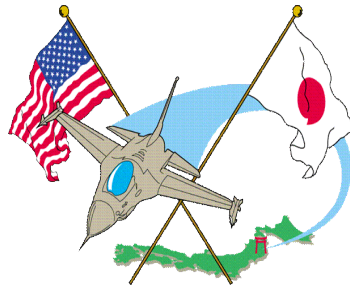




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Misawa AB Retiree Activities Office Newsletter

ACKNOWLEDGEMENT

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

Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act (FATCA) is an important development in U.S. efforts to stop tax evasion by U.S. persons holding accounts and other financial assets offshore. The Treasury Department and the IRS continue to develop guidance concerning FATCA. For current and more in-depth information, please visit FATCA.

Under FATCA, certain U.S. taxpayers holding financial assets outside the United States must report those assets to the IRS on Form 8938, Statement of Specified Foreign Financial Assets. There are serious penalties for not reporting these financial assets (as described below). This FATCA requirement is in addition to the long-standing requirement to report foreign financial accounts on FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) (formerly TD F 90-22.1).

FATCA will also require certain foreign financial institutions to report directly to the IRS information about financial accounts held by U.S. taxpayers or by foreign entities in which U.S. taxpayers hold a substantial ownership interest. The reporting institutions will include not only banks, but also other financial institutions, such as investment entities, brokers, and certain insurance companies. Some non-financial foreign entities will also have to report certain of their U.S. owners

Taxpayers living abroad— You must file a Form 8938 if you must file an income tax return and:

- You are married filing a joint income tax return and the total value of your specified foreign financial assets is more than \$400,000 on the last day of the tax year or more than \$600,000 at any time during the year. These thresholds apply even if only one spouse resides abroad. Married individuals who file a joint income tax return for the tax year will file a single Form 8938 that reports all of the specified foreign financial assets in which either spouse has an interest.
- You are not a married person filing a joint income tax return and the total value of your specified foreign financial assets is more than \$200,000 on the last day of the tax year or more than \$300,000 at any time during the year.

There are also exception from this reporting requirement. If you fall into the above category, then I strongly suggest that you go to <https://www.irs.gov/businesses/corporations/summary-of-fatca-reporting-for-us-taxpayers> to see how the law relates to you specific circumstances.

Courtesy of:
<https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca>



Misawa AB Retiree Activities Office

Col Kristopher W. Struve
35th FW/CC

Col Paul D. Kirmis
35th FW/CV

MSgt (Ret) Joseph Roginski
RAO Director
Managing Editor

CMSgt (Ret) Dave Barton
RAO Deputy Director

SMSgt (Ret) Lee Martin
Webmaster & Newsletter

SCPO (Ret) Paul H. Sayles
RAO Staff

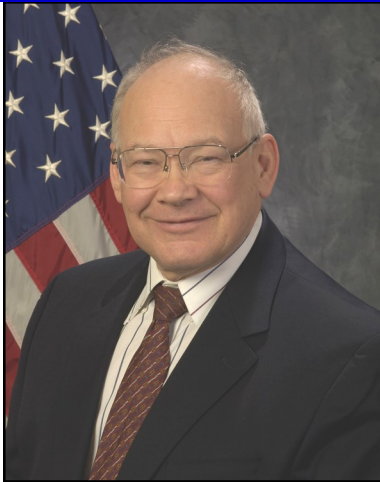
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YOUR RAO STAFF



MSgt (Ret) Joseph Roginski
DIRECTOR



CMSgt (Ret) Dave Barton
DEPUTY DIRECTOR



SMSgt (Ret) Lee Martin
Webmaster / Newsletter



SCPO (Ret) Paul Sayles
Staff

Five Ways to Raise Your Credit Score

Having a low credit score (a score below the mid-600s) can cost you big time. Unfortunately, many underestimate the true cost of a low credit score. According to a new survey by Consumer Federation of America (CFA) and VantageScore.

A low credit score, compared to a high credit score (700), typically increases the cost of a 60-month, \$20,000 auto loan by more than \$5,000. The costs are even higher for a mortgage at <https://americasaves.org/blog/1313-do-you-know-the-credit-score-basics>

Also a low credit score impacts more than just interest rates. Many non-creditors use credit scores to decide service availability, things like if they will rent an apartment to you or how high your security deposit will be.

The good news is that you can do something about it. If you have a low credit score, take comfort in knowing that you can raise your score from sub-prime to prime in less than nine months, excluding foreclosure or bankruptcy. These five tips can help you raise your credit score:

1. Pay bills on time

It is critically important to your credit score to make all loan pay-

ments on time, every month.

2. Use only a small portion of the credit available to you

VantageScore recommends keeping outstanding charges at or below 30 percent of your available credit limit. So avoid maxing out, or even coming close to maxing out, credit cards or other revolving credit accounts. Even if you are making all of your payments on time.

3. Reduce your debt

Pay down your debt, rather than move it around from one account to another.

4. Limit your number of new accounts

Avoid opening multiple new accounts within a short period of time. If possible, avoid opening new accounts altogether when you are working on raising your credit score.

5. Check your credit report

Check your credit report for free at least once a year. It will help you gain a better understanding current credit and debt situation before obtaining a loan, and will highlight opportunities to improve your credit score.

You can access these reports for free at annualcreditreport.com, or by calling 877-322-8228, and should always do so before seeking a mortgage or car loan.

Looking for more information? Be sure to test your credit score knowledge at CFA and VantageScore's creditscorequiz.org and learn more about credit score basics and details.

Courtesy of americasaves.org

AMERICA
Saves 
START SMALL. THINK BIG.



VETERANS' ADMINISTRATION

Summary of VA Benefits for Disabled Veterans

Most veterans, especially those of us residing here in Northern Japan know something about Veterans' Administration (VA) disability compensation. Many of us are collecting disability payments. But many of us are not aware of the many other benefits available to qualifying veterans. Even fewer know about the Special Monthly Compensation benefits available to those who qualify.

As part of the VA's mission is to serve you. VA provides compensation to eligible veterans who were disabled during or because of their military service. VA also offers compensation to eligible dependents of veterans, including a surviving spouse, child(ren) and/or parent(s).

The following disability compensation benefits are available to veterans:

- Disability Compensation—a monthly monetary benefit paid to veterans who are disabled by an injury or disease that was incurred in or aggravated by active military service. VA and DoD offer pre-discharge programs that can help veterans apply for disability compensation before discharge from military service.
- Automobile Allowance—financial assistance provided to help eligible severely disabled service-members and veterans purchase or adapt an automobile to accommodate their disability.
- Clothing Allowance—annual stipend(s) provided to disabled veterans who have unique clothing needs as a result of a service-connected disability or injury.

There are additional, lesser known, VA benefits available:

- Specially Adapted Housing/Special Home Adaptation Grants—provides monetary benefits to adapt or obtain suitable housing for eligible severely disabled veterans.
- Service-Disabled Veterans' Insurance (S-DVI) provides life insurance coverage to veterans who have been given a VA rating for a

new service-connected disability in the last two years. Totally disabled veterans are eligible for free insurance premiums and have the opportunity to purchase additional insurance.

- Veterans' Mortgage Life Insurance (VMLI) - provides mortgage life insurance protection to disabled veterans who have been approved for VA Specially Adapted Housing Grant.
- Vocational Rehabilitation and Employment (VR&E) - provides educational and training services to veterans with service-connected illnesses and injuries to prepare for, obtain, and maintain suitable employment.
- Education Assistance—provides education benefits to veterans to assist with obtaining a degree or with pursuing other eligible education and training.
- Dependents' Educational Assistance (DEA) - provides assistance to survivors to dependents of veterans to obtain a degree and pursue other eligible education and training.

About Disability Compensation

Eligibility: Disability compensation is a monthly tax-free benefit paid to veterans who are at least 10% disabled because of injuries or diseases that were incurred in or aggravated during active duty or active duty for training. A disability can apply to physical condition, such as a chronic knee condition, as well as post-traumatic stress disorder (PTSD). If you were on inactive duty for training, the disability must have resulted from injury, heart attack, or stroke. Your discharge from service must have been under other than dishonorable conditions.

Compensation varies depending on the degree of your disability. You can see the VA's compensation rate tables at www.vba.va.gov/bln/21/rates.

If you have dependents, an additional allowance may be added if your combined disability is rated 30% or greater. Your compensation may be

offset if you receive military retirement pay, disability severance pay, or separation incentive payments.

Special Monthly Compensation

Special Monthly Compensation may be payable in addition to the basic rate of compensation when the severity of certain disabilities or combination of disabilities involves:

- Loss or loss of use of specific organs, sensory functions or extremities, OR
- Disabilities that confine you to your residence, OR
- Disabilities that render you permanently bedridden or in need of aid and attendance, OR
- Combination of severe disabilities that significantly affect walking, OR
- Existence of multiple, independent disabilities each rated at 50% or 100%, OR
- Existence of multiple disabilities which, in total, render you in need of such a degree of special skilled assistance that, without it you would be permanently confined to a skilled-care nursing home.

The VA has adopted five core values that define "who we are", our culture, and how they care for veterans, their families and other beneficiaries. The values are Integrity, Commitment, Advocacy, Respect and Excellence.

Disabilities determined by the VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask your VA rep about Disability Compensation/Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment services, Educational Assistance, Home Loan Guarantee, Insurance, and /or Survivors Benefit.

For info about how to apply, see page 4 of this newsletter.



Veterans Administration

How to File a VA Disability Claim

Never filed a claim for VA Disability? You could be missing out on a significant benefit if you meet one of the following eligibility requirements:

- You served on active duty, active duty for training or inactive duty training AND
- You have a disability rating for your service connected condition

In addition, one of the following must be true:

- You got sick or injured while serving in the military and can link this condition to your illness or injury (called an in-service disability claim), OR
- You had an illness or injury before you joined the military and serving made it worse (called a pre-service disability claim), OR
- You have a disability related to your active-duty service that didn't appear until after you ended your service (called a post-service disability claim).

Presumed disabilities

If you have a disability that's been diagnosed by a doctor that we consider to be related to your military service because of a specific aspect of that service, you may be able to get disability benefits based on this disability. This usually applies to:

- A chronic illness that appears within 1 year after discharge OR
- An illness caused by contact with contaminants (toxic chemicals) or other hazardous materials OR
- An illness caused by your time spent as a POW.

Veterans and qualified dependents may be covered by this program. For more info on eligibility, please go to <https://www.va.gov/disability/eligibility/>

Once you have determined that you are eligible for this benefit, gather any evidence (supporting documents to include old military medical records that you will submit yourself when you file your disability claim. Be sure your claim is filled out completely

and you have all the supporting documents ready to send along with your claim. This will help the VA process your claim quickly. Learn more about fully developed claims at <https://www.va.gov/disability/how-to-file-claim/evidence-needed/>

You can get a digital or paper copy of you're the appropriate partes of your military medical records from the Misawa Medical Group's Records Section.

Also go to <https://www.va.gov/disability/how-to-file-claim/supplemental-forms/> to see if you will need to turn in anything else.

You can help to support your claim by providing the necessary documents such as

- VA medical records and hospital records that relate to your claimed illnesses or injuries.
- Private medical records and hospital reports that relate to your claimed illnesses or injuries.
- Supporting statements you'd like to provide from family members, friends, clergy members, law enforcement personnel, or those you served with that can tell them more about your claimed condition and how and when it happened.

Depending on the type of claim you file, you may gather supporting documents yourself or you can ask for VA's help to gather evidence. For help please go to <https://www.va.gov/disability/how-to-file-claim/evidence-needed/>

The VA will look for evidence that shows you have a current physical or mental disability (damage to your body or mind that makes you less able or totally unable to do everyday tasks, including meaningful work) and that an event, injury or illness that happened while you were serving in the military caused this disability.

The VA will also review your discharge papers (DD214 or other separation documents) and service treatment records.

Please Note: You don't have to submit any evidence to support your claim,

but the VA may need to schedule a claim exam so they can learn more about your condition.

You should also know that you have up to a year from the date the VA receives your claim to turn in any evidence. If you start your application and need time to gather more supporting documents, you can save your application and come back later to finish it. The VA will recognize the date you started your application as your date of claim as long as you complete it within 365 days. You can file your claim by mail, online or in person.

Once your claim is filed, you can follow the status of the claim. You will probably receive an appointment so that a VA authorized doctor can examine you. This doctor will then file the appropriate form with exam results to the VA. A VQA rep will contact you, often via email to set up this appointment. Here in Misawa, you will probably have to go to Tokyo or Yokosuka for this appointment.

Then, you do not have to take any further action unless you receive a letter via regular mail asking for clarification or additional information.

For much more info go to <https://www.va.gov/disability/how-to-file-claim/>

This website will also give you guidance on how to file depending on if you have a new claim, reconsideration request for an appeal on a previous decision.

Also, you can make an appointment to see the local VA representative on one of their monthly visits to Misawa. You can contact the Airman and Family Readiness Center at 226-4735 to find out when the rep will be at Misawa and to make an appointment.

Courtesy of benefits.va.gov



Veterans' Administration

VA's Appeals Modernization Act takes Effect

The U.S. Department of Veterans Affairs (VA) announced that it has implemented the Veterans Appeals Improvement and Modernization Act of 2017, which was signed into law on 23 August 2017 and represents one of the most significant statutory changes to benefit veterans in decades.

"This is a historic day for VA its stakeholders and, most importantly, for veterans and their families", said VA Secretary Robert Wilkie. "The implementation of the Appeals Modernization Act comes as a direct result of collaboration among VA, Congress and Veteran Service Organizations to deliver on Veterans' longstanding desire for reform of the legacy appeals system. Beginning today, Veterans will have greater choice in how VA reviews their disagreement with a VA claims decision and enjoy timely resolutions of disagreements through a streamlined process.

Effective 20 Feb 2019, veterans who appeal a VA claims decision have three decision review options: Higher-Level Review, Supplemental Claim and Appeal to the Board of Veterans' Appeals.

In the Higher-Level Review option, a more experienced adjudicator will conduct a new review of the previous decision.

Veterans who select the Supplemental Claim option may submit new and relevant evidence, and VA will assist in developing new evidence under its duty to assist.

If Veterans appeal a decision to the Board, they can choose one of three dockets: direct review, evidence or hearing.

VA's goal is to complete Supplemental Claims and Higher-Level Reviews in an average of 125 days, and decisions appealed to the Board for direct review in an average of 365 days. Under the legacy process, decisions averaged three to seven years

VA remains committed to reducing significantly the inventory of legacy appeals. VA's fiscal year 2019 budget included funding for 605 additional

appeals employees, which VA used to establish two new Decision Review Operations Centers at the St. Petersburg, Florida, and Seattle, Washington, regional offices. The former Appeals Resource Center in Washington, D.C., was converted to a third Decision Review Operations Center.

For more than 18 months, VA has worked toward full implementation of the Appeals Modernization Act, but reform has been a goal for VA and its stakeholders for years. In March 2016, VA sponsored an "Appeals Summit" in which VA, Veterans Service Organizations, Veterans advocates and Congress worked together to design a new appeals system. The summit resulted in the drafting, passage and implementation of the Appeals Modernization Act.

For more information on Appeals Modernization, visit www.va.gov/decision-reviews.

VA



U.S. Department of Veterans Affairs

Veterans' Gain Access to Their VA Health Data on Apple iPhones

The U.S. Department of Veterans Affairs (VA) will release new capabilities this summer providing Veterans who receive care at VA with the ability to access their personal medical data using the Health Records on iPhone feature from Apple at <https://www.apple.com/healthcare/health-records/>

Veterans will see an aggregated view of their allergies, conditions, immunizations, lab results, medications, procedures and vitals in the Health app on their iPhone. Health Records on iPhone also brings together hospitals and clinics outside VA with the existing Apple Health app. Veterans can see their available medical data from multiple providers, including VA, whenever they choose.

This new capability has been made possible through the recently announced Veterans Health Application Programming Interface (Veterans Health API). This Veterans Health API allows Veterans to access their health records within innovative applications on their mobile devices or in their web browser.

"Our Health API represents the next stage in the evolution of VA's patient

data access capability," said VA Secretary Robert Wilkie. "By building upon the Veterans Health API, we're raising the bar in collaborating with private sector organizations to create and deploy innovative digital products for Veterans. Veterans should be able to access their health data at any time, and I'm proud of how far we've come to accomplishing this."

Launched in 2010, VA Blue Button (<https://www.va.gov/bluebutton/>), a feature of My HealthVet (<https://www.myhealth.va.gov/mhv-portal-web/home>), opened the door for Veterans to download a copy of their VA health records online. The new capability using VA's Health API and Apple's Health app furthers VA's commitment to make it easy for Veterans to securely access their own health data.

Veterans with Apple iPhones will be able to access the app on their device. After a visit to a VA health care facility, the participating Veteran's Apple device will automatically receive updated health record information within 24 hours from the visit using the built-in Health app from Apple on their iPhone.

Beyond the effort on the Apple iPhone, VA looks forward to partnering with others to bring similar capabilities to other mobile platforms.

Lighthouse:

(<https://www.oit.va.gov/tech-incubator/>) considered the "front door" to VA's vast data stores, is the department's API management platform. Since launching Lighthouse in March 2018, VA has delivered a developer portal, a Benefits Intake API, a Facilities API and a Veterans Health API. VA's Veterans Health API is part of VA's commitment to health IT modernization, and will contribute to VA's expansive electronic health record modernization program.

For more information about the Veterans Health API, visit: developer.va.gov/explore/health.

Courtesy of Veterans Resources.org





More VA Stuff/Afterburner Article/DFAS

VA Individual Employability

If you can't work because of a disability related to your service in the military (a service-connected) disability, you may qualify for what's called "individual unemployability". This means you may be able to get disability compensation or benefits at the same level as a veteran who has a 100% disability rating.

You may be able to get disability benefits if you meet both of these requirements:

- You have at least 1 service-connected disability rated at 60% or more disabling, or 2 or more service-connected disabilities, with at least 1 rated at 40% or more disabling and a combined rating of 70% or more and
- You can't hold down a steady job that supports you financially (known as substantially gainful employment) because of your service-connected disability. Odd jobs (marginal employment), don't count.

In certain cases, for example, if you need to be in the hospital often, you may qualify at a lower disability rate.

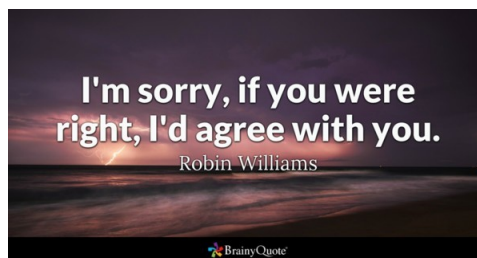
This coverage relates to health care as well as financial compensation.

You will need to file a claim for disability compensation. When you file, you will have to provide evidence (supporting documents like a doctor's report or medical test results), showing that your disability prevents you from holding down a steady job. The VA will also review your work and educational history. For instructions on how to file a disability claim, go to <https://www.va.gov/disability/how-to-file-claim/>. You can also talk to a VA representative when they visit Misawa, usually monthly. Contact the Airman and Family Readiness Center to find out when the representative will be here and to make an appointment.

You will have to gather any evidence and supporting documents to

submit to the VA when you file your disability claim. Be sure your claim is filled out completely and you have all the supporting documents ready to send along with your claim. If you have everything you need and file on line through e-benefits, you can file a Fully Developed Claim for expedited service. Some examples of documents you may need are copies of your military, private or VA medical records. Find out more about this at <https://www.va.gov/disability/how-to-file-claim/evidence-needed/>

Courtesy of www.va.gov



Two Articles from the Afterburner, the USAF Retiree Newsletter

The Cost of Doing Business

On average, it costs the Air Force approximately \$7,900 to send a person through the enlistment process -- computed from the time the applicant first walks into a recruiting office until the day they ship out to basic training. The next closest service is the Marine Corps that spends a little more than \$13,000 per recruit, followed by the Navy at approximately \$14,500 per recruit. The Army, meanwhile, is triple the Air Force at \$26,000.

For every Air Force recruiter there are nine Army, five Navy, and three Marine Corps recruiters.

According to a recent Department of Defense market survey, about 73 percent of Americans ages 18 to 25 are not qualified to join the military. Weight, medical or conduct reasons disqualify more than half of them.

Where Does DFAS Mail the \$10,000 Check?

If Defense Finance and Accounting Service officials all of a sudden decided they wanted to mail you a check for \$10,000 – no direct deposit allowed – would you receive it?

Many Air Force retirees and annuitants would not because DFAS has a wrong address on file for them. Many of you assume that as long as DFAS has your correct direct-deposit information, there is no reason to keep DFAS informed of your whereabouts. Not true.

DFAS must have current mailing addresses so it can mail out important information and documents regarding your state/federal taxes, the Survivor Benefit Plan, a Retiree Account Statement, etc. And there is always the possibility for that big check! (A person can dream.)

You can check your current address on file by calling (800) 321-1080, or accessing your MyPay account online.

While we're on the subject of DFAS, the best time to call for routine matters is NOT at the beginning of the month. More people call DFAS at the beginning of the month to report pay problems than any other time, so naturally the wait times will be much longer. If possible, wait until at least the middle of the month to call or use the online services at <http://www.dfas.mil/>.

Remember, there are more than 750,000 Air Force retirees and annuitants. Mix in those from the other services and it is safe to assume the DFAS representatives stay busy. We all get frustrated after fighting our way through a challenging phone menu only to be told our "wait time" is somewhere in the high double digits. But when you finally reach that "live" person, remember that a little kindness goes a long way

Courtesy of the Afterburner



HEALTH

Post Traumatic Stress Disorder CARE

Each Family is Different: Stay Strong in the Face of PTSD

If your loved one has been diagnosed with PTSD, you know some of what they are going through. They might be anxious or get upset frequently. They may struggle with nightmares and flashbacks. But PTSD doesn't just affect the person living with it. PTSD can cause people to withdraw or disconnect from the people they love.

As Marine Corps veteran Rich Collier says, "The love is there for the family, but with PTSD it's hard to feel it. It's hard to feel the excitement, the joy, and every part of that."

Common Reactions

While each family and relationship is different there are some common reactions that your family may have. Early on, you might feel confused about your loved one's behavior. You might also feel depressed or guilty if you can't seem to help them. You might not even know how to help them.

Recourses are out there to help family members with PTSD. You can go to https://www.ptsd.va.gov/family/how_help_veteran.asp for help learning how to help your veteran get needed care. You can also go to https://www.ptsd.va.gov/family/how_family_member.asp for information on how you can help your family member who has PTSD. Remember, PTSD treatment can change lives.

Educate yourself about PTSD

If PTSD is putting a strain on your family or relationship, start by educating yourself about PTSD. The

National Center for PTSD publication "Understanding PTSD: A Guide for Family and Friends" is a good place to start. You can download a PDF copy of the publication at

https://www.ptsd.va.gov/publications/print/understandingptsd_family_booklet.pdf

When your loved one is experiencing intense PTSD symptoms, like anger or nightmares, comfort and reassure him or her. Help by allowing your loved one to feel what they're feeling in the moment.

Dr. Matthew Yoder, a psychologist with the National Center for PTSD, also encourages families and partners to learn how to communicate with their loved one after the trauma. Ask your loved one to describe their feelings. Tell him or her what you are trying to do to help. If you are open, honest and supportive, your loved one may feel like they can also be honest with you.

Encourage Treatment

Most importantly, encourage your loved one to get treatment. Every VA medical center offers effective, evidence-based treatments in the form of talk therapy and medication. Trauma-focused psychotherapy is the most effective type of talk therapy for PTSD. There are different kinds of trauma-focused psychotherapies, but the three treatments that have the most research are Cognitive Processing Therapy for PTSD, Prolonged Exposure for PTSD and Eye Movement Desensitization and Reprocessing

for PTSD

By getting therapy, Rick Collier found that "through being open and honest about who I am and starting to feel comfortable with myself, I'm starting live and feel all those emotions with my family."

Each family is different, and each family may cope with PTSD in a loved one's own, unique ways. Despite the differences, all families have the best chance of moving forward if they encourage treatment and focus on getting their loved one better.

Ms Florence Vaught, a wife of a veteran with PTSD shares her insight on this subject. She says "The first thing a family member needs to think about is: 'this is not your fault'. This is something that has happened to your loved one that they don't always have control over. It is not something that you need to be ashamed of."

While here in Japan, we don't have access to the Center but you can contact your military medical provider for available options.

Courtesy of www.ptsd.va.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

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>



TRICARE

Tricare Qualifying Life Events

When life changes for you and your family, your TRICARE health plan options may also change. These are known as Qualifying Life Events (QLEs).

A QLE is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE health plan options are available to you. A QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member means all family members may make enrollment changes.

The table below lists TRICARE QLEs. They include military and family changes, as well as government-directed changes.

Depending on your eligibility, a QLE may allow you and your family to:

- Enroll in a new TRICARE health plan.
- Change your health plan coverage.

If you want to enroll in or change your health plan, you must:

- Update DEERS with the QLE.
- Make the enrollment changes within 90 days following the QLE.

Pay any enrollment fees or premiums due during that period.

No matter when you initiate the enrollment change following a QLE, coverage starts on the date of the QLE.

Qualifying Life Events

Change in sponsor Status that results in ineligibility to continue existing coverage. For example, retiring from Active Duty.

Change in Family Composition. For example, marriage, divorce, birth of a child.

Moving as when a child leaves for college.

Government-directed changes such as when you have a government-directed primary care provider change.

Change in Command Sponsorship. For example when gaining or losing permission to have family members accompany the military member with full military benefits during an assignment overseas.

Losing sponsor or family member eligibility such as when the sponsor turns 60 for retired reserve or turning 65 and becoming eligible for Medicare.

Change in eligibility status of any single family member in another family as in cases when both parents are sponsors, change in eligibility status for either member of a joint service family.

Losing or gaining other health insurance.

What To Do Following a QLE

- With any QLE, the first step is to update your or your family member's information in the Defense Enrollment Eligibility Reporting System (DEERS).

Once your change shows in DEERS, you may make any eligible

enrollment change online, by mail, or by phone.

What Happens if I Don't Take Any Action?

If you remain eligible for your current health plan and wish to continue coverage following a QLE, you don't need to take action.

If you aren't already in a health plan and don't enroll in one, you'll only be eligible for care at a military hospital or clinic if space is available.

When retiring from active duty, you must make an enrollment decision within 90 days of your retirement. If you don't enroll in a health plan within the 90-day period, you'll lose TRICARE coverage and may only be eligible for care at military hospitals or clinics if space is available.

Making Enrollment Changes When You Haven't Experienced a QLE

If you and your family haven't experienced a QLE, you can enroll in or make changes to your health plan during TRICARE Open Season. Open season occurs each fall, beginning on the Monday of the second full week in November to the Monday of the second full week in December.

Visit the Open Season section at <https://tricare.mil/openseason> to learn more.

Courtesy of www.tricare.mil

"Get your facts first and then you can distort them as you please"
Mark Twain



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/>



MEDICAREとは何ですか？

簡単に言えばメディケア(Medicare)は米国の高齢者健康保険制度です。国内に住んで65歳以上の国民はメディケア制度に加入しなければなりません。65歳になるとメディケアパートA (Medicare Part A) のカードが発行されます。そのメディケアパートAは無料です。同時にメディケアパートB(有料分)へ「加入するかしないか」の手紙が届きます。「加入しない」に○をし、送り返さない場合は、メディケアパートBにも加入することになります。こちらは有料のため、毎月のアメリカ国民年金社会保障金(Social Securityソーシャルセキュリティー)から約\$110ドルが引かれることとなります。いったんメディケアパートBに加入すると、止めることは出来ませんが、メディケア制度は海外で使用できないため、海外に住んでる人はパートBを止めることが可能です。アメリカに住む予定のない日本人はメディケア制度が必要ではありません。もし自分のアメリカ国民年金社会保障金からメディケアパートB支払分が引かれていて、それを止めたい場合は、こちらの事務所に連絡してください。

最近アメリカの年金局(Social Security Administration)が多くの人に手紙を送っています。その手紙の内容は「新しいメディケアカードを発行します。国民整理番号(Social Security Number)がなくなり、新しい番号のついたカードを送ります。」というものです。もしそのような手紙が届いた場合は、何もする必要はありません。海外に住んでる人々に新しいカードが送られることはありません。ご質問があればご遠慮なくこちらの事務所に連絡ください。

この記事についてご相談したい方は、我々のオフィスに電話をしてください。
Tel: 0176-77-4428 (営業時間は0900-1500、日本語は月、金曜日)。
以下のアメリカ大使館のFederal Benefits Unitにも問い合わせもできます。

東京のアメリカ大使館に年金の局があります。アメリカの年金の相談は
直接大使館の年金局にお電話して下さい。

Federal Benefits Unit 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 2019 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

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.

Quotations seen in this newsletter are extracted from www.brainyquotes.com

MMRA Meeting Schedule

All meetings are held the first Tuesday of even-numbered months at the Tohoku Enlisted Club, Gray Room at 1700 hours.

5 February 2019

2 April 2019

4 June 2019

6 August 2019

1 October 2019

3 December 2019

NEXT MEETING—TUESDAY, 2 April

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

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: misa-

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.

WE'RE ON THE WEB!

<http://www.misawarao.org>