For people who owe taxes, make payments to the United States Treasury or review <a href="https://www.IRS.gov/payments">https://www.IRS.gov/payments</a>.
- Demand immediate tax payment. Normal correspondence is a letter in the mail and tax-payers can appeal or question what they owe. All taxpayers are advised to know their rights as a taxpayer. See <a href="https://www.irs.gov/taxpayer-bill-of-rights">https://www.irs.gov/taxpayer-bill-of-rights</a>.
- Threaten to bring in local police, immigration officers or other law enforcement to arrest people for not paying. The IRS also cannot revoke a license or immigration status. Threats like these are common tactics that scam artist use to trick victims into believing their schemes.

Taxpayers who receive the IRS phone scam or any IRS impersonation scam should report it to the Treasury Inspector General for Tax Administration at the IRS Impersonation Scam Reporting website. You can do this at <a href="https://www.treasury.gov/tigta/contact report scam.shtml">https://www.treasury.gov/tigta/contact report scam.shtml</a>.

You should also report it to the IRS by emailing to *phishing@irs.gov* with the subject line of "IRS Impersonation Scam".

Courtesy of IRS.gov

#### **Home Business Owners**

The Internal Revenue Service says that small business owners who work from a home office may be overlooking a common tax deduction.

The IRS encourages small business owners to explore the guidelines surrounding home office deductions so they understand the legal guidelines and options available. More details are available in Publication 587 (https://www.irs.gov/publications/p587).

As part of National Business Week, the IRS highlighted a series of tips and resources available to small and home business owners. For someone considering claiming the home office deduction, there are two options available.

Regular method. This requires computing the business use of the home by dividing the expenses of operating the home between personal and business use. Direct business expenses are deductible and the percentage of the home floor space used for business is assignable to indirect total expenses.

Simplified method. This method has a prescribed rate of \$5 a square foot for business use of the home. There is a maximum allowable deduction based on up to 300 square feet. This option requires completion of a short worksheet in the tax instructions and entering the result on the tax form. For more info, go to https://www.irs.gov/newsroom/for-small-business-week-irs-offers-tips-to-small-business-owners-about-the-overlooked-home-office-deduction



#### **TRICARE Overseas**

#### TRICARE Compliments, **Grievances and Appeals**

#### What Is A Compliment?

A compliment is described as any verbal or written expression of satisfaction or appreciation beyond the normal thank you for assistance.

How Can I Compliment My Provider?

Beneficiaries can compliment services they have received from the TOP providers via email at: TOP-GlobalQualityAssu@internationalsos. com

#### What Is A Grievance?

other representative of an eligible ficiary. beneficiary may file a grievance.

Overseas Program (TOP) Contractor su@internationalsos.com is responsible for investigating and . resolving all grievances. Grievances of receipt. Following resolution, International SOS will notify the party separate email. submitting the grievance that the review is complete.

Grievances may include such issues as:

- The quality of health care or services (e.g., accessibility, appropriateness, level of care, continuity, timeliness of care)
- The demeanor or behavior of providers and their staffs
- The performance of any part of the health care delivery system
- Practices related to patient safety.

How Can I File A Grievance?

The following information is required for International SOS to investigate and work toward resolving your emailed grievance:

- Contact Information, including:
  - Beneficiary's name, address, and telephone num-
  - Individual or institutional provider contact details
- Beneficiary's date of birth
- A description of the issue or concern, including:
  - Date and time of the event
  - Name of the provider(s) and/or person(s) involved
  - Location of the event (address)
  - The nature of the concern or complaint
  - Details describing the event or issue

Note: If you are not the involved beneficiary and the beneficiary is age A grievance is a written complaint 18 or younger, the adult beneficiary or concern about a non-appealable must complete the 'Authorization to issue regarding a perceived failure by Disclose' form, so that International any member of the health care deliv- SOS can respond directly to you. If we ery team. Any TRICARE civilian or do not receive an 'Authorization to military provider, TRICARE benefi- Disclose' form, then International SOS ciary, sponsor, parent or guardian or will respond directly to the adult bene-

To file a grievance by email, use this International SOS as the TRICARE email address: TOPGlobalQualityAs-

\*Note: To protect your personal are generally resolved within 60 days information, send the documents password-protected with the password in a

> Grievances can also be mailed to International SOS at the following address, using the PDF form available at the link at the end of this article:

International SOS Government Services, Inc.

Reconsideration/Grievances Depart-

P.O. Box 11570 Philadelphia, PA 19116 USA

To learn more about grievances, including what to submit and what can be appealed, visit www.tricare.mil/ appeals or www.tricare.mil/grievance.

If you have any questions about the grievance process, please contact your TOP Regional Call Center using http:// Courtesy of www.tricare-overseas.com

www.tricare-overseas.com/contact-us or send an email to the TOP Quality Assurance team at: TOPGlobalQualityAssu@internationalsos.com

**Note:** To protect your personal information, please ensure when sending this document via email, that you send it as a password protected attachment, with the password sent in a separate email.

#### What Is An Appeal?

An appeal under TRICARE is an administrative review of program determinations made under the provisions of law and regulation. Beneficiaries who disagree with certain decisions related to their benefits made by Defense Health Agency (DHA) or by International SOS/TOP have the right to appeal that decision.

How Does The Appeal Process Work?

The appeals process varies, depending on the nature of the appeal. The specific appeal requirements and processes can be found by visiting: http:// tricare.mil/appeals

Those following areas that may be subject to appeal within the TRI-CARE Overseas Program are considered factual determinations:

- A decision denying TRICARE payment for services or supplies received.
- decision denying preauthorization for requested services or supplies.
- A decision terminating TRI-CARE payment for continuation of services or supplies that were previously authorized.

For additional information about factual determination processes, visit: http://tricare.mil/appeals

For more information on this article or for forms mentioned in this article go to:

http://www.tricare-overseas.com/ beneficiaries/resources/complimentsgrievances-and-appeals.



#### **HEALTH ISSUES**

#### **Avoid the Latest Medicare Scam**

New Medicare Cards that do not contain your Social Security Number (SSN) are on the way. These new cards will have a new Medicare Number and these new cards have spawned a new scam.

Scammers may call you about your new Medicare card to trick you into sharing your personal information like your personal or private information to get your new Medicare Number. There are very limited situations in which Medicare can call you.

Medicare, or someone representing Medicare, will only call you and ask for personal information in these situations:

- A Medicare health or drug plan can call you if you're already a member of the plan. The agent who helped you join can also call you.
- A customer service representative from 1-800-Medicare can call ou if you've called and left a message for a rep to call you back.

Only give personal information like you Medicare Number to doctors, insurers acting your behalf, or trusted people in the community who work with Medicare, like your State Health Insurance Assistance Program (SHIAP) rep.

Here are tips to help you avoid Medicare scams:

- Guard your Medicare Number and card as you do your SSN and other important data.
- Only give your Medicare number to doctors, pharmacists, other health trust to work with Medicare on your behalf.
- Hang up on fraudsters. If someone shouldn't have. asks you for your information, for money, or threatens to cancel your Courtesy of www.medicare.gov health benefits if you don't share personal information. Then call

Medicare at 1-800-Medicare to report the contact.

This is how Medicare uses your personal information. The law requires Medicare to protect the privacy of your personal medical information. It also requires them to give you this notice so you can know how they may use and share your personal medical information they have about you.

They must provide your info to:

- You, someone you have designated or someone who has a legal right to act for you.
- The Secretary of the Department of Health and Human Services, if necessary.

Medicare may use or provide your info to pay for your health care and to operate Medicare. For example:

- Medicare Administrative Contractors use your information to pay or deny your claims, collect you premiums, share your benefit payments with your other insurers, or prepare your Medical Summary Notice.
- They may use your information to provide you with customer services, resolve complaints you have, contact you about research studies and make sure you get quality care.

For more info on how Medicare uses your data, please check out: https://www.medicare.gov/forms-helpand-resources/privacy-practices/ privacy.html

Visit https://medicare.gov for more care providers, or people that you tips on preventing fraud and what to do if you think you shared your personal information with someone you

#### TRICARE Retiree **Dental Program**

The TRICARE Retiree Dental Program is a voluntary dental plan. You can enroll if you are a:

- Retired service member or family member
- Retired Guard or Reserve member or family member
- Medal of Honor recipient or family member.
- Survivor

The plan is available in the Untied States and all overseas locations

The program covers a wide variety of dental services such as:

- Exams, cleanings, fluorides, sealants and x-rays
- Fillings and root canals
- Gum surgery, oral surgery and extractions
- Crowns and dentures
- Orthodontics

Delta Dental is the TRICARE Retiree Dental Program contractor. You can enroll and create an account with them

- View benefits
- Add or delete family members
- Make a payment
- Track your claims

For more info or to enroll, to https:// tricare.mil/CoveredServices/Dental/TRDP

#### **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.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

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



#### **HEALTH TIPS**

#### **Getting Fit for Life**

Don't derail your exercise progress with a preventable injury. Here some things you can do to make sure you are exercising safely:

- Start slowly, especially if you haven't been active for a long time. Little by little, build up your activities and how hard you work at them.
- Don't hold your breath during strength exercises. That could cause changes in your blood pressure.
- Use safety equipment. For example, wear a helmet for bike riding or the right shoes for walking or jogging.
- Unless your doctor has asked you to limit fluids, be sure to drink plenty of fluids when you are doing activities. Many older adults don't feel thirsty even if their body needs fluids.
- Always bend forward from the hips, not the waist. If you keep your back straight, you're probably bending the right way. If your back "humps," that's probably not proper form.
- Warm up your muscles before you stretch. Try walking and light arm pumping first.

So, who should exercise? Almost anyone, at any age, can do some type of physical exercise. You can still exercise even if you have a health condition like heart disease or diabetes. In fact, physical activity may help. For most older adults, brisk walking, riding a bike, swimming, weight lifting, and gardening are safe, especially if you build up slowly. But check with your doctor first if you are over 50 and you aren't physically active.

For more information, check out the NIH web pages below.

https://www.nia.nih.gov/health/exercise-and-physical-activity-getting-fit-life.

#### Overcoming Roadblocks to Healthy Eating

There are some common problems that can make it harder for older people to follow through on smart food choices. We have a problem-solving suggestions that can help with issues like:

- Being tired of cooking or eating alone.
- Having problems chewing or swallowing food
- Food tasting different
- Feeling sad and not wanting to eat
- Not being hungry
- Having trouble getting enough calories
- Physical problems that are making it hard to eat
- Food and medicine interactions
- Lactose intolerance
- Weight problems adding to frailty

Go to https://www.nia.nih.gov/health/overcoming-roadblocks-healthy-eating?utm\_source=20180312\_nutritionbarriers&utm\_medium=email&utm\_campaign=ealert to find suggestions to help with these issues.



#### **New Shingles Vaccine**

A new shingles vaccine is rolling out across the Military Health System, and health care experts say it's a game changer. The vaccine, Shingrix, is recommended for healthy adults 50 and older to prevent shingles, a painful skin rash that can have debilitating long-term effects for older people.

"Who's at risk for getting shingles? Anyone who's had the chickenpox,"

said retired Air Force Col. David Hrncir, an allergist-immunologist at Lackland Air Force Base in San Antonio.

According to medical literature, Hrncir said, "Anywhere from 90 to 99 percent of people now over the age of 40 had chickenpox, before there was a chickenpox vaccine. About one-third will get shingles at some point in their lives, if they're not protected."

An earlier shingles vaccine was introduced in 2006, said Hrncir, who's also director of the Defense Health Agency Immunization Healthcare Branch Regional Vaccine Safety Hub. But that vaccine was for people 60 and older when it first came out, and only about 70 percent effective in offering full protection against the virus.

"People who had the old vaccine will benefit from getting the new one," Hrncir said. "Also, shingles can recur. So even if you've already had shingles, get the new vaccine."

The Centers for Disease Control and Prevention offers recommendations about those who should not get the new vaccine. Find them at: <a href="https://www.cdc.gov/vaccines/vpd/shingles/public/shingrix/index.html">https://www.cdc.gov/vaccines/vpd/shingles/public/shingrix/index.html</a>

A virus called varicella zoster causes shingles. It's the same virus that causes chickenpox. After chickenpox clears, the virus stays dormant in the body. Health care experts don't know why, but the virus may erupt many years later as shingles.

Col Hrncir said Lackland began Shingrix vaccinations in February. Current availability at other military treatment facilities may vary because it's a new vaccine, said Air Force Lt. Col. Heather Halvorson, deputy chief of the Defense Health Agency Immunization Health Care Branch. Patients should contact their local MTF to verify the vaccine is available, she said.

Learn about TRICARE coverage of this vaccine at: https://tricare.mil/vaccines.

Courtesy of www.health.com



#### COMMUNITY and RECURRING INFORMATION

#### **2018 Retiree Appreciation Day Date Set**

The 18th Annual Misawa Air Base Retiree Appreciation Day has been set for September 29th, 2018.

The format is exactly the same as in previous years—breakfast at O'Club with the leadership and the cake-cutting, drawing Med Group activities and events in the Exchange foyer from 10 am to noon.

Breakfast is free for each retiree and one guest, and we ask that you RSVP by contacting one of the staff of the Retiree Activities Office (RAO) or one of the officers of the Misawa Military Retirees' Association (MMRA).

#### **IN MEMORIUM**

#### **EODC** (Ret) Benjamin Irving Christenson

#### 18 December 1977—3 June 2018

Retired Navy Explosive Ordnance resentative. Disposal Chief Benjamin Irving Chris-Misawa Air Base on the third of June.

He is survived by his wife, Capt Jemelyn Christenson, head nurse in the 35th Medical Group, and his two sons, Ben Jr., and Craig.

Chief Christenson was well-liked for his cheery attitude, willingness to help Annuitants: 1 -800-321-1080 and volunteer around the base, and his Former Military Spouses: social activities.

If we do get more information on EODC Christenson's life and career, we will share in the next issue.

#### **Retiree Survivor's Guide**

Benefits is available on the Library listed above. page of the Air Force Retiree Services website.

formation about most federal bene- the Payment Information option. fits and entitlements available to If you have trouble reading the direct deposit. eligible family members of de- graphic version of your pay stateceased retired Airmen, and it ex- ment, you can click on the Text plains various application processes. People can direct specific ques- your pay statement lists all of your tions to the government agency ad- pay data item information in a sinministering the benefits or discuss gle column. these matters with an Air Force Courtesy of myPay.dfas.mil casualty assistance representative.

#### 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- son, WI 53707-7985 USA 7411 or commercial at (216)552-5096. You can also call DSN to claims in the United States and 580-5096. This support line is available Monday through Friday, 8am to 5pm, Eastern Time.

The Centralized Customer Support Unit can provide assistance on P.O. Box 7890 Madison, WI how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your pass-

For all other payroll information, please contact your servicing pay office or your customer service rep-

Questions concerning specific tenson passed away in his quarters on pay account information should contact the servicing payroll office overseas.com or the appropriate Customer Service rep as follows:

Military Retirees:

1-800-321-1080 1-888-332-7411

Military retirees that are in a nonpay status due to a VA Waiver or Combat Pay can still access myPay but will have limited options available. Questions should be referred A Retiree Survivor's Guide to to the customer service

statement from the Main Menu of 2016 is most recent) for specific This guide provides general in- the myPay website by clicking on details and instructions to use the Version link. The text version of

#### Where to Send Your Tricare Claim

Non-active duty, TRICARE Pacific: send to TRICARE Overseas Program, P.O. Box 7985, Madi-

TRICARE For Life (TFL) U.S. territories (American Samoa, Guam, the Northern Mariana Islands. Puerto Rico and the U.S. Virgin Islands) send to WPS TFL, 53707-7890 USA.

Source: The 2011 Publication for TRI-CARE 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-

#### 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 section Misawa RAO Newsletter (go to misawa.rao.org and search ar-You can also access your pay chived newsletters (April-June new DD1199-I for international

#### **ID Card Appointments**

For ID card appointments, go to: https://rapids-appointments.dmdc

Click "Make an Appointment" Lee Martin



### あなたのRADはこんな事も出来ます

我々は米軍退役軍人支援事務局(RAO)「アクティビティオフィス」は定年退職米軍人とそれらの家族を支援する役割を担い、以下の事をお手伝いします:

- 1.公文書の文通、完成、申し込みの援助。例えば:米国年金、SBP(米軍遺族給付金)、(VA)米国在郷軍人局、所得税申告や文通、パスポートの更新など。
- 2. 家族の中で死者が出た場合のアメリカと日本のそれぞれの政府 各局への文通、生命保険、葬儀に関する手続き、遺言書の執行、 親戚との文通など。
- 3. 米軍の健康保険制度(TRICARE)の給付の申し込みと文通。
- 4. 日本語をできるススタッフもいます。英和一和英の翻訳、通訳 サービスもあります。

以前発行した会報の中で、遺言書に関する記事がありました。日本で、遺言書を作成するには高額な費用がかかります。財産(土地、家、株、等)のない方は、遺言書が必要ない場合もあります。口座を持ちの方は所有者の死亡診断書の指示の書面だけでOKの場合があります。ベースのクレデットユニオンの口座を持っている方は受取人(beneficiary)をを指定することができます。詳しくはこちらにご連絡ください。

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 2nd quarter 2018 edition of the Misawa Air Base RAO Newsletter. By the content, this edition should be called the "antiscam special" but Lee Martin and I hope that you find useful information and interesting articles within.

We at the RAO have the responsibility to get information to you, our retired military community. Publishing 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 have an established retiree community in the Misawa area, and the six prefectures of Tohoku and territory of Hokkaido, younger and older retirees who represent all services and all the wars since WWII. You are a treasure of information and history. We all are aging and time takes us away one by one. 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 input to:

misawa.rao@us.af.mil

#### **MMRA Notes:**

- 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 bimonthly 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 Grav 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 evennumbered 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, 7 August 2018** 

#### SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN











Exchange: 0176-7788255-7 plus last 4 digits (\*)

HRO: 7460 (\*)
Manager: 7401(\*)
Gas Station: 7428 (\*)
Express (main base): 7433 (\*)

Express (main base): /433 (\*)
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:

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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 ser-



vices 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. In emergencies, he may be reached at 09040450149, or routinely call the office Monday and Friday.



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.