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**HAPPY
NEW
YEAR
2020**



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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.

DoD Expanding Shopping, MWR Privileges to Specific Veterans and Caregivers

The Department of Defense is expanding commissary, exchange, and morale, welfare, and recreation retail privileges on U.S. military installations as specified in the Purple Heart and Disabled Veterans Equal Access Act of 2018, included in the John S. McCain National Defense Authorization Act for Fiscal Year 2019.

Starting Jan. 1, 2020, access will expand to include all veterans with service-connected disabilities, veterans who are Purple Heart recipients, veterans who are former prisoners of war, and individuals approved and designated as the primary family caregivers of eligible veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers. While this expansion will extend eligibility to over 4.1 million new patrons, the DOD expects little to no impact on current patrons in most locations. There may be some impact in areas with a high cost of living, but the department is preparing to accommodate all new patrons.

"These new privileges recognize the service and sacrifice of these veterans and those that care for them," A.T. Johnston, deputy assistant secretary of defense for Military Community and Family Policy, said. "If you or someone you know might be eligible for these privileges, share the message. Please help us ensure these veterans and caregivers receive the privileges they've

been granted."

New patrons eligible solely under this authority should be aware that the law requires the Defense Department charge them a small user fee to offset the increased expense incurred by the Department of the Treasury for processing commercial credit or debit cards used for purchases at commissary stores.

The Department of Defense is finalizing the details for these new privileges with the Departments of Veterans Affairs, Homeland Security and the Treasury. Information will be announced soon regarding installation access and the authentication process for these privileges.

These facilities and more are open to these newly eligible patrons:

- Commissaries
- Military Service Exchanges
- Golf courses
- Bowling centers
- Recreational lodging
- RV campgrounds
- Movie theaters

For more info go to:

<https://download.militaryonesource.mil/12038/MOS/Factsheets/expanding-access-fact-sheet.pdf>

Courtesy of retirees.af.mil

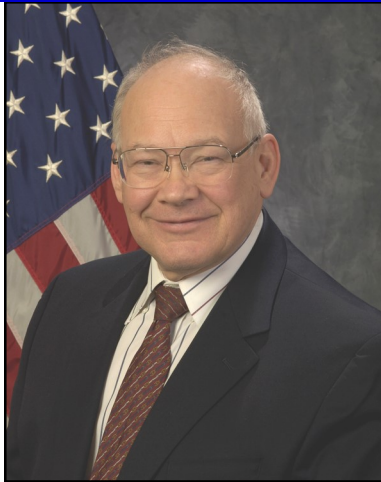
Inside this issue:

DoD Veterans Benefits	1
VA Benefits	2
VA Benefits	3
VA Benefits	4
DFAS	5
DFAS	6
Medicare/Tricare	7
Health Issues	8
Recurring Information	9
所得税申請の時期が近いです	10
Still Serving	11
RAO & MMRA Info	12





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Free Steam Games for Veterans and their Families

Games to Grunts offers free games to veterans, military and their families.

Most veterans who have served in the past 20 years are probably familiar with video games. From barracks LAN parties, to marathon sessions of Madden NFL at the MWR while downrange, it's safe to say veterans like to play video games. Studies have shown that video games also help veterans recover from some mental health challenges, providing an escape while boosting confidence, personal growth, leadership, and social connections. You can find more info on these studies at: <https://www.research.va.gov/>

[currents/0519-Video-games-can-help-Veterans-recover-from-mental-health-challenges.cfm](https://www.research.va.gov/currents/0519-Video-games-can-help-Veterans-recover-from-mental-health-challenges.cfm)

Operation Supply Drop's Games to Grunts Program supports community engagement to veterans, military, and their families through video games. Most of the games they offer are on Steam, such as TEKKEN 7, Cooking Simulator, and Vietnam 65', but other platforms are also available, like free XBOX Game Passes. All of the games are available through digital download codes.

First come, First served

Game publishers and others donate game keys to Games to Grunts, which in turn distributes the games. Because not all games are distributed with un-

Veterans' Administration

limited keys, it is a first come first serve model.

Eligibility is determined through ID.me, a third-party identity verification service that is also available to use on VA.gov.

To sign up visit the Game to Grunts website at:

<https://gamestogrunts.weareosd.org/account/register> and create an account.

You can see full list of the games available at

<https://gamestogrunts.weareosd.org/collections/all>

Million Veteran Program

The Million Veteran Program (MVP) is a national research program to learn how genes, lifestyle and military exposures affect health and illness. Since launching in 2011, over 775,000 veteran partners have joined one of the world's largest programs on genetics and health.

Veterans who partner with MVP contribute to improving the lives of fellow veterans and ultimately, everyone. Scientific discoveries from MVP are already underway, helping to reach the goal of transforming health now and for future generations.

Veterans can now join MVP as part of the U.S. Department of Veterans Affairs (VA) effort to improve the lives of veterans through health care research and innovation.

MVP has already resulted in a number of important scientific publications that increase our knowledge of conditions that affect veteran's health.

For more information, visit <https://www.mvp.va.gov> or call 866-441-6075 to learn how you can join.

Courtesy of www.va.gov.



VETERANS' ADMINISTRATION

Amtrak Passenger Discount for Military Veterans

Veterans receive a 10% discount on the lowest available rail fares on most Amtrak trains. Use the Fare Finder at the beginning of your search on www.amtrak.com and select 'Military Veteran' for each passenger as appropriate to receive the discount.

With a valid active-duty United States Armed Forces identification card, active duty U.S. military members, their spouses and their dependents are also eligible to receive a 10% discount on the lowest available rail fare on most trains, including for travel on the Auto Train.

Active duty folks can also use the Fare Finder on:

www.amtrak.com and select 'Military' for each passenger.

Discount Limitations

- The veteran/military discount is not valid with Saver Fares on weekday Acela trains.
- The veteran/military discount does not apply to non-Acela Business class, First class or sleeping accommodation. Veterans can upgrade upon payment of the full accommodation charges.
- The veteran/military discount is not valid for travel on certain Amtrak Truway connecting services of the Canadian portion of services operated jointly by Amtrak and VIA Rail Canada.
- The veteran/military discount may not be combined with other discount offers; refer to the terms and conditions for each offer.
- Additional restrictions may apply.

View www.amtrak.com for more info.

Where to Start? The VA Welcome Kit

Veterans, their families, caregivers, and survivors know that VA has no shortage of technical handouts, benefits books and informational materials. Even with all these resources, veterans ask, "Where do I start?"

Whether a veteran is just getting out of the service or hung up the uniform years ago, the VA Welcome Kit can help guide them to the benefits and services they earned.

No matter where in life they might be, the VA welcome kit will help veterans navigate VA. Veterans can understand the process and their responsibilities, and get started using the benefits promised by a grateful nation.

In addition to a broad overview of services VA offers; this guide contains:

- A map of the benefits and resources available at specific moments in your journey,
- Contact information for each of VA's programs,
- Checklists to ensure you gather the right documents, forms and information needed.

The kit is available for download or print on VA.gov.

The Veterans Experience Office created the kit using human-centered design principles, including feedback from more than 150 veterans throughout the country. VEO continually updates the guide based on additional feedback and information.

While the welcome kit does not provide all of the technical information on VA's programs included in the Federal Benefits for Veterans,

Dependents and Survivors handbook, it does provide a summary and the steps required to enroll in VA services.

Please visit VA.gov to download or print a VA Welcome Kit, and feel free to share this guide with friends and family who might also need help with their benefits.

Courtesy of www.va.gov

Identity Theft Protection

Every piece of personally identifiable information, whether it's a Social Security number, date of birth, home address, etc., is more than just a number. It represents a person's identity, livelihood, and personal or financial well-being.

VA's *More Than a Number* identity protection program provides information to educate Veterans and their beneficiaries on how to protect themselves from identity theft. On this website, you will find a wide range of information on identity theft, how to spot it, ways to prevent it, and what to do if you suspect you are a victim. You can also browse through links to other useful identity theft resources from across the Web.

In addition, we have created a toll-free Identity Theft Resource Line for veterans and their beneficiaries to call for more information or if they suspect that their identities may have been compromised. The toll-free number is 855-578-5492.

We hope that these *More Than a Number* resources provide another way for VA to help protect those that have protected this great country.

Courtesy of www.va.gov



Veterans Administration

New Video Series Teaches Veterans How to Use VA Online Disability Claim Tool

The U.S. Department of Veterans Affairs (VA) is transforming the way Veterans learn about and apply for benefits earned, through a new video tutorial completed in October highlighting the digital Disability Compensation Benefits Claims tool released earlier this year .

Built with Veterans, for Veterans, — an interactive development process that incorporates user testing and human-centered design principles — the tool is now available allowing Veterans with previously filed claims to have more control over submissions and represents an innovative leap forward in VA services

The Disability Compensation Benefits Claim tool lessens the administrative and paperwork burden for Veterans, and shortens the processing timeline for benefits claims,” said VA Secretary Robert Wilkie. “This innovative tool, along with the companion tutorial video series, represents VA’s commitment to providing Veterans quality service through digital transformation.”

The accompanying five-part video tutorial series is accessible on VA’s Office of Information and Technology (OIT) YouTube page. The tutorials describe steps Veterans can follow to complete disability compensation claims applications online using the new digital tool. The videos feature:

- An overview of the online tool’s user-friendly platform, and its efficient functionality that streamlines the claims submission process.
- Log-in instructions for starting the process of filing a disability benefits claim, and how Veterans can track existing disability

compensation claims.

Instructions on how the tool automatically checks the Veteran’s record to find out if there is an active intent to file date already pending.

How to file a VA disability claim:

Prepare for starting your applications:

- Find out if you are eligible for VA disability compensation by going to <https://www.va.gov/disability/eligibility/>
- Gather any evidence (supporting Documents) you will submit yourself when you file your VA disability claim
- Be sure your claim is filled out completely and you have all the supporting documents ready to send in along with your claim. This will help the VA process your claim quickly
- Learn about fully developed claims at <https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/>
- Go to <https://www.va.gov/disability/how-to-file-claim/additional-forms/> to determine if you will need to turn in any additional forms with your claim.

Evidence you will need for your claim.

- VA medical records and hospital records that relate to your claimed illnesses or injuries or that show your rated disability has gotten worse.
- Private medical records and hospital reports that relate to your claimed illnesses or injuries or that show your disability has gotten worse.
- Supporting statements you would like to provide from family members, friends, clergy, law enforcement personnel or those you served with that can tell us more about your claimed condition and how and when it happened or

how it got worse.

Depending on the type of claim you file, you may gather supporting documents yourself, or you can ask for the VA’s help to gather evidence.

Go to <https://www.va.gov/disability/how-to-file-claim/additional-forms/> to find out what evidence they will need for your claim.

The VA will also review your discharge papers (DD 214) or other separation documents and service treatment records.

You do not 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. They will recognize the date you started your application as your date of claim as long as you complete it within 365 days.

You can find the full tutorial series at:

https://www.youtube.com/playlist?list=PLt_058CfeU2oqhqiIcbbYPgWPOY5fucl-

Find the disability claim tool at www.va.gov/disability/how-to-file-claim/

For more info go to:

<https://www.benefits.va.gov/compensation/>

Courtesy of

www.veteransresources.org



DFAS

Tax Season is Just Around the Corner

Getting ready for the 2020 tax season should start now. The most important task is to make sure you have an active myPay account and your mailing address is correct. If you have updated your information with another government agency, such as the Department of Veterans' Affairs (VA) or the Defense Enrollment Eligibility Reporting Service (DEERS), you also need to update your information with DFAS and vice-versa.

Log on to myPay at <https://myPay.dfas.com>.

If you're not using myPay, now is a great time to get started. With the refresh this spring, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until mid-to-late January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address.

It's easy to get started with myPay

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

Reactivating your myPay account

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try

to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now, before the tax season starts. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to myPay.dfas.com in your web browser on a computer or connected device
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

Please don't wait until February or March to access your myPay account so you can be prepared for tax season.

The self-service options available through myPay simplify the management of your military retirement or annuity and give you access to personalized information about your account.

Check your tax withholding

Now is a good time to check and adjust your tax withholding, if needed. Use the new IRS Tax Withholding Estimator

The IRS has a new online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits.

The mobile-friendly estimator replaces the Withholding Calculator. Find it at: www.irs.gov/individuals/tax-withholding-estimator

The IRS urges both pension recipients and wage earners to do a Paycheck Checkup now and review their withholding for 2019. This is especially important for anyone who faced an unexpected tax bill or

penalty when they filed earlier this year. It's also a critical step for those who made withholding adjustments in 2018 or had a major life change, such as marriage, the birth of a child, adoption or buying a home.

According to the IRS, people most at risk of having too little tax withheld include those who itemized in the past, but now take the increased standard deduction. They also include households with two wage earners, employees with non-wage sources of income and those with complex tax situations.

In addition, anyone who changes their withholding in the middle or latter part of this year should do another Paycheck Checkup in January. That will help ensure that they have the right amount of tax withheld for all of 2020.

According to the IRS, the Tax Withholding Estimator will ask you to estimate values of your 2019 income, the number of children you will claim for the Child Tax Credit and Earned Income Tax Credit, and other items that will affect your 2019 taxes. This process will take a few minutes.

To use the estimator, IRS recommends you:

1. Have your most recent Retiree Account Statement (RAS) or Annuitant Account Statement (AAS), which is easily available in myPay.
2. Have your most recent income tax return handy; a copy of your completed Form 1040 will help you estimate your 2019 income and other characteristics and speed the process.
3. Keep in mind that the Estimator's results will only be as accurate as the information you provide. If your circumstances change during the year, come back to this Estimator to make sure that your withholding is still correct.

The Tax Withholding Estimator does not ask you to provide sensitive personally-identifiable information like your name, Social Security number, address or bank account numbers. The IRS does not save or record the information you enter on the Estimator. If you need to change your withholding, you can do it easily in myPay.

Courtesy of www.dfas.mil



DFAS

Life Changing Events

Did you know that if you don't update your retired pay account in a timely manner, it could adversely impact your loved one?

Many issues can arise if DFAS is not notified of live-changing events, especially for your Survivor Benefit Plan (SBP).

Informing DFAS about live-changing events in timely manner is one way to make sure your dependents are taken care of with SBP. Promptly notifying DFAS ensures the correct premiums are billed and your loved ones will not face challenges in receiving their SBP annuity payments.

Below are examples of common life events and how deadlines impact your SBP coverage.

At retirement, you're single with no children. After retirement, you marry or have a child. Notify DFAS within one year of your re-marriage by sending them a DD Form 2656-6 and a copy of your new marriage certificate if you want SBP coverage for your new spouse.

You divorce and elect former spouse coverage. Your former spouse passes away and you later re-marry. Notify DFAS within one year for your re-marriage by sending them a DD Form 2656-6 and a copy of your new marriage certificate if you want SBP coverage for your new spouse.

Find out more about changing SBP coverage at <https://www.dfas.mil/retiredmilitary/provide/sbp/change>.

Courtesy of DFAS.mil

Disability Severance Pay and Taxes

On December 16, 2017, the President of the United States signed into law the Combat-Injured Veterans Tax Fairness Act of 2016, which provides eligible veterans the right to seek a refund of taxes they may have paid on Disability Severance Pay. The Defense Finance and Accounting Service (DFAS) and the Internal Revenue Service (IRS) are jointly responsible for ensuring that affected separated members receive notification of their rights under this law.

During July of 2018, DFAS and the IRS sent letters to approximately 130,000 separated military members who had received disability severance pay as income and with federal tax withholding applied.

In accordance with IRS's current policy, IRS agreed to forward these letters to separated members on behalf of DFAS because DFAS does not have current addresses for individuals affected by the new law. The IRS has not disclosed address or any other tax information to DFAS.

A small number of potentially affected individuals do not have mailing address information available to the IRS. Veteran and retiree organizations are being asked to share this information with their membership to inform their members who received disability severance pay so they will be able to take advantage of the IRS instructions below and recover withholdings which are not considered non-taxable.

Eligibility:

Eligibility to file an amended federal tax return to receive a refund from the IRS depends on the circumstances of your separation.

Disability Severance Pay is not taxable or subject to federal income tax withholding for members meeting either of these two conditions:

1. You have a combat related injury or illness as determined by your military service at separation that:
 - Resulted directly from armed conflict; or
 - Took place while you're engaged in extra-hazardous service; or
 - Took place under conditions simulating war, including training exercises such as maneuvers; or
 - Was caused by an instrumentality of war.
2. You are receiving VA disability compensation or you have received notification from the VA approving such compensation.

Statute of Limitations:

The amount of time for claiming these tax refunds is limited. However, the law grants veterans an alternative

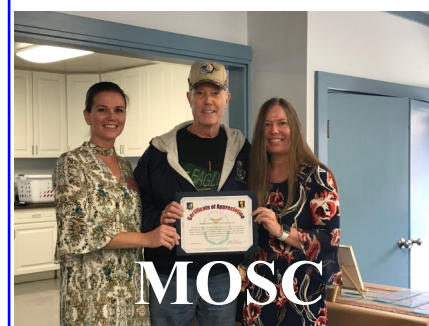
timeframe—one year from the date of the letter from DoD. Veterans making these claims have the normal limitations period for claiming refund or one year from the date of their letter from the DoD, whichever expires later. As taxpayers can usually only claim tax refunds within three years from the due date of the return, this alternative time frame is especially important since some of the claims may be for refunds of taxes paid as far back as 1991. If you believe you are eligible for or would like to request a refund, you must seek a refund from the IRS. Learn how to do so at :

https://www.dfas.mil/dsp_irs.

Courtesy of www.dfas.mil

THANKS FOR OUR MISAWA SPOUSES CLUB RAD BREAKFAST

Chief Dave Barton had the pleasure of attending both the Misawa Officer's Spouses Club and the Misawa Enlisted Spouses Club Social and Meeting to present our Certificate of Appreciation to the Club Membership for their generous contribution toward funding our 19th Annual Retiree Appreciation Day Breakfast. Both Spouses Clubs are huge contributors to all community benefit requests and we sincerely appreciate their continued support for our annual breakfast.





MEDICARE / TRICARE

Medicare Premiums, Deductibles to Increase in 2020

Medicare premiums and deductibles for parts A and B will increase in 2020, the Centers for Medicare and Medicaid Services announced in November. Standard monthly premiums for Part B will cost \$9.10 more, rising to \$144.70 in 2020, up from \$135.50 in 2019.

Because premiums are based on income, Part B beneficiaries with annual incomes greater than \$87,000 will pay more (\$202.40 for individuals with incomes between \$87,000 and \$109,000, for instance.). Part B covers doctor visits and other outpatient services such as lab tests and diagnostic screenings. Annual Part B deductibles will rise \$13 next year to \$198, up from this year's \$185, according to CMS.

The Part B increases for 2020 are larger than the slight fees levied on beneficiaries for this year. Federal officials attributed the increases to rising spending on drugs administered in doctors' offices. "These higher costs have a ripple effect and result in higher Part B premiums and deductibles" CMS said in announcing the 2020 out-of-pocket costs.

Part A covers hospitalization and some nursing home and home health care services. The inpatient deductible that patients will pay for each hospital admission will increase by \$44 in 2020 to \$1,408, up from \$1,364 this year. Almost all Medicare beneficiaries (99 percent) pay no Part A premium.

Courtesy of AARP.com

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 Pharmacy Copayments Increased on 1 January 2020

On Jan. 1, some copayments for your prescription drugs increased. If you get your prescriptions through the TRICARE Pharmacy Home Delivery or at a retail network pharmacy, you'll pay anywhere from \$2 to \$7 more starting Jan. 1. Congress made this change in the National Defense Authorization Act for Fiscal Year 2018.

There's still no cost to fill your prescriptions at military pharmacies. And these cost changes don't apply to active duty service members (ADSMs). If you're an ADSM, you still pay nothing for your covered drugs at military and network pharmacies.

"Military pharmacies remain your lowest cost option," said U.S. Air Force Lt. Col. Melissa Pammer with the Pharmacy Operations Division at the Defense Health Agency. "Your next lowest cost is if you use the TRICARE Pharmacy Home Delivery."

TRICARE Prescription Drug Categories

Your prescription copayments vary based on pharmacy type. Also, they vary based on the drug category. TRICARE groups prescription drugs into one of four categories. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type.

Generic formulary drugs:

These drugs are widely available.

You have the lowest out-of-pocket costs for these drugs.

Brand-name formulary drugs:

These drugs are generally available to you. Plus, they offer you the second lowest copayment.

Non-formulary drugs:

These drugs may have limited availability. You have higher copayments for these drugs. Also, there is generally an alternative formulary drug that you can get

Non-covered drugs:

TRICARE doesn't cover these drugs. If you choose to purchase a non-covered drug, you'll pay 100% of the drug's cost. These drugs are either not clinically effective, or as cost effective as other drugs offered. They may also pose a significant safety risk that may outweigh any potential clinical benefit.

For more information you can download the TRICARE Pharmacy Program handbook from Tricare.mil/Publications.

Courtesy of www.tricare.mil

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



Health Issues

Experts Say Carbs are not the Enemy in Health / Wellness Battle

Diets that restrict carbohydrates have their share of followers looking to lose weight. The **ketogenic diet** (<https://www.hprc-online.org/articles/ketogenic-diet-and-performance-enhancement>), for example, calls for slashing carbs to about 5 percent of calories consumed daily, with fats comprising at least 75 percent, and proteins about 15-20 percent. In comparison, the National Academies guidelines (<http://nationalacademies.org/hmd/Activities/Nutrition/SummaryDRIs/DRI-Tables.aspx>) recommend carbohydrates comprise 45-65 percent of the daily diet, with fats at 20-35 percent, and proteins 10-35 percent.

Health care experts agree that cutting carbs may lead to initial weight loss. However, it's not necessarily an effective or wise long-term solution for losing and maintaining weight, they say. Indeed, when it comes to overall health and wellness, carbs are not the enemy.

"I think carbohydrates have gotten a bad name because people tend to lump them all together," said Jonathan Scott, Ph.D., a registered dietitian and certified specialist in sports dietetics. "But not all carbs are created equal," said Scott, who's also an assistant professor in the department of military and emergency medicine at Uniformed Services University of the Health Sciences in Bethesda, Maryland.

Scott clarifies that carbs are equal when it comes to calorie count. No matter the source, carbs contain 4 calories per gram. (Proteins also are 4 calories per gram; fats are 9 calories per gram.) However, carbs vary when it comes to nutrition density, or the amount of vitamins including B6, C, and K; and minerals such as calcium, magnesium, and potassium.

Nutrient-poor "bad" carbs include processed foods, white bread, sugary beverages, and baked goods. Nutrient-rich "good" carbs include whole grains, beans, dairy, fruits, and vegetables.

"Carbs are really *the* source of fiber in our diet," Scott said. Studies have found (<https://www.ncbi.nlm.nih.gov/pubmed/19335713>) that fiber lowers the risk of heart disease, stroke, high blood pressure, diabetes, and some gastrointestinal illnesses.

Carbs are the body's most readily available and preferred energy source," Scott added. Digested carbs become glucose. They provide more energy per gram than either fats or proteins offer. Some carbs provide quick bursts of energy, while others provide a steady supply of energy.

Limiting intake of even "good" carbs can lead to an initial rapid weight loss, Scott and other health care experts agree. However, they add, the pounds shed initially are mainly water weight. Further weight loss is linked to an overall decrease in actual calories consumed, not the diet itself. Scott said studies that compared weight loss among participants following diets that were respectively low, moderate, or high in carbohydrates found no significant weight-loss differences among the three groups over time. Many of the studies focused on people with health issues including obesity, diabetes, and heart disease, he said.

Navy Ensign Ted Johnson, a USU medical student interested in emergency medicine, followed a ketogenic diet for six months as an experiment, even running the Marine Corps Marathon while following it. Johnson said he lost 10 pounds he really didn't need to lose, with the initial five coming off within the first week or two and the rest over the next few months.

"I was eating at a calorie deficit," Johnson said. "With the Keto diet, it's easy to do that because the fat and protein make you feel full longer."

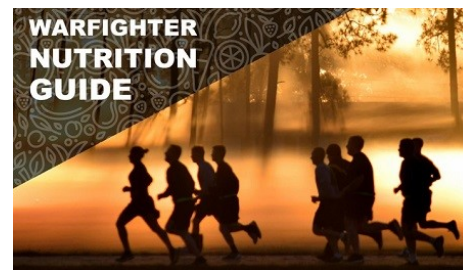
Johnson said his experiment with Ke-

to ended mainly because "I missed getting to enjoy some of my favorite foods." He says he's back on carbs, but not the standard American diet, or SAD. "It's called that for a reason," he said, laughing. "I've given up foods with added sugar. I eat a lot of sweet potatoes, whole grains, and a ton of vegetables. In fact, I eat way more vegetables than I ever have before, because all that fiber keeps me full."

Johnson said he does allow himself to cheat during the week following an endurance competition. "I did an ultramarathon recently and basically ate whatever I wanted the following week," he said. "I don't eat pizza anymore, but I ordered a pizza. I treated myself to a bowl of ice cream. But now I'm back to eating healthy and training for the next race."

Scott said a low-carb diet may help to control blood sugar in patients with diabetes. However, he recommends people focus on the overall quality of what they eat and not a specific macronutrient, such as carbohydrates.

It's important to be mindful of the types and amounts of carbs we're eating, rather than eliminating an entire group that provides a wide variety of benefits to health," he said. "This really helps to foster and encourage a healthier relationship with food."



USU's Consortium for Health and Military Performance, or CHAMP, has created a nutrition guide for service members to optimize performance and improve and maintain health.

You can get the guide at <https://www.hprc-online.org/page/nutrition/warfighter-nutrition-guide>

Courtesy of <https://www.militaryhelath.mil>.



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

There is an excellent tutorial on YouTube on how to open and use your myPay account. 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, you can contact the Misawa Air Base TRICARE Office at 226-office or your customer service representative. 6000 (from off base 0176-77-6000) or visit the office at the base hospital.

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

Annuity: 1-800-321-1080

Former Military Spouses:

1-888-332-7411

Military retirees who 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

Courtesy of www.tricare-overseas.com

International Direct Deposit

International Direct Deposit (IDD) is available to U.S. military retirees and survivors living in eligible locations overseas. IDD electronically deposits funds on the first business day of the month to your foreign bank in the currency of the country of the receiving bank.

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

ID Card Appointments

For ID card appointments, go to <https://rapids-appointments.dmdc.osd.mil/>

Click "Make an Appointment"

Lee Martin

A Reminder!

If you want to retain your TRICARE benefit, when you turn age 65, you must join and pay for Medicare Part B. If you live overseas, while you will not have access to Medicare unless you are stateside, but without Medicare Part B coverage you will not be able to submit a TRICARE claim. You will still have access to the Military Treatment Facility, space available.

About six months before you turn 65, you will receive a notice from the SSA giving you the option to decline. If you decline Part B, you will need other insurance and cannot claim any out-of-pocket expenses.

Joe Roginski



所得税申請に必要な書類

所得税申請の時期はまだやてきます。

アメリカの所得税申請期間は1月1日から4月15までです。

1月は必要な書類が発行される月です。アメリカの年金局(SSA)、米軍会計部(DFAS)の遺族恩給(SBP)、ベテラン局(VA)、各銀行、信用金庫などの年末まとめが発行します。

法律によってそれらの書類は1月31日まで発行しなければなりません。所得税申請に必要な書類を使用する方はその書類が、2月後半まで来ないなら、問い合わせが必要になるかもしれません。

我々事務所のRetiree Activities Office(リタイアリーアクチヴィティオフィス)はそんな問い合わせをお手伝いします。ご遠慮なく連絡ください。

Tel: 0176-77-4428 (月～金、0900-1500) (日本語は月、金曜日のみ)

メール: misawa.rao@us.af.mil (日本語はOKです)

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

Federal Benefits Unit フェデラル ベネフィット ユニット
(アメリカ大使館連邦年金部): 03-3224-5055



Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the 4th 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 prefecture 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 2020, please call the RAO or e-mail the RAO and talk to Dave Barton, the acting MMRA Treasurer. The Treasurer will arrange to collect your dues and record it in the financial report.
2. Donations to the Misawa Military Retirees' Association are greatly appreciated. Dues and donations are used for the operations of the organization, charitable activities, community activities, assistance grants, and assistance in the case of death in the family. All funds go to the community except for the snacks served at the bi-monthly meeting.

The Misawa Military Retirees Association (MMRA) meets bi-monthly on the first Tuesday of even months, at 1700 hours, in the Tohoku Enlisted Club's Gray Room. All military retirees regardless of service affiliation are welcome as members. These meetings are your forum to voice your opinions, concerns, questions and suggestions, and get information about retiree and survivor issues and support on Misawa Air Base. We are your voice to the active duty community and help to support the many retiree programs on the base. We also provide assistance in emergencies to retirees and surviving spouses in times of need. Come out and join our group, share your experiences and skills, contribute to the community. The time you give to your fellow retirees and their families may someday come back as assistance to you or your survivors.



MMRA Meeting Schedule

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

4 February 2020

7 April 2020

2 June 2020

4 August 2020

6 October 2020

1 December 2020

NEXT MEETING—TUESDAY, 4 February 2020

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
Cell Phone: 090-4045-0149

This publication is written, edited and published by the Misawa Air Base Retiree Activities Office for the retired community in northern Japan. The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF or the 35 FW. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy or currency can be given nor should be assumed.

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