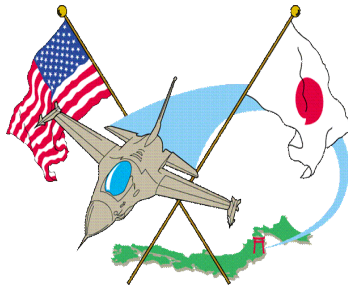




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Misawa AB Retiree Activities Office Newsletter

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.



Dave Barton

Joe Roginski

Toby Fanelli

Paul Sayles

Memorial Day Retreat—May 24, 2019 Fifteen Misawa Retirees Stand Proud

Summary of Veterans' Administration Dependents' and Survivors' Benefits

The Veterans Administration (VA) supports the families of service members and veterans through many benefit programs, which may be available to a surviving spouse, dependent children and or parents.

Dependents and survivors benefit programs include the following:

- **Dependency and Indemnity Compensation (DIC)**-This is a monthly tax-free benefit paid to a surviving spouse, including additional payments for dependent children. Parents' DIC is paid to surviving par-

ents based on financial need.

- **Survivors' Pension**-This is a monthly tax-free benefit payable to a surviving spouse and/or children of a deceased veteran with wartime service.
- **The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** - This benefit provides reimbursement for most medical expenses to certain surviving spouses and dependents of veterans with permanent and total service-connected disabilities who are not eligible for TRICARE.

See **Survivor's Benefits** Continued on page 3

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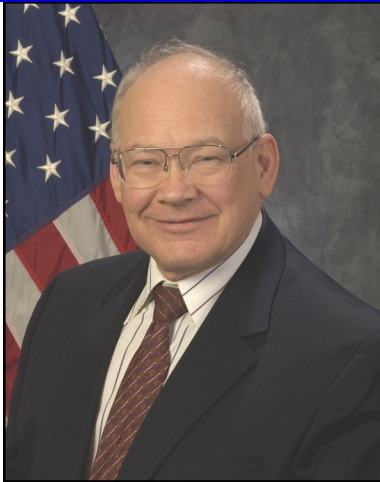
Inside this issue:

VA Survivor Benefits	1
MyPay Upgraded	2
VA Survivor Benefits	3
VA Survivor Benefits	4
VA Survivor Benefits	5
Your Credit Matters	6
TRICARE Health	7
TRICARE Life Events	8
年金、恩給の確認書	9
年金、恩給の確認書	10
Still Serving Retiree Appreciation Day Date Set!	11
RAO & MMRA Info	12





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Now Available on a Screen Near You: a Simpler, Streamlined, Mobile-Friendly myPay

The fastest and most secure way for military retirees or annuitants to manage their pay accounts is now even more convenient. On May 4, DFAS refreshed myPay, making it simpler and more streamlined to use. Plus, myPay is now more mobile-friendly, and easier to use on a favorite mobile device.

When you use myPay now, you will see some big differences. The most striking difference is the appearance of the myPay home page, which now looks more like other online financial sites. The login area is now on the right side instead of the left, there is a banner area with important information in the middle, and there are quick links at the top.

When you log in to your myPay account, you will also see a streamlined navigation menu that appears on the left side of every page. The same menu choices for getting pay and tax statements, and making pay changes are

available; the menu is now organized into two categories: statements and pay changes.

The menu options for updating your email address, and changing your Login ID and password are now under "Personal Settings" in the menu bar at the top of the page.

Another change is that myPay is now easier to use on your favorite mobile device. When you use myPay on your mobile browser, the menus and screens will adjust to the screen size. The familiar three-bar menu icon gives you options to click to specific areas of the site.

What has not changed is your login ID and password; those transferred over. The same login ID and password you used before the transformation, you can use after (as long as your password did not expire). And the "Forgot your Login ID?" and "Forgot or Need a Password?" options are still available, located under the new login box on the top right.

When you see a myPay homepage that looks different after the changeover, you can ensure you are on the official myPay

site by checking your browser's address bar for the correct myPay URL: <https://mypay.dfas.mil>

We also updated the tutorial videos and the Frequently Asked Questions to help users accomplish a variety of common online tasks, such as accessing a myPay account for the first time, password updates, and bank account and address changes.

The tutorials are available on <youtube.com/DFAS>. They include:

- How to set up your myPay account
- How to reset your password
- How to request a Login ID
- How to change your bank account
- How to turn on or off hard copy statements
- How to change your email address
- How to update your mailing address

myPay provides convenient access to a range of information about payments, and lets retirees and annuitants easily update their contact information or tax withholding and download tax documents. Annuitants can also submit their annual certification. And when you have an email address in myPay, you can receive important email messages from DFAS about your pay account and information from your branch of service.

If you're not using myPay to manage your military retired or annuitant pay account, now is the time! It's easy to get started. Simply go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password" link. Enter your Social Security Number and check the box affirming you are the account owner, then choose "mail to my address of record with Military Retired" and click the "Send me a Password" button. Your temporary password will be mailed to your address on record with Retired and Annuitant Pay. You should receive it in about 10 business days.

Once you receive your password in the mail, return to the myPay homepage and login with your social security number and the temporary password to create your myPay profile. Just follow the steps below:
1-Go to the New User Module and click the "Start here" link.

2-Enter your Social Security Number and your temporary password and click the "Submit" button. You will be prompted to create a Login ID and a permanent password.
3-Follow the on-screen instructions for creating your Login ID and Password, then select "Create Account" when finished.

We also have step-by-step instructions in a [downloadable PDF](#) for getting started.

myPay is available using the internet from your computer or your mobile device browser at: <https://mypay.dfas.mil>

Courtesy of DFAS MyPay Website





VETERANS' ADMINISTRATION

Survivor's Benefits

Continued from page 1

- **Dependents' Educational Assistance Program (DEA)**-This is a benefit that provides assistance to obtain a degree and pursue other eligible education and training.
- **Home Loans**-This benefit may be used to help purchase, construct, or improve a home. It may also be used to refinance a mortgage.
- **Burial**-This benefit includes furnishing a headstone, marker or medallion, a burial allowance, a Presidential Memorial Certificate and an American flag to drape over the deceased's casket, as well as the option of burial in a VA national cemetery.

Dependency and Indemnity Compensation (DIC)

DIC is provided to an eligible surviving spouse, dependent child and/or parent of a deceased service member or veteran.

You may be eligible for DIC benefits if you are a surviving spouse, dependent child, or parent of a:

- Service member who died while on active duty or active duty for training,
OR
- Veteran who died as a result of a service-connected disability.
OR
- Veteran who was receiving or entitled to receive VA compensation for a service-connected disability that was rated as totally disabling:
 - For at least 10 years immediately preceding death,
OR
 - Since the veteran's release from active duty and for at least five years immediately preceding death,
OR
 - For at least one year immediately preceding death if the veteran was a for-

mer prisoner of war (POW).

Surviving Spouse.

Your eligibility as a recognized surviving spouse requires that you:

- Were legally married to the veteran before 1 Jan 1957, OR
- Were married to the veteran within 15 years of discharge from active military service in which the disease of injury that caused the veteran's death began or was aggravated, OR
- Were married to the veteran for at least one year prior to the veteran's death, OR
- Had a child with the veteran, AND
- Cohabited with the veteran continuously until the veteran's death, AND
- Are not remarried, however, surviving spouses who remarry on or after December 16, 2003, and are 57 years or older can continue receiving DIC

DIC provides a basic payment rate plus additional allowances for each dependent child, as well as Aid and Attendance or Housebound benefits. The Aid and Attendance benefit is paid in addition to your monthly compensation amount under any of the following conditions:

- You require help in performing daily functions, which may include bathing, eating or dressing.
- You are bedridden
- You are in a nursing home
- Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes.

Surviving Dependent Children

You may be eligible for DIC benefits if you are not included in your surviving parent's DIC benefit, are not married, and are younger than 18, or between ages 18 and 23 if attending school. Certain adult children who become seriously disabled prior to age 18 may also be

entitled to DIC.

Surviving Parents

Parents DIC is an income-based monthly tax-free benefit, and may be available if your child was a service member or veteran who died from a service-related cause and you were financially dependent on him or her.

DIC provides a basic payment rate plus additional allowances for each dependent child, as well as Aid and Attendance or Housebound benefits. The Aid and Attendance benefit is paid in addition to your monthly compensation amount under any of the conditions stated above.

The Household benefit is paid in addition to your monthly DIC amount if a permanent disability substantially prevents your from leaving your immediate dwelling.

You may also be entitled to an additional allowance if you have a dependent child under the age of 18 in your household.

Survivors' Pension

Survivors' Pension is a tax-free needs-based benefit paid to an unremarried surviving spouse and/or unmarried child of a deceased wartime veteran. You must have an income below a yearly limit set by Congress to be eligible for pension benefits.

You may be eligible if you are the surviving spouse or dependent child of a veteran who:

- Received a discharge from service under other than dishonorable, AND
- Served at least 90 days of active military service with at least one day during a wartime period (the 90-day active service requirement does not apply to veterans with a service-connected disability justifying discharge from the military), OR

Continued on page 4



Veterans Administration

Survivor's Benefits

Continued from page 3

- Served at least 24 months, or the full period for which the veteran was called or ordered to active duty (with some exceptions), with at least one day during a wartime period if the veteran entered active duty after September 7, 1980.

Dependent children may be eligible for Survivors' Pension if they are permanently incapable of self-support due to a disability incurred before age 18 or between ages 18 and 23, if attending school.

Surviving spouses may be eligible for Survivors' Pension if they continuously lived with the veteran from the date of marriage until the veteran's death and have not remarried, with certain exceptions.)

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

The Civilian Health and Medical Program of the Department of veterans affairs (CHAMPVA) shares the cost of most health care services and supplies with unmarried surviving spouses and children who are not eligible for TRICARE. To be eligible, you must be the spouse or child of a veteran who:

- Is permanently and totally disabled due to a service-connected disability OR
- Died of a service-connected disability OR
- Was permanently and totally disabled due to a service-connected disability at the time of death OR
- Died during active duty (not due to own personal misconduct),

Note: If you remarried after the veteran's death, divorce or annulment, your eligibility for VA benefits may be restored.

If you remarried at age 57 or older, or at age 55 or older for CHAMPVA entitlement, you generally retain eligibility to DIC, home loan guarantee and education training benefits.

Education and Training Benefits.

Dependents Educational Assistance (DEA) provides assistance for degree and certificate programs, apprenticeships, correspondence courses, On-the-Job training (OJT) and other programs. You may be eligible for DEA benefits if you are the spouse of child of a:

- Veteran who died, or is permanently and totally disabled, as a result of a service-connected disability. OR
- Veteran who died from any cause while a permanent or total service-connected disability existed, OR
- Service member who died during active military service, OR
- Service member missing in action or captured in the line of duty by a hostile force. OR
- Service member forcibly detained or interned in the line of duty by a foreign government or power, OR
- Service member who is hospitalized or receiving outpatient treatment for a permanent and total service-connected disability and is likely to be discharged for that disability.

The program offers up to 45 months of education benefits. Children generally must use the benefit between the ages of 18 and 26. If you are a spouse, benefits generally end 10 years from the date VA finds you eligible. If VA rated the veteran permanently and totally disabled with an effective date of three years from discharge, or if the service member died on active duty, a spouse will be eligible for benefits for 20 years from the effective date of the rating or date of death.

Marine Gunnery Sergeant John David Fry Scholarship

This scholarship provides children with financial support for tuition and fees, books and supplies, and housing. You may be eligible for up to 36 months of Fry Scholarship benefits if you are the child of a service member who died during active duty after September 10, 2001. You must use your benefits between your 18th and 33rd birthdays. You may still be eligible if you are married.

You are not eligible for Fry Scholarship benefits if you are serving or have served in the Armed Forces and are eligible for benefits under the Montgomery GI Bill-Active Duty, Reserve and or the Reserve Educational Assistance Program (REAP, unless you relinquish your eligibility to those benefits. If you are also eligible to receive Dependents' Educational Assistance Program (DEA) benefits, you may not use both benefit programs at the same time. You may use up to a total of 48 months of benefits between the two programs.

Counseling is available to help dependents determine career goals and how to best use their VA dependents' educational benefits. For dependents needing special assistance to accommodate a disability prior to or during the pursuit of vocational training, VA can provide assessment and rehabilitation planning to help identify suitable training programs and the resources available to succeed.

Home Loan Guarantee

VA guaranteed loans are provided by private lenders, such as banks and mortgage companies, and not by the VA directly.

Certificates of Eligibility

You must present a Certificate of Eligibility (COE) from VA that verifies your spouses military service to the lender to qualify for a VA-backed loan. The easiest way to obtain a COE is through eBenefits at: www.ebenefits.va.gov

Continued on page 5



Veterans' Administration

Survivors' Benefits

Continued from page 4

There are many benefits that a VA home loan guarantee can provide. For example:

- VA home loans, can be obtained even when you do not qualify for other loans.
- VA home loans often have lower interest rates and closing costs than conventional loans.
- You may not have to make a down payment or buy mortgage insurance
- There are no fees if you pay off your VA home loan early.
- VA Loan Technicians can work with you to explore all options to avoid foreclosure if you are having difficulty making payments.

VA can also guarantee a portion of a loan made by a private lender, which may be used to:

- Purchase, construct or improve a home.
- Purchase a manufactured home and/or lot
- Refinance your existing mortgage on a home that you personally occupy.

You may be eligible for a VA home loan if you have a good credit score and sufficient income, and if you are:

- An unmarried surviving spouse of a veteran who died of a service-connected disability, OR
- A surviving spouse of a service member or a veteran who died during active duty or of a service-connected disability, who remarried on or after December 16, 2003 at age 57 or older, OR
- A spouse of a service member officially listed as either missing in action or a prisoner of war for at least 90 days.

If you obtained a VA home loan with your spouse prior to his or her death, you may be eligible to obtain a lower interest rate by refinancing your existing VA loan. VA home loan benefits do not expire and may be use anytime.

Burial Benefits

VA understands that burial and funeral expenses can be a hardship for families of recently deceased service members and veterans. VA provides

the following burial and memorial benefits:

- Inscribed headstone or marker at any cemetery, or a medallion to affix to one that is privately purchased. Spouses and dependents are eligible for a headstone or marker if they are buried in a national cemetery, state veterans cemetery of military base cemetery.
- Burial allowance to partially reimburse the burial and funeral costs of an eligible veteran
- Presidential Memorial Certificate (PMC), which is an engraved certificate, signed by the current president, to honor the memory of n honorable discharged deceased veteran, provided to the next of kin and loved ones of a deceased veteran.

Eligible veterans, as well as their qualifying spouses, children, and parents, may receive burial in a national cemetery. Go to www.cem.va.gov for more information on eligibility requirements.

Other Benefits

There are additional benefits available to you, including Educational and Vocational Counseling to help decide how best to use VA dependents' educational assistance benefits. VA can also provide assessment and rehabilitation planning for dependents with disabilities to help identify the resources needed to achieve a successful outcome.

Beneficiary Financial Counseling Service is a personalized service offered to beneficiaries of SGLI and VGLI VA Life Insurance policies that can help you make smart financial decisions. Services include, but are not limited to budgeting assistance, debt reduction assistance and college/retirement planning.

Bereavement Counseling is a service available at community-based Vet Centers to parents, spouses, and children of service members, National Guard members, and reserve members who die in service.

Civil Service Preference is a hiring preference for jobs within the Federal government. An unmarried surviving

spouse of certain deceased veterans may also qualify. VA provides an eligibility certification upon request.

Commissary and Exchange Privileges are provided by the Department of Defense to an unremarried surviving spouse of a service member or veteran who died during active duty, or due to a service-connected disability. Dependents are also eligible for privileges. VA provides an eligibility certificate upon request.

Additional VA Benefits

Disabilities determined by 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 representative or Veterans Service Organization (VSO) representative about Disability Compensation, Pension, Health Care, Caregiver program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or dependents' and Survivors' Benefits. You can search for a VSO representative online at www.ebenefits.va.gov. If you are here in Japan near a U.S. military base, you can make an appointment with the VA rep who visits each base periodically.

Find links to VA benefits information and apply at <https://www.ebenefits.va.gov>. Then click on the "Apply" link and choose the type of benefit you are interested in.

The main VA web site is at <https://www.va.gov/benefits>.

Use IRIS, VA's tool to find information and ask questions online at <https://iris.custhelp.com>

You can call the VA at 1-800-827-1000

If you are in the states, you can also go to the nearest VA regional office.

Courtesy of Veterans' Administration Pamphlet 21-12-2.

VA



U.S. Department
of Veterans Affairs



YOUR CREDIT MATTERS

7 Things You Should Know About Credit Scores

Did you know your credit score could be costing you thousands of dollars on a single car loan? A low credit score can increase the cost of a 60-month, \$20,000 auto loan by more than \$5,000.

But that's not all, credit scores can be used by both creditors and non-creditors to determine what they'll sell you, and at what price. Unfortunately, many underestimate the true cost of a low credit score, according to a new survey by Consumer Federation of America (CFA) and VantageScore.

Understanding how credit scores work can give you a better picture of your financial well-being. Here are seven things you should know about your credit score, and the impact that it has on you every day:

1. Credit scores influence what you can purchase and at what cost

Your credit score impacts the interest rate credit card companies will offer you, which is the amount you will pay to borrow money if you have a revolving balance.

But credit scores are used by non-creditors as well. Utility companies, home insurers, cell phone companies, landlords, and others may use credit scores to determine things like if they will offer you a contract or the amount of your initial deposit. This can affect where you live, how much you need to save for a deposit on an apartment, and even what cell phone plan you are eligible for.

2. You have many different credit scores

Some credit scores are generic, some are lender-based. You may be most familiar with credit scores from the three credit bureaus (Equifax, Experian, and TransUnion), but they are available from many sources. While most scores are based on information in a credit report at one of the bureaus, competing websites estimate your score by asking a series of questions about your credit use.

3. FICO and VantageScore are the two main scoring systems.

Credit scores from, or based on, the three credit bureaus use either FICO or VantageScore. Like FICO, the current VantageScore 3.0 model ranges from 300 to 850, an update from their old range of 501 to 990.

4. Your behavior influences your score

Key factors used to calculate credit scores include missed payments, personal bankruptcy, and high credit card balances. And it's much easier to lower your score than raise it. A couple of late credit card payments, for example, may lower your score enough that it can take a year to get your score back up to what it was before you missed the payments.

5. Inaccurate information can influence your credit report

Credit scores from, or based on, the three credit bureaus use either FICO or VantageScore. Like FICO, the current VantageScore 3.0 model ranges from 300 to 850, an update from their old range of 501 to 990.

6. You should comparison shop for credit.

You may be able to find better loan terms from shopping around, especially if you have a lower score. Different lenders use different criteria to determine loan terms, even when using the same credit score.

7. Be wary of credit repair companies.

Credit repair companies that claim to help you raise your credit score often charge high prices while performing services, such as correcting credit report inaccuracies, that you can do yourself. Certified credit counselors, on the other hand, are qualified to help you improve your credit worthiness.

For more information be sure to test your credit score knowledge at CFA and VantageScore's www.creditscorequiz.org and learn more about credit score basics and details.

In general, getting out of debt is the #3 goal savers select when they pledge to save. With planning, discipline, patience and maybe some outside help, almost anyone can reduce their debts and start to accumulate wealth.

Good credit plays an important role in your financial life. Not only is it essential for obvious things like qualifying for a loan or getting a credit card, but also for less obvious things like getting cellular telephone service, renting a car and perhaps even getting a job.

Courtesy of Americasaves.org

AMERICA
Saves
 START SMALL. THINK BIG.



TRICARE

Continuing TRICARE Health Coverage after Retirement

When you retire from active duty or turn age 60 as a retired reserve member, your TRICARE coverage changes. After either of these Qualifying Life Events (QLEs – see page 8 of this newsletter for info) you must take action and enroll in a TRICARE retiree health plan so that you and your family members don't have a gap in your TRICARE coverage after retirement. Typically, you have up to 90 days after your retirement date to enroll in a TRICARE plan as a retiree. If you don't, you and your family members will only be able to get care at a military hospital or clinic if space is available.

Each service is responsible for updating the Defense Enrollment Eligibility Reporting System (DEERS) with your retirement date. Until that date is posted to DEERS, you can't enroll in a retiree TRICARE plan. In some cases, the retirement date doesn't show up in DEERS until days or even months after you've retired. For the time being, the Defense Health Agency (DHA) is allowing retiring members and their eligible family members up to 12 months from their retirement date, or turning age 60 for retired reserve members.

"This 12-month period is longer than the standard QLE period of 90 days," said Mark Ellis, TRICARE Select Program Manager, DHA. "This allows plenty of time to update DEERS and enroll in a TRICARE health plan as our new retirees adjust to civilian life."

Coverage must begin effective the day after you ended your previous TRICARE coverage, and any TRICARE enrollment fees must be paid retroactive to that date.

Continuing TRICARE health care coverage isn't automatic following these QLEs. If you don't enroll in a plan after retiring from active duty or turning age 60, you'll lose TRICARE coverage

and only be able to receive care at military hospitals and clinics if space is available. After the 12-month period, you may only enroll in or make changes to your health plan during the annual TRICARE Open Season (<https://www.tricare.mil/OpenSeason>) or following a Qualifying Life Event.

You'll need to make sure you update your and your family's information in DEERS. You and your family members will also need new identification cards upon the sponsor's status change. No matter when you enroll within the 12-month period, coverage begins on the first day of your retirement and you must pay all enrollment fees back to that date.

Retiring from Active Duty

If you're retiring from active duty, you previously paid nothing out of pocket and your family's costs were minimal (if covered under TRICARE Select). As a retiree, you'll now pay retiree costs for care. Depending on the retiree TRICARE health plan you choose, you may see an increase in your enrollment fees, deductibles, copayments, cost-shares, and other fees.

Retired Reservists Turning Age 60

If you're a retired reserve member who turns age 60 and were enrolled in TRICARE Retired Reserve (TRR), your TRR coverage ends the day you turn age 60 and become eligible for TRICARE Prime or TRICARE Select coverage. You must have your retirement fully completed with your service personnel office or command. This means your retirement pay is processed and activated with the Defense Finance and Accounting Services.

To confirm your retired status is properly reflected in DEERS, visit <https://www.dmdc.osd.mil/milconnect> or call the DEERS Support Office (1-800-538-9552). Once DEERS is accurate, enroll in a TRI-

CARE health plan based on your residence within 12 months from your 60th birthday. As a retiree, you'll pay retiree costs such as enrollment fees, deductibles, copayments, and cost-shares.

Health Plan Options

You and your family members may be eligible for one of the following TRICARE health plans:

- TRICARE Prime (if residing in a Prime Service Area <https://www.tricare.mil/prime>)
- TRICARE Select (<https://www.tricare.mil/select>) or TRICARE Overseas Select (<https://tricare.mil/Plans/HealthPlans/TSO>)
- US Family Health Plan (<https://tricare.mil/Plans/HealthPlans/USFHP>)
- TRICARE for Life. (<https://tricare.mil/Plans/HealthPlans/TFL>)

Visit the TRICARE Plan Finder at:

<https://tricare.mil/Plans/PlanFinder> to learn more about your options. Once you enroll in a TRICARE health plan, you also have pharmacy coverage.

Dental and Vision Options

Retiring service members and their eligible family members have the option to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). For more information about FEDVIP and to check your eligibility, visit the FEDVIP website at <https://www.benefeds.com/>

Learn more about retiring with TRICARE by downloading the *Retiring from Active Duty Brochure and Costs and Fees Sheet* (<https://www.tricare.mil/publications>).

Courtesy of www.tricare.mil



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 Live Events (QLE)

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.

These are QLEs with some examples of each:

Change in sponsor status that results in ineligibility to continue existing coverage.

- Retiring from Active

Duty

- Separating from Active Duty
- Activating
- Deactivating

Change in family composition

- Marriage
- Divorce or annulment
- Birth of a child
- Adoption of a child
- Placement of a child by a court in a member's home
- Children becoming adult
- Death in the family

Moving (change of address)

- Child moving away for college
- Relocation to a new country, city, region or ZIP+4 Code

Government-directed changes

- Government-directed primary care manager change
- Government-directed health plan change.

Change in command sponsorship (overseas only)

- 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

- Turning age 60 for retired-reserve members
- Turning age 65 when you become eligible for Medicare.

Change in eligibility status of any single family member in another family.

- In cases where both parents are sponsors. Changes in eligibility status for the either member of a joint service family.

Losing or gaining other Health Care Insurance.

- Losing or gaining other health insurance.

What to do following a QLE

- With any QLE, the first step is to update your and 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 any action.
- If you aren't already in a health plan and don't enroll in one, you will 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.

For more information go to <https://tricare.mil/LifeEvents>

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



防衛庁経済と会計システム(DFAS)の定期的本人存在確認書

REPORT OF EXISTENCE

APRIL 25, 2011

Mbr: FISK JOHN O
SSN: 121212121
Annt: FISK KIMIKO A
SSN: 343434343

We require verification that a person who has his/her checks sent to a foreign address is still alive. Please COMPLETE, SIGN, and RETURN this Report of Existence (ROE) to DFAS Retired and Annuitant Pay, P.O. Box 7131 - Annuitant Pay, London, KY 40742-7131, USA, so we can continue sending your annuity and/or SSIA payments.

I certify I am the annuitant or the annuitant's legal representative (custodian, trustee, guardian, legal fiduciary, or power of attorney) and the information given is correct. If this ROE is signed by a legal representative for the first time, a photocopy of the legal document must be attached.

サインと日にち記入だけ！

Signature:	<i>Kimiko A Fisk</i>	Date 2019-7-15
-------------------	----------------------	--------------------------

Are you the legal representative? Please check the appropriate box.

Yes

No

Has your address changed? Please place an 'X' in the box below:

Yes New Street Address: _____
City, State, Zip Code: _____

住所の変更はありますか？変更がある場合は、こちらに'X'マークを入れ、新しい住所を記入して下さい。

Note: Penalty for presenting false claims or making false statements in connection with claims. Fine of not more than \$10,000 or imprisonment for not more than 5 years, or both (18 USC 1001)
PRIVACY ACT STATEMENT: AUTHORITY 37 USC, Chapter 11; EO 9397, Nov 1943
PRINCIPAL PURPOSE: This information is used to determine the continued eligibility of the annuitant for annuity payments. ROUTINE USES: Records from this system of records may be disclosed to the Department of Veterans Affairs (VA). DISCLOSURE: Disclosure is voluntary; however, failure to provide information will result in suspension of annuity payments.

アメリカの米軍恩給局(DFAS)の本人存在確認書です。図のようにサインと日にちを記入し、専用封筒で返信して下さい。

今年の感謝祭は9月14日です！ぜひご参加を！



自分の存在を確認が必要な時

“私のアメリカ年金が来なくなった”又は“私の恩給がこない”というような問い合わせが最近多くなっています。そういう問題のほとんどは次のことが原因だと考えられます。アメリカの米軍恩給局(DFAS)又はアメリカ年金局(SSA)が定期的に給付資格確認書をそれぞれの受給者に送りますが、それらの確認書にすばやく回答しなければ年金や恩給が停止されるのです。それらの確認書には必ず返信専用封筒も同封されますので回答は個人の責任です。以下はそれらの書類の見本です。

7162 SOCIAL SECURITY ADMINISTRATION JUN. 05, 2012 FORM APPROVED OMB NO. 0960-0049

REPORT TO THE UNITED STATES SOCIAL SECURITY ADMINISTRATION
IMPORTANT: Failure to complete and return this form within 60 days will result in suspension of benefits. SIGN AND RETURN THIS FORM IN THE ENCLOSED ENVELOPE. SEE INSTRUCTIONS ENCLOSED.

1. Print your address here only if it is different from the one shown below. 2. Telephone number at which you may be contacted during the day.

000170158 JA 7162-A JAPAN
 MARKO SMITH
 1-23-2-H203P OKAMISAWA
 MITSUWA-SHI
 AOMORI 033-0021
 JAPAN

43038874911387538672434
 SSN BIC COC
 5940798789 B 753
 DIBIND 710ES
 67

IF YOU ANSWER "YES" TO ANY OF THE QUESTIONS BELOW, PLEASE TURN THIS FORM OVER AND CONTINUE ON THE BACK. YOU MUST SIGN YOUR NAME IN ITEM 7 ON THE BACK OF THIS FORM.

3. Has there been a change in your citizenship or your country of residence that you have not yet reported to SSA? YES NO

4. Have you married or had a divorce or annulment since you last reported your marital status to SSA? YES NO

5. Did you work for someone else or were you self-employed (i.e. did you own a business or farm) since your last report of work to SSA? YES NO

Answer Question 6 only if you are the parent of a child under age 16 or disabled and you receive Social Security benefits because you have this child in your care.

6. Did you and the child live apart since you last reported the child's living arrangements to SSA? YES NO

OTHER REPORTABLE EVENTS (For SSA Use Only)

Privacy Act Statement/Collection and Use of Personal Information - The United States Code of Federal Regulations (42 U.S.C. § 405(c), 405(d), 405(e) and 405(f)) authorizes us to collect the information on this form. The information you provide will be used to determine if we can continue to pay you Social Security benefits. Your response is voluntary. However, failure to provide the requested information may prevent us from making an accurate and timely decision on your claim, or could result in the loss of benefits.

We rarely use the information provided on this form for any purpose other than for determining the continued entitlement to benefit payments. However, in accordance with 5 U.S.C. § 552(a)(2) of the Privacy Act, we may disclose the information provided on this form (1) to enable a third party or an agency to assist Social Security in establishing rights to Social Security benefits and/or coverage; (2) to make determinations for eligibility in similar health and income maintenance programs at the Federal, State and local level; (3) to comply with Federal laws requiring the disclosure of the information from our records; and (4) to facilitate statistical research, audit or investigative activities necessary to assure the integrity of SSA programs.

We may also use the information you provide when we records by computer. Computer matching programs covered by Form SSA-7162-OCR-SM (7-2011) Destroy Prior Edition

records with those of other Federal, State or local government agencies. Information from these matching programs can be used to establish or verify a person's eligibility for Federally-funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

A complete list of routine uses for this information is contained in our System of Records Notice 60-0089 (Claims Folders System). Additional information regarding this form and our other system of records notices and Social Security programs are available from our internet website at www.socialsecurity.gov or at any U.S. Embassy, consulate, VARO or U.S. Social Security office.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 5 minutes to read the instructions, gather the facts, and answer the questions. You may send comments on our time estimate above to: SSA Security Blvd, Baltimore, MD 21285-6401 USA. Send comments relating to our time estimate to this address, completed form.

Continued on the Reverse →

IF YOU HAVE ANSWERED "YES" TO ANY OF THE QUESTIONS ON THE OTHER SIDE OF THIS FORM, YOU MUST COMPLETE THE CORRESPONDING BLOCK(S) BELOW. IF YOU ANSWERED "NO" TO ALL OF THE QUESTIONS ON THE OTHER SIDE OF THE FORM, YOU SHOULD GO TO ITEM 7, SIGN, DATE, AND RETURN THE FORM.

3. If you answered "Yes" to question 3 on the reverse, complete the information below.

(a) Country of new citizenship Date acquired (Month-Day-Year)

(b) Current country of residence Date of change (Month-Day-Year)

4. If you answered "Yes" to question 4 on the reverse, complete the information below.

(a) Marriage (b) Divorce (c) Annulment (d) Enter date event occurred (Month-Day-Year)

5. If you answered "Yes" to question 5 on the reverse, complete the information below.

(a) Check one Employee Self-Employed (b) Date work began (Month-Day-Year) (c) If ended, enter date work stopped (Month-Day-Year)

(d) List each month that you worked 45 hours or less (Explain in "Remarks")

(e) Was this work done in the United States or did you pay United States Social Security taxes on earnings from this work? Yes No

(f) If you answered "Yes" to (e) above, enter your total earnings for:

the year before last \$
 and
 last year \$
 also give \$
 your estimate of earnings for this year \$

6. If you answered "Yes" to question 6 on the reverse, complete the information below.

(a) Date child left (Month-Day-Year) (b) Date child returned (Month-Day-Year) (c) Name of child

(d) Reason for absence

(e) If the child has not returned, print the address of the child here.

7. Sign or mark (Initials) this form as signed with a mark, a witness must sign below.

8. Signature of witness Date

Form SSA-7162-OCR-SM (7-2011)

“X”を記入して、サインするだけ!

裏

SSA(年金局)の本人存在確認書、両面を図のように記入し、専用封筒で回答、返信して下さい。

(防衛庁経済と会計システムの本人存在確認書の見本は9ページをご覧ください。)

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 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 2019, 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.

5 February 2019

2 April 2019

4 June 2019

6 August 2019

1 October 2019

3 December 2019

NEXT MEETING—TUESDAY, 6 August

**Retiree Appreciation Day 2019
Saturday, September 14th**

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

Exchange: 0176-7788255-7 plus last 4 digits (*)
 HRO: 7460 (*), Manager: 7401(*), Gas Station:
 7428 (*), Express (main base): 7433 (*),
 Express (North Area): 7435 (*)
 Base Operator: 226-1110 / (0176) 77-1110
 Chapel: 226-4630 / (0176) 77-4630
 Command Post: 226-9880/9881 / (0176) 77-9880
 Commissary Officer: 226-3482/ (0176) 77-3482
 Community Bank: 226-4070 / (0176) 77-4070
 Credit Union Navy Federal: 1-617-938-5097
 US HQ: 1-888-842-6328
 Emergency Room:
 Non-Urgent: 226-6647/ (0176) 77-6647
 Emergency- 911 / Off Base (0176) 53-1911
 Fitness Center: 226-3982 (*)
 Golf Course: 1-281-657-1563 (*)
 Law Enforcement: 226-3600/ (0176) 77-3600
 Library: 226-3068 / (0176) 77-3068
 Medical/Dental Appointments
 Medical: 226-6111 / (0176) 77-6111
 Dental: 226-6700 / (0176) 77-6700
 Misawa Clubs
 Admin: 1-281-675-1560 (*)
 Catering: 1-281-657-1560 (*)
 Misawa Inn (Air Force Lodging) (*)
 Front: 222-0282/ (0176) 66-0282
 Reservations: 222-0284/ (0176) 66-0284
 Navy Gateway Lodging: (*)
 Front Desk: 226-3131 / (0176) 77-3131
 Reservations: 226-4483/ (0176) 77-4483
 Navy HRO: 226-4674 / (0176) 77-4674
 Pass and Registration: 226-3995 / (0176) 77-3995
 Red Cross: 226-3016 / (0176) 77-3016
 FSS Auto Center "Pit Stop": 226-9486 /
 (0176) 77-9486
 FSS HRO: 226-3108/9275 (*)
 Taxi: Official: 226-3328 / (0176) 77-3328 (*)
 Base Commercial (Kichi Cab): 1-469-375-7479 (*)
 Fm Off Base—(0176) 53-6481 (*)
 Theater: 1-469-375-7450 (*)
 Veterinarian 226-4502 / (0176) 77-4502
 Weather Forecast: 226-3065 (*)
 Numbers that begin with "1" require special dialing.
 When dialing from a cell, 03-4580-0135, wait for
 voice, then dial the number. For 226-222 numbers
 dial 0176-66 (for 222) or 77 (for 226) then the last
 four. (*) means use the Phone Tree
RAO mailing address in Japan
 〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64,
 Misawa Beigun Kichi-nai, 35FW/CVR

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. In an emergency, 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.

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