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Fourth
Quarter
2018



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30年

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.

HAPPY NEW YEAR 2019!

IRS—Get Ready to File your
2018 Federal Income Tax

estimated payments.

What you need to know about withholding:

- Due to tax changes in the Tax Cuts and Job Act, many taxpayers' withholding went down in early 2018, giving them more money in their paychecks in 2018.
- You may receive a smaller refund—or even owe an unexpected tax bill—when you file your 2018 tax return, especially if you did not adjust your withholding after the withholding taxes changed. Other changes that affect you and your family include increasing the standard deduction, suspending personal exemptions, increasing the child tax credit, adding a new credit for other dependents and limiting or discontinuing certain deductions.

What you need to do for the future withholding:

- Use the IRS Withholding Calculator (<https://www.irs.gov/individuals/irs-withholding-calculator>) to perform a Paycheck Checkup to help you decide if you need to adjust your withholding or make estimated or additional tax payments now.
- Use your results from this Calculator to submit a new Form W4 to your employer.
- Make estimated or additional tax payments if the withholding from your salary, pensions or other income doesn't cover the 2018 income tax that you'll owe for the year. Form 1040-ES (Estimated Tax for Individuals) also has a worksheet to help you figure your

What you need to know about IRS Help:

- IRS.gov is the official IRS website where you can find answers to your questions and resolve tax issues online.
- Those who earn around \$55,000 or less may qualify for free tax help at VITA or TCE sites (<https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>).
- IRS Free File has free online options for taxpayers to prepare and e-file their tax returns.

What you need to do for tax help:

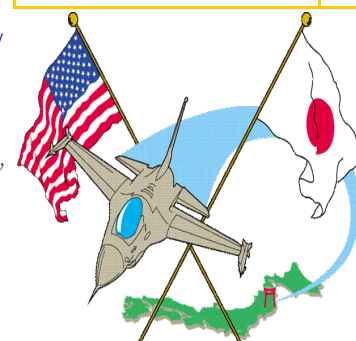
- Use the Let Us Help You page (<https://www.irs.gov/help/telephone-assistance>) page where you can get help answering most tax questions among other services.
- You can also call 844-545-5640 to make an appointment at one of the Taxpayer Assistance centers if you need face-to-face help and happen to be in the states.
- The IRS Services Guide (<https://www.irs.gov/pub/irs-pdf/p5136.pdf>) also links you to these and other IRS services.

There is a lot more info that you should know about refunds, new tax forms and many other topics.

Go to <https://www.irs.gov/individuals/steps-to-take-now-to-get-a-jump-on-next-years-taxes>.

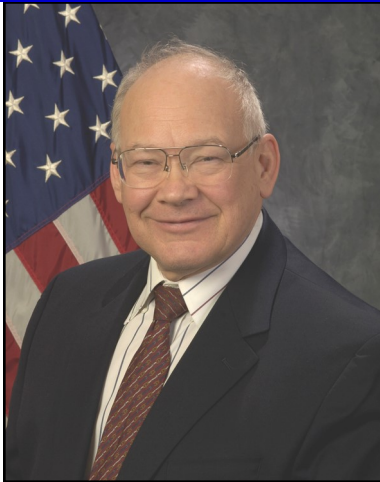
Courtesy of IRS.gov

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Free Credit Freeze

As of 21 September 2018, you can freeze and unfreeze your credit with Experian, Transunion and Equifax for free. A credit freeze prohibits lenders from accessing your credit report, making it more difficult for anyone to steal your identity or access your financial assets without your permission. Previously, only residents of certain states had access to such freezes free of charge.

Why you should take advantage of this freebie? Freezing your credit report can help you protect your identity.

Identity theft was the second most highly reported scam in 2017, according to the Federal Trade Commission. Many people who fell vic-

tim to identity theft were also victims of credit card scams. Freezing your credit allows you to protect yourself against fraud.

Because a credit freeze prevents credit lenders from accessing your credit report, even if someone gets access to your confidential information, like your Social Security number, they will not be able to open an account or new line of credit in your name. When they contact a credit card provider, loan or mortgage lender to open an account using your information, the lender will be unable to move forward with the scammer's request because your credit report is frozen or restricted. Consider a credit freeze a new line of security that only you can unlock. You can freeze and unfreeze your credit report at any time.

When you place a freeze on your

credit report, you will receive a personal identification number or PIN that you can use to lift your freeze at any time by phone or online. To freeze your credit report, you'll need to contact each of the three major credit reporting bureaus separately. You will need to provide personal information, like your address, date of birth and SSN to confirm that it's really you. The identity verification process will be similar to when you call your bank or credit union to access your account information.

Once you successfully verify your identity, you can request a credit freeze. The credit reporting bureau is obligated to honor your request within one business day. If you opt to process your request by paper mail instead of online or by phone, the process will take longer.

The credit reporting agency will notify you that your credit freeze is in affect within five days of receiving your request. Be sure to keep your PIN in a safe place so you can easily access it when you need to lift your credit freeze. If you can memorize it, that's always your best bet. In the event that you lose your PIN, you can request a new one by verifying your identity once again and requesting a new PIN. You can request a new PIN online or by phone.

Submit your request to unfreeze your credit at least one hour before you apply for a new line of credit. This is to allow enough time for the process to complete before the lender attempts to pull your credit.

You can help protect the identity of any minor under your guardianship

If you are the parent or guardian of a person under the age of 16, you can request a credit freeze on his or her behalf. Fraudsters don't have an age limit on who they attack, so don't shy away from using this free tool for protecting young people.

Courtesy of AmericaSaves.org



Veterans Administration

Survivors Pension What You Need to Know

Survivors Pension Benefit

The Survivors Pension benefit, which may also be referred to as Death Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried children of a deceased veteran with war-time service.

Eligibility

The deceased veteran must have met the following service requirements:

- For service before or on September 7, 1980, the veteran must have served at least 90 days of active military service with at least one day during a war-time period.
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a war time period.
- Was discharged from service other than dishonorable conditions.
 - Note: War time period is defined at <https://www.benefits.va.gov/PENSION/wartimeperiod.asp>

The Survivors Pension is also based on your yearly family income, which must be less than the amount set by Congress annually.

While an un-remarried spouse is eligible at any age, a child of a deceased wartime veteran must be:

- Under 18 years of age, OR
- Under age 23 if attending a VA-approved school, OR
- Permanently incapable of self-support due to a disability before age 18.

Your yearly family income must be less than the amount set by Congress to qualify for the Survivors Pension benefit. Learn more about income and net worth limitation and see an example of how VA calculates the Survivors Pension benefit at www.benefits.va.gov/PENSION/spousepencalc.asp.

How to Apply

To apply for Survivors Pension, download and complete VA Form 21P-534EZ (Application for DIC, Death Pension, and/or Accrued Benefits" (<https://www.vba.va.gov/pubs/forms/VBA-21P-534EZ-ARE.pdf>) and mail it to the Pension Management Center (PMC) that serves your state. You may also visit your local regional benefit office and turn in your application for processing. You can locate your local regional office and turn in your application using the VA Facility Locator at https://www2.va.gov/directory/guide/division_flesh.asp?dnum=3.

Veterans Pension What You Need to Know

Supplemental Income for War-time Veterans

The VA helps veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefits. Veterans Pension is a tax-free monetary benefit payable to low-income wartime veterans.

Eligibility

Generally, a veteran must have at least 90 days of active duty service, with at least one day during a war-time period to qualify for a VA Pension. If you entered active duty after September 7, 1980, generally you must have served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions), with at least one day during a wartime period.

In addition to meeting minimum service requirements, the veteran must be:

- Age 65 or older, OR
- Totally and permanently disabled, OR
- A patient in a nursing home receiving skilled nursing care, OR
- Receiving Social Security Disability Insurance, OR
- Receiving Supplemental Security Income.

Additional Pension Allowances

Veterans or surviving spouses who are eligible for VA pensions and are housebound or require the aid and attendance of another person may be eligible for an additional monetary payment. You can get information on these pension options at https://www.benefits.va.gov/PENSION/aid_attendance_housebound.asp.

How to Apply

You can apply for Veterans Pension online at <https://www.vets.gov/pension/application/527EZ/introduction>.

You can also download and complete VA Form 21P-526EZ, "Application for Pension" at <https://www.vba.va.gov/pubs/forms/VBA-21P-527EZ-ARE.pdf>.

You can mail your application to the Pension Management Center that serves your state. You may also visit your local regional benefit office and turn in your application for processing. You can locate your regional benefits office at the link in the previous article.

Courtesy of www.benefits.va.gov



VETERANS ADMINISTRATION

VA Implements New Fiduciary Regulations

The U.S. Department of Veterans Affairs (VA) recently updated regulations related to how it governs the oversight of beneficiaries, who, because of injury, disease, or age, are unable to manage their VA benefits, and the appointment and oversight of fiduciaries for these vulnerable beneficiaries.

Managed by VA's Veterans Benefits Administration (VBA), the new regulations, which took effect in August, update and reorganize fiduciary rules consistent with current law and VA policies, and clarify the rights of beneficiaries and the roles of VA and fiduciaries in the program.

"These new regulations clarify the protections in place for veterans and family members who apply for or are currently part of our fiduciary care program," said VA Secretary Robert Wilkie. "This furthers our commitment to care for those who have given so much to our country."

Among other things, the new regulations clarify beneficiaries' rights, including the right to appeal fiduciary appointments and other fiduciary decisions, the 4 percent limit on fiduciary fees, and the procedures to remove a fiduciary, for instance, when a beneficiary demonstrates the ability to manage their own funds or when VA determines that the fiduciary misused VA benefits.

This is the first full revision of the Fiduciary Activities regulations since they were first published in 1975

If you care to see the regulation itself, please check out <https://www.federalregister.gov/documents/2018/07/13/2018->

14856/fiduciary-activities

Courtesy of www.veteransresources.org

New Bill Requires VA to Hire 50 New Specialists to Support Vets involved with the Justice System

The U.S. Department of Veterans Affairs (VA) announced that it is ready to hire an additional 50 Veterans Justice Outreach (VJO) specialists following President Trump's signing today of the [Veterans Treatment Court Improvement Act of 2018](#), a new law shoring up support services to Veterans impacted by the justice system.

The law requires VA, within one year of enactment, to hire 50 additional VJO specialists and place them at eligible VA medical centers (VAMCs); the VJO specialists will, either exclusively or in addition to other duties, serve as part of a justice team in a Veterans Treatment Court or other Veteran-focused court.

"By signing this bill into law, President Trump is demonstrating VA's commitment to supporting America's Veterans, particularly those who may be navigating difficult chapters in their lives," said VA Secretary Robert Wilkie. "Since incarceration is often linked to homelessness, mental health issues and substance abuse, the VJO specialists will help facilitate these Veterans' access to numerous VA programs and resources."

Created in 2009, VA's [Veterans Justice Outreach \(VJO\) Program](#) currently funds 314 VJO specialist positions across the U.S., including 53 added in fiscal year 2018. VJO specialists serve Veterans at earlier stages of the criminal justice process, with a three-pronged focus on outreach to com-

munity law enforcement, jails and courts.

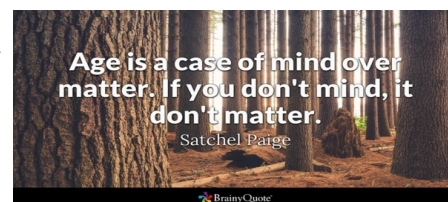
VJO specialists at each VA medical center work with Veterans in the local criminal justice system (including but not limited to Veterans Treatment Courts), conduct outreach in jails, and engage with law enforcement by delivering VA-focused training sessions and other informational presentations. VJO specialists have served more than 184,000 justice-involved Veterans since 2009.

The first Veterans Treatment Court started in Buffalo, NY in 2008. There are now 551 Veterans Treatment Courts and other Veteran-focused courts operating in the U.S. VA is a critical partner for these courts, and VJO specialists serve as members of the courts' interdisciplinary treatment teams.

Veterans Treatment Courts are a Veteran-specific adaptation of the drug court model. Unlike traditional criminal courts, Veterans Treatment Courts are not adversarial; the judge, prosecutor, defense counsel, and others work together as a team to ensure that veteran defendants access the treatment services they need and fulfill any other requirements imposed by the court.

For more information about the Veterans Justice Outreach Program, visit www.va.gov/HOMELESS/VJO.asp.

Courtesy of www.benefits.va.gov





TRICARE

TRICARE Overseas Program (TOP) Select

With all the talk about the new TRICARE Dental and Vision plans and open season, please be sure you are covered properly for medical care. While that Open Season is now closed, you should take a minute to understand the recent changes to your medical insurance program.

TOP Select is the program that most retirees living overseas will be covered by. It is a fee-for-service option available to eligible non-ADSMs living overseas. TRICARE Standard beneficiaries will be automatically enrolled to TRICARE Select. Check the Defense Enrollment Eligibility Reporting System (DEERS) to ensure you are shown as eligible.

TOP Select is a self-managed, Preferred Provider Organization (PPO) style program that provides access to both network and non-network TRICARE authorized providers for medically necessary TRICARE covered services. You must be enrolled in TOP Select to receive coverage under this benefit option.

With TOP Select, you manage your own health care and may generally seek care from any Purchased Care Sector Provider (PCSP) without a referral. However, certain services, including non-emergency inpatient admissions for substance use disorders and mental health care, require prior authorization. Check out <http://www.TRICARE-overseas.com/beneficiaries/resources/provider-search> for more information.

You must take action to enroll in TOP Select if your DEERS record does not reflect the correct health care program option:

- Call your TOP Regional Call Center. Here in Misawa, the TRICARE Rep at the base hospital is the man to talk to.
- Mail or fax a completed TRICARE Select Enrollment/Disenrollment and Change Form to the TOP Select Customer Service Team at:
 - International SOS Government Services, Inc.
 - TOP Select Enrollments
 - PO Box 11689
 - Philadelphia, PA 19116
 - Fax 1 215 354 2340

Military retirees who are currently enrolled in TOP Select (was TRICARE Plus) do not have to take any action to maintain their coverage under TOP Select. You were automatically enrolled.

TOP Select requires enrollment costs, a yearly deductible and copayments. You should expect to pay up front for care and file your own claims to get money back.

Note: Outside the U.S. and U.S. territories, nonparticipating non-network providers can charge any amount for care. You're responsible for paying any amount that is above the TRICARE-allowable charge in addition to your deductible and cost-shares. For costs, go to: www.TRICARE.mil/SelectOverseasCosts.

Who Qualifies for TOP Select?

The following categories of personnel can qualify for TOP Select:

- Active duty family members
- Retired Service members and their families
- Family members of activated Guard/Reserve members
- Non-activated Guard/Reserve members and their families who qualify for care under the Transitional Assistance Management Program.
- Retired Guard/Reserve members at age 60 and their families.
- Survivors
- Medal of Honor recipients and their families
- Qualified former spouses

What Do You Have to Pay for TOP Select?

Some people are responsible for paying enrollment costs, and everyone has annual deductible and copayments each calendar year. If you are enrolled in TOP select there is no enrollment fee at this time.

Others such as TRICARE Retired Reserve, TRICARE Youth Adult and TRICARE Reserve Select may have to pay the enrollment fee.

For military members whose initial enlistment or appointment (for dependents, that of your sponsor) began on or after Jan 1, 2018 will have to pay the enrollment fee upon retirement regardless of the TRICARE program you fall under.

When using local health care, you should expect to pay up front for care and submit a claim to the TOP claims processor for reimbursement.

Courtesy of www.TRICARE-overseas.com

TRICARE Appeals and Grievances

You can file an appeal when you don't agree with a decision made about your benefit. The appeal process is different based on the benefit issue. Depending on your issue, you can file a:

- Factual appeal. This is if they deny payment for services or supplies you received, or if they stopped payment for services or supplies previously authorized.
- Medical necessity appeal. This is if they deny prior authorization for care or services because we feel it isn't medically necessary. Medically necessary means it must be appropriate, reasonable and adequate for your condition.
- Pharmacy appeal. This is if you don't agree with a decision made about your pharmacy benefit. For example, Express Scripts denies you pharmacy claim.
- Medicare-TRICARE appeal. This is if you are eligible for both TRICARE and Medicare, and Medicare denies your services or supplies.

If care is denied, you will receive a letter with details about how to file your appeal.

You can file a grievance when:

- You have a complaint about the quality of care you received.
- A provider or facility behaved inappropriately,
- You have any other non-appealable issues.

The grievance may be against any member of your health team. This includes your TRICARE doctor, your contractor or a subcontractor.

A sponsor, parent, guardian or other representative may file on behalf of a dependent child.

To file a grievance, mail a written complaint to the appropriate contractor. For a list of contractors and what to include in your letter, please go to <https://TRICARE.mil/ContactUs/FileComplaint/Grievance>

Courtesy of www.TRICARE-overseas.com





DFAS

Get Ready for Tax Season

DFAS wants you to get ready for tax season. Getting ready for the 2019 tax season should start now, because it will bring big changes for everyone.

First, log on to *myPay* make sure that you have an active *myPay* account and that all your information and mailing address is correct. If you have updated your information with another government agency such as the VA or DEERS you need to update your information with DFAS.

Since *myPay* passwords expire every 150 days, and many of you only use *myPay* once a year to get your 1099-R. You may need to update your password. The following are options for obtaining a new password.

For expired *myPay* Passwords- use your old password and you will be prompted to create a new one. Pay attention to the requirements for a secure password at: <https://go.usa.gov/xPD3r>.

Reactivating *myPay* accounts.

If your *myPay* account is inactive you can follow the simple steps below to reactivate your account.

1. Go to mypay.dfas.mil in your web browser on a computer or connected device.
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record and then, when you receive the temporary password, go back to mypay.dfas.mil, logon and re-activate your account.

It is a good idea to occasionally access your *myPay* account so you don't have to reactivate your account.

Again, please keep in mind that even if you update your address in DEERS or with the VA, you still need to update your address with DFAS and vice versa.

The quickest and easiest way to update your mailing address is to use *myPay*.

1. After logging in, find the Correspondence Address link on the Main Menu
2. Enter the correct address

3. Save your changes and close the screen or use the link at the top of the page in the gray bar to return to the main menu
4. Your account will be updated in three to seven business days.

For retirees, you can also use their convenient online form to update your mailing address. For this, go to: <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryId=13824&pgModId=12>

If you have trouble logging in to *myPay*, use the troubleshooting instructions at: <https://www.dfas.mil/retiredmilitary.html>

You may also update your mailing address by regular mail or fax by completing a Retiree Change of Address/State Withholding Request form (DD Form 2866) available at <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2866.pdf>.

Mail it to DFAS at:

(For retirees)
Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E. 56th Street
Indianapolis IN 46249-1200
Or fax to 800-469-6559

(For annuitants, beneficiaries and survivors)
Defense Finance and Accounting Service
U.S. Military Annuity Pay
8899 E. 56th Street
Indianapolis, IN 46249-1300
Or fax to 800-982-8459

You can also call 888-332-7411.

Courtesy of www.dfas.mil



Cost-Of-Living Adjustment Information for 2019

Social Security and Supplemental Security Income (SSI) benefits for more than 67 million Americans will increase 2.8 percent in 2019.

The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 62 million Social Security beneficiaries beginning January 2019. Increased payments to more than 8 million SSI ben-

eficiaries will begin on December 31, 2018. (Note; some people receive both Social Security and SSI benefits.)

Social Security and SSI beneficiaries are normally notified by mail in early December about their new benefit amount. This year, for the first time, most people who receive Social Security payments will be able to view their COLA notice online through their mySocialSecurity account. People may create or access their mySocialSecurity account online at:

www.socialsecurity.gov/myaccount

mySocialSecurity is a secure, convenient way to receive COLA notices online and save the message for later. You should have still received your COLA notice by mail this year, but in the future you will be able to choose whether you receive your notice online instead of on paper. Be sure to choose your preferred way to receive courtesy notifications so you won't miss your secure, convenient electronic COLA notice. Online notices will not be available to representative payees, individuals with foreign mailing addresses or those who pay higher Medicare premiums due to their income levels.

Social Security Tax information

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$132,900.

The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$17,640. (They deduct \$1 from benefits for each \$2 earned over \$16,740.)

The earnings limit for people turning 66 in 2019 will increase to \$46,920. (They deduct \$1 from benefits for each \$3 earned over \$46,920 until the month the worker turns age 66.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

For more information on the COLA, tax, benefit and earnings amounts for 2019, go to: <https://www.ssa.gov/news/press/factsheets/colafacts2019.pdf>



Medicare and Social Security

Medicare Information

Information about Medicare changes for 2019, when announced will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2019 are announced. Final 2019 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and mySocialSecurity Message Center.

For now the projected standard Medicare Part B premium amount for 2019 will be \$135.50. If your income for the 2017 was above a set threshold, your premiums could be higher.

You can check out <https://www.medicare.gov/your-medicare-costs/part-b-costs> for the latest information.

Courtesy of www.ssa.gov

Social Security Retirement Calculator

The SSA retirement estimator gives estimates based on your actual Social Security earning record.

To learn more, find a link to the estimator and to find out who can use this tool, please go to: <https://www.ssa.gov/benefits/retirement/estimator.html>

Courtesy of www.ssa.gov

SSA Cost-Of-Living Adjustment Information for 2019

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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/SemperFidelis

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

benefits payable to more than 62 million Social Security beneficiaries beginning January 2019. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2018. (Note; some people receive both Social Security and SSI benefits.)

Social Security and SSI beneficiaries are normally notified by mail in early December about their new benefit amount. This year, for the first time, most people who receive Social Security payments will be able to view their COLA notice online through their mySocialSecurity account. People may create or access their [mySocialSecurity](http://www.socialsecurity.gov/myaccount) account online at www.socialsecurity.gov/myaccount.

[mySocialSecurity](http://www.socialsecurity.gov/myaccount) is a secure, convenient way to receive COLA notices online and save the message for later. You should have still received your COLA notice by mail this year, but in the future you will be able to choose whether you receive your notice online instead of on paper. Be sure to choose your preferred way to receive courtesy notifications so you won't miss your secure, convenient electronic COLA notice. Online notices will not be available to representative payees, individuals with foreign mailing addresses or those who pay higher Medicare premiums due to their income levels

Courtesy of www.ssa.gov

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For more information on the COLA, tax, benefit and earnings amounts for 2019, go to:

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Courtesy of www.ssa.gov

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



Community

One of our own, CMSgt (Ret) Dave Barton, the deputy director of the RAO, recently returned to Viet Nam. Of special interest to our veterans who served in-country during the Vietnam War, here is his input for this newsletter:

Misawa Military Retirees' Association Members Visit local home for the Elderly to Share a little Christmas Spirit

On December 20, the Misawa Military Retirees' Association visited the Uruwashi No Mori, Special Care Home for the Elderly.

This was the second visit for the MMRA and this year's attendees were: John Bennett, Toby Fanelli, Richard Masoner, Joseph Roginski and Paul Sayles.



Paul Sayles stole the show in his Santa suit and authentic beard, thrilling the children of the Misawa Charity Nursery School #2, who put on a show with skits, dances and songs.

Santa and his helpers passed out presents, served cake, cookies and ice cream (provided by the MMRA) to the kids and residents.

Joe Roginski urged the kids to pull on Santa's beard to verify the authenticity, and was soundly scolded by Paul and the nursery school staff!

Mr. Kenichi Nakamura, manager, asked us to come back with more people next year and possibly even do a Christmas song. The Daily Tohoku newspaper did an article and photo of the event, like the one above, with Paul and the kids.

-JJR

I had the pleasure of going to Vietnam and Cambodia for a week right before Christmas, 16-23 Dec. Besides it being quite hot, it was great visiting since I hadn't been there since the War. First stop was Hanoi where we toured the Ho Chi Minh Mausoleum, got out to several picturesque lakes and inland seas. Then we went to Siem Reap Cambodia to see Angkor Wat, the ancient Temple ruins. Lastly, to Ho Chi Minh City (Saigon) to tour the War Museum and the Old French Quarter. Very enjoyable and there was no animosity toward Vietnam Veterans as I wore my hat and shirts everywhere. A remarkable comeback from a country that was devastated during the War. —Dave Barton





RECURRING INFORMATION

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



年金等国際振りできます！

貴方のアメリカの年金(ソーシャルセキュリテイ)と軍の恩給(SBP)などの毎月どこの銀行に入ってますか？

以前皆さんはベースのクレジットユニオンに毎月振り込んでもらうしかなかったですが今自分の好むの日本銀行に振り込んでもらうことができます。

二年ほど前にアメリカの財務局は財務省の小切手を発行しなくなった。そのかわりに日本の銀行にそれらの年、恩給などを直接振り込むことができるようになりました。その上、振り込んでくる金は日本円で口座に入る。とても便利です。

しかし、その国際振り込みが可能になった同時に一つの大きい問題が発生しました。それは日本の口座の名前が本人のアメリカの名前が違う場合は振り込みを受けるのが難しくなります。

日本の銀行は厳しく口座の名前が一字違っても入ってくる振り込みを拒否します。

たとえば、ある未亡人の方のアメリカの名前はスミス(Smith)でそのアメリカ人と結婚の前の名前は鈴木さんでした。主人が亡くなってから彼女は日本の名前を使うようになりました。そしてもちろん日本の口座の名前を鈴木さんです。こんなケースは多いです。そして向こうからの振り込こんでくる名前が日本の口座に入ろうとするが名前が違うため拒否されます。

今までの経験で本人から手紙で説明して振り込み発行のもと名前を日本の口座に合わせておくことができますがそれができないところもあります。

口座の名前が合わないと振り込みをしません。解決は二つの方法があります。元の日本の口座の名前を変えること、か、もう一つの口座をアメリカの名前で作ること。どちらにしても書類が必要になります。パスポート、軍のIDカード、結婚の証明書、戸籍等が必要になります。

もし、貴方自身がこの問題で悩んでるなら、とかこれから国際振り込みをしてもらいたいなら、私達のRAOの事務所にご相談して下さい。手紙や書類の翻訳等を手伝います。

RAOの電話番号は 0176-77-4428, 月曜日から金曜日 0900-1500. 出ない時はメッセージをどうぞ。

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。



Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the 4th 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 // www.misawarao.org

MMRA Notes:

1. Membership dues are \$20 a year. If you have not paid your dues for 2018, 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.

4 February 2019

2 April 2019

4 June 2019

6 August 2019

1 October 2019

3 December 2019

NEXT MEETING—TUESDAY, 4 February

If you are leaving the local Misawa RAO area, please drop us an email at misawa.rao@us.af.mil telling us that you are leaving so that we can update our mailing list, email list and member database.

Anyone is welcome to our newsletter, retiree or not, and you do not have to be living in Japan. Just send us a message at misawa.rao@us.af.mil and we will put you on our mail list.!

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



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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 or 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)

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

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.