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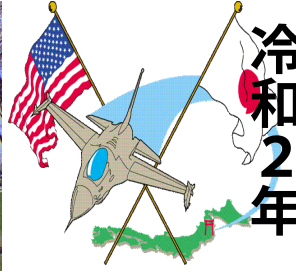
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## Misawa AB Retiree Activities Office Newsletter

### 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.

### LATEST INFORMATION ON COVID-19

#### Tips for protecting yourself from the COVID-19 coronavirus

Follow the guidelines to help protect yourself from catching, carrying and passing on SARS-CoV-2. (COVID-19)

#### 1. Wash your hands frequently and carefully.

Use warm water and soap and rub your hands for at least 20 seconds. Work the lather to your wrists, between your fingers, and under your fingernails.

You can also use an antibacterial and antiviral soap. Use hand sanitizer when you cannot wash your hands properly. Rewash your hands several times a day, especially after touching anything including your phone or laptop.

#### 2. Avoid touching your face

COVID-19 can live on hard surfaces for up to 72 hours. You can get the virus on your hands if you touch a surface like a doorknob, gas pump handle, or your cell phone.

Avoid touching any part of your face or head including your mouth, nose, and eyes. Also avoid biting your fingernails. This can give COVID-19 a chance to go from your hands into your body.

#### 3. Stop shaking hands and hugging people — for now

Similarly, avoid touching other people. Skin to skin contact can pass COVID-19 from one person to another.

#### 4. Don't share personal items

Do not share personal items like phones, makeup, or combs. It's also important not to share eating utensils and straws. Teach children to recognize their reusable cup, straw, and other dishes for their own use only.

#### 5. Cover your mouth and nose when you cough and sneeze

COVID-19 is found in high amounts in

the nose and mouth. This means it can be carried by air droplets to other people when you cough or sneeze. It can also land on hard surfaces and stay there for up to 3 days.

Use a tissue or sneeze into your elbow to keep your hands as clean as possible. Wash your hands carefully after you sneeze or cough, regardless.

#### 6. Clean and disinfect surfaces

Use alcohol-based disinfectants to clean hard surfaces in your home like countertops, door handles, furniture, and toys. Also clean your phone, laptop, and anything else you use regularly several times a day.

Disinfect areas after you bring groceries or packages into your home. Use white vinegar or hydrogen peroxide solutions for general cleaning in between disinfecting surfaces.

#### 7. Take social distancing seriously

If you are carrying the COVID-19 virus, it will be found in high amounts in your spit (sputum). This can happen even if you do not have symptoms.

Social distancing means staying home and working remotely when possible. If you must go out for necessities, keep a distance of 6 feet from other people. You can transmit the virus by speaking to someone in close contact to you.

#### 8. Do not gather in groups

Being in a group or gathering makes it more likely that you will be in close contact with someone. This includes avoiding all religious places of worship, as you may have to sit or stand too close to another congregant. It also includes congregating at parks or beaches.

#### 9. Avoid eating or drinking in public places

Now is not the time to go out to eat. This means avoiding restaurants, coffee shops, bars, and other eateries. The virus can be transmitted through food, utensils, dishes,

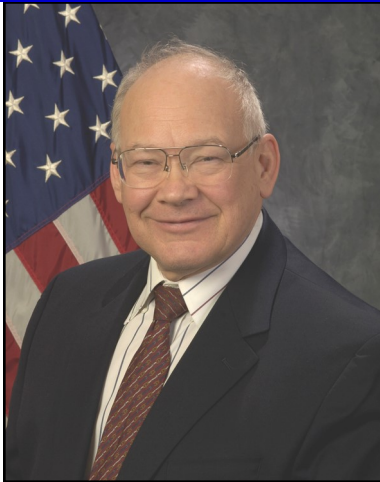
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## Managing Debt

Lots of people have debt, but it's mainly a problem if you can't pay it back. That's when debt starts to hurt your credit – and when you might start hearing from debt collectors. You can turn it around, but it takes time. And there are people who can help you get out of debt – but choose carefully.

### Tips

- Start with the basics: make a budget for the month. Then stick to it. Look for ways to

spend less. Put that money toward paying down your debt.

- Contact your lenders. Call the company you owe money to, tell them why you can't pay, and ask if you can pay less each month. If you have a student loan from the government, contact the Department of Education at [Studentaid.ed.gov](http://Studentaid.ed.gov) or 1-800-4FED-AID (1-800-433-3243)

- Talk to your PFM. Ask for help, or a referral to a certified credit counselor. You also can get legitimate help from a credit union, local university, or the

## MILITARY CONSUMER

YOUR TOOL FOR FINANCIAL READINESS

US Cooperative Extension Service. The best certified credit counselors won't promise to fix all your problems or charge you a lot of money before doing anything.

- Interview the certified credit counselor before you sign up. The best ones won't promise to fix all your problems. They also won't charge you money before they do anything. Ask them:
  - What will you do to help me?
  - How much do you charge?
  - Do you have free education and information?
  - Are you licensed to work here?
- Your credit counselor can help you call companies where you owe money. Some companies let you pay less every month if it helps you pay your bills.

You can get more information on debt management by downloading the Military Consumer debt management Power Point presentation by scrolling to this page: <https://www.militaryconsumer.gov/borrow/dealing-debt/managing-debt>

This page also offers information on Using Credit with articles on using credit cards, prepaid cards, knowing your credit score, improving your credit and how to get money in a hurry (legally).

Courtesy of [www.militaryconsumer.gov](http://www.militaryconsumer.gov)



## VETERANS' ADMINISTRATION

### 7 Stress Resources Veterans Can Use Right Now

The VA offers a variety of mental health resources for Veterans, family members, and friends.

As a veteran, you might experience difficult life events or challenges after leaving the military. We're here to help no matter how big or small the problem may be. VA's resources address the unique stressors and experiences that veterans face — and we're just a click, call, text, or chat away.

- Just show up to any VA Medical Center. Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers across the country? VA Secretary Robert Wilkie has made Same-Day 24/7 access to emergency mental health care the top clinical priority for VA staff. "It's important that all veterans, their family and friends know that help is easily available." Now, all 172 VA Medical Centers (VAMCs) provide Same-Day Mental Health Care services. If a veteran is in crisis or has need for immediate mental health care, he or she will receive immediate attention from a health care professional. To find VA locations near you, explore the facility locator tool. Go to <https://www.va.gov/find-locations/?zoom-Level=4&page=1&facilityType=health> to find the VMAC list and <https://www.va.gov/health-care/health-needs-conditions/mental-health/> for mental health services information.

- Make the Connection** is an online resource designed to

connect veterans, their family members, friends and other supporters with information and solutions to issues affecting their lives. On the website, visitors can watch hundreds of veterans share their stories of strength and recovery, read about a variety of life events and mental health topics, and locate nearby resources.

- The Veterans Crisis Line** connects veterans in crisis and their families and friends with qualified, caring VA responders through a confidential toll-free hotline, online chat, and text messaging service. Veterans and their loved ones can call 1-800-273-8255 and Press 1, chat online, or send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year.

- Vet Centers** provide community-based counseling for a wide range of social and psychological services, including confidential readjustment counseling, outreach and referral to eligible veterans, active duty service members, including National Guard and Reserve components and their families. For eligibility information, go to <https://www.vetcenter.va.gov/Eligibility.asp>. It offers individual, group, marriage and family counseling. And you can get a referral and connection to other VA or community benefits and services at no cost. Vet Center counselors and outreach staff, many of whom are veterans themselves, are experienced and prepared to discuss the tragedies of war, loss, grief and transition after trauma.

- Coaching Into Care** provides guidance to veterans' family members and friends on encour-

aging a veteran they care about to reach out for mental health support. Free, confidential assistance is available by calling 1-888-823-7458, 8 a.m. – 8 p.m. ET, Monday through Friday, or by emailing [CoachingIntoCare@va.gov](mailto:CoachingIntoCare@va.gov).

- The Veteran Training** online self-help portal provides tools for overcoming everyday challenges. The portal has tools to help veterans work on problem-solving skills, manage anger, develop parenting skills, and more. All tools are free. Its use is entirely anonymous, and they are based on mental health practices that have proven successful with veterans and their families.

- About Face** features stories of veterans who have experienced PTSD, their family members, and VA clinicians. There, you can learn about PTSD, explore treatment options, and get advice from others who have been there.

For more information about VA's mental health resources and behavioral health services, please visit VA's Mental Health Services website at [MentalHealth.va.gov](https://www.mentalhealth.va.gov), or the Vet Center website (for combat veterans) at [www.vetcenter.va.gov](https://www.vetcenter.va.gov). For a more detailed view of VA mental health service offerings explore the VA Office of Mental Health and Suicide Prevention Guidebook

To find VA locations near you, explore the facility locator tool <https://www.va.gov/find-locations>

*Courtesy of [www.va.gov](https://www.va.gov)*





## Veterans Administration

### Free Braille and Talking Book Program for Veterans

The gift of reading returned to veterans with visual impairments.

The Braille and Talking Book Program offers veterans who have difficulty with regular print materials the return of the gift of reading.

Whether escaping into a great novel or staying current with popular magazines, the freedom and independence of reading are only a few steps away. This program, from the National Library Service (NLS) and the Library of Congress, provides talking books, audio magazines, and digital talking-book players free of charge.

Any honorably discharged veteran who is blind, has low vision, or a disability preventing the reading of traditional materials is eligible. Participants choose whether their selected reading materials are delivered by mail, downloaded from the web-based service BARD (Braille and Audio Reading Download) or through the BARD mobile app for smartphones and tablets. NLS maintains a vast catalog of titles and publications from the latest best-sellers to timeless classics. Plus, veterans have preferential status in the lending of materials and equipment.

The Braille and Talking Books Program at <http://www.loc.gov/nlsold/networkdocs/documents/veterans.pdf> is accomplished through a nationwide network of libraries to serve citizens and veterans living inside the U.S. or abroad. Applying for this service is easy. Call the National Library Service at 1-888-NLS-READ (1-888-657-7323) or visit them on the web at [www.loc.gov/ThatAllMayRead](http://www.loc.gov/ThatAllMayRead)

The Library of Congress published a Resources for Disabled

Veterans guide which can be found at <https://www.loc.gov/nls/resources/general-resources-on-disabilities/resources-for-disabled-veterans/>

*Courtesy of www.va.gov*

### Military Sisterhood Initiative Went Active on 18 February

#### A Social Platform to Build a Peer Support Community for Women Veterans.

Challenge America, in collaboration with Michigan Veterans Affairs Agency and WINC: For All Women veterans, announced the launch of a free, social platform designed to connect women veterans to VA and other resources, like peer-to-peer support, online courses and in-person events across the country.

The Military Sisterhood Initiative (MSI) which can be found at <https://www.militarysisterhoodinitiative.org> launched on Tuesday, Feb. 18.

The unique challenges women face during their military service can greatly complicate their transition to civilian life and make them feel isolated and invisible even among the veteran community. "MSI is a safe place for women veterans to connect with each other and to reclaim a sense of purpose and belonging in a community of military sisters," explains Maggie Tolan, Program Director of Challenge America.

"The goal of MSI is to create a network of women veterans and resources that can help fill the gaps that so many of our sisters in the military are experiencing," said Zaneta Adams, co-founder of MSI, WINC: For All Women veterans and the Director of the Michigan veterans Affairs Agency. "We also want to provide an opportunity for women veterans to come together to advocate for improvements in their community."

Led by Challenge America, MSI

was designed by and for military women, starting with an all-women veteran summit held in Snowmass, Colo., in December 2017.

As part of its fall 2019 Challenge America: Makers For Veterans (CAMVETS) program available at:

<http://challengeamerica.com/camvets>

Challenge America partnered with Acumen Solutions, a global consultancy in cloud technology, to field a team of software consultants to design the MSI community platform. The result is a platform unlike any other: a private network that supports social media-style posts, online courses and webinars, event calendars, blog posts, direct messaging, virtual peer support circles, and sub-groups by location and branch of service.

The MSI Community, members will be able to:

- Create a profile and connect with other military sisters near them or across the country to build one-on-one relationships.
- Ask for help when they need it and offer support to their sisters in need.
- Engage in discussions around different monthly topics and weekly challenges.
- Post and find events, resources and stories relevant to women veterans growth and empowerment.

Women veterans can join MSI today by visiting their website at [www.militarysisterhoodinitiative.org](http://www.militarysisterhoodinitiative.org) and clicking "Request to Join". They will be welcomed into the network.

*Courtesy of www.blogs.va.gov*



## DFAS

### Remarriage Affects a Retiree's Survivor Benefit Plan Coverage

There are several options available to a retiree participating in the Survivor Benefit Plan with spouse or spouse and child coverage when the spouse is lost through death, divorce, or annulment, and the retiree later remarries.

Unless former-spouse coverage is elected as part of a divorce, retirees who remarry have three choices. They can:

- Resume the prior level of spouse coverage.
- Elect not to resume spouse SBP coverage. This election will not affect existing child coverage, if any. This election is irrevocable.
- If the original election was for reduced coverage, the retiree may request that the base amount be increased up to and including full retired pay. If this option is elected, the retiree must pay the Defense Finance and Accounting Service Cleveland the difference between the SBP cost previously paid and the costs, with interest, which would have been paid if the higher level of coverage had originally been elected. This additional payment must be completed before the first anniversary of marriage.

If payment is not completed before the first anniversary of marriage, the election is null and void, and spouse coverage will be resumed at the previous level. If partial payment has been made on the amount due for increased coverage, a refund of the partial

payment will be made.

Retirees must notify DFAS of their desired election within one year of the new marriage or the first option listed above automatically takes effect the date the new spouse becomes an eligible beneficiary. DFAS should be promptly notified of the remarriage to avoid a large debt for unpaid premiums.

Additional rules apply, such as:

- The member may not add child coverage by virtue of the remarriage alone if child coverage was previously bypassed.
- Child coverage may not be eliminated based upon a remarriage.
- The level of coverage may not be reduced upon remarriage.

A retiree married at retirement who declines SBP spouse coverage cannot later enroll in the plan for that spouse or any future spouse unless during a congressionally approved open enrollment period. Normally, penalties and extra charges are assessed during these periods.

A new spouse becomes an eligible beneficiary on the first anniversary of marriage or the birth of a child of the marriage, if earlier. As an exception, a spouse divorced from a retiree who later remarries that retiree becomes an eligible beneficiary immediately upon remarriage if the member.

- Retired after Sept. 20 1972 and initially elected coverage for that spouse at retirement, or

- Retired before Sept. 21 1972 and elected coverage for that spouse during the initial enrollment period for retirees.

Simply getting your new spouse an ID card issued through updates in Defense Enrollment Eligibility Reporting System, or DEERS, does not update your pay records with DFAS. When you obtain an ID card for your new spouse, it provides entitlements such as TRICARE coverage, Exchange and commissary use, and morale, welfare and recreation privileges. DEERS and DFAS systems are not linked and require separate actions.

DFAS, the organization that manages your retirement pay is where you can check arrears of pay designation and SBP election. This information is also available on your Retiree Account Statement, and on your MyPay account. Both will reflect the SBP category of coverage and the beneficiaries date of birth. It is every retiree's responsibility to ensure their pay records are accurate and updated.

Ensuring your records are accurate will ensure a survivor does not encounter delays, confusion and possibly denial of SBP.

For more information, contact DFAS at 800-321-1080 or contact your local SBP counselor by dialing 1-877-353-6807 and enter your ZIP code.

The call will be automatically transferred to the SBP counselor assigned to your specific geographical area

*Courtesy of [www.retirees.af.mil](http://www.retirees.af.mil).*



## National Disability Institute

### Saving is an Option for Individuals with Disabilities

Oftentimes, individuals with disabilities may not be familiar with savings options that are available to them or they may be afraid to save money due to the fear of jeopardizing public benefits. There are a wide variety of saving strategies that individuals with disabilities can potentially access to achieve their savings goal and build their financial well-being.

At National Disability Institute, they focus on five key strategies that can assist an individual to build a life of work, savings, and asset development. The five key strategies include:

- **Benefits Planning and Work Supports.** There are a variety of savings options that individuals can access if they are receiving a needs-based benefit such as Supplemental Security Income (SSI) through the Social Security Administration (SSA). The SSA offers work incentives that support an individual to go back to work and maintain employment while receiving a public benefit. An example of a work incentive that promotes savings is the Plan to Achieve Self-Support, often referred to as PASS. PASS is a plan for an individual's future. PASS lets an individual use income or other things they own to help them reach their work goals. For example, an individual could set aside money to go to school to get specialized training for a job or to start a business. Learn more about PASS or other work incentives, review Social SSA's Red Book at: <https://www.ssa.gov/redbook/documents/TheRedBook2016.pdf>
- **Employment.** Employment is important for an individual to build their financial well-being. We need wages to save money. There are a variety of employment services that an individual with a disability can access to obtain, maintain or enhance their employment status. A great starting point is to visit an American Job Center (AJC), AJCs are designed to provide a full range of assistance to job seekers under one roof. AJCs offer
  - Training referrals
  - Career counseling
  - Job listings
  - Similar employment-related services
- **Free Tax Preparation** Tax time is an ideal time to encourage individuals to save money when they receive their tax return. Oftentimes, individuals with disabilities may not file a tax return because of low wages or for fear that if they do file and get a tax refund, that they will lose their public benefits. Refunds received from the Earned Income Tax Credit (ETIC), the Child Tax Credit (CTC) or other refundable credits are not considered income. It also is not counted as a resource for at least 12 months from when an individual receives it for benefits or assistance under any federal program or under any state or local program financed in whole or in part with federal funds. To learn more about disability and tax services visit: <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/disability-and-earned-income-tax-credit>
- **Financial Education** Financial education is an important strategy for individuals to build their financial well-being. Oftentimes, financial education may not be delivered to individuals with disabilities, though it provides the knowledge and skills they need to build their financial well-being. There are a variety of financial education curriculum and tools available to help an individual learn about savings. FDIC's Money Smart provided an accessible curriculum that is frequently used by organizations. Learn more about financial education tools and resources at: <https://www.nationaldisabilityinstitute.org/downloads/>
- **Asset Development** Asset Development is the final key strategy to assist an individual to build their financial well-being. The previous strategies help move an individual to this point. ABLE accounts are a savings option for individuals with disabilities who may qualify for these accounts. These accounts allow an individual to save up to \$15,000 per year without these funds impacting an individual's needs-based benefit, such as SSI. Money saved in an ABLE account can be used to pay for qualified disability expenses. To learn more about this at: <http://www.ablenrc.org>
- National Disability Institute is the first national organization committed exclusively to championing economic empowerment, asset development and financial stability for all persons across the full spectrum of disabilities. affect change through public education, training, technical assistance and policy development to help the nearly one in three Americans with disabilities living in poverty take steps toward a brighter financial future,





## HEALTH

**(COVID-19 continued from page 1)** and cups. It may also be airborne from other people in the venue.

You can still get delivery or take-away food. Choose foods that are thoroughly cooked and can be reheated. High heat (at least 132°F/56°C, according to one recent, not-yet-peer-reviewed lab study) helps to kill coronaviruses. This means it may be best to avoid cold foods from restaurants and all food from buffets and open salad bars.

### 10. Self-quarantine if sick

Call your doctor if you have any symptoms. Stay home until you recover. Avoid sitting, sleeping, or eating with your loved ones even if living in the same home.

Wear a mask and wash your hands as much as possible. If you need urgent medical care, wear a mask and let them know you may have COVID-19.

### Why are these measures so important?

Following the guidelines diligently is important because COVID-19 is different than other coronaviruses including the one it's most similar to, SARS-CoV. Ongoing medical studies show exactly why we must protect ourselves and others from getting a COVID-19 infection.

### Here's how COVID-19 (SARS-CoV-2) is different:

#### You may not have symptoms

You can carry or be infected with COVID-19 without any symptoms at all. This means you may unknowingly pass it on to more vulnerable people who may become very ill.

#### You can still spread the virus

You can transmit or pass on the SARS-CoV-2 virus before you have any symptoms. In comparison, SARS-CoV was mainly only infectious days after symptoms began. This means that people who had the infection knew they were ill and were able to stop the spread.

#### It has a longer incubation time

SARS-CoV-2 may have a longer

incubation time. This means that the time between getting infected and developing any symptoms is longer than other coronaviruses.

According to the Centers for Disease Control (CDC) Trusted Source, SARS-CoV-2 has an incubation period of 2 to 14 days. This means that someone who is carrying the virus may come into contact with many people before symptoms begin.

#### You may get sicker, faster

SARS-CoV-2 may make you more unwell, much earlier. Viral loads — how many viruses you're carrying — were highest 10 days after symptoms began for SARS CoV-1.

In comparison, doctors in China who tested 82 people with COVID-19 found that the viral load peaked 5 to 6 days after symptoms began.

This means that the SARS-CoV-2 virus may multiply and spread in someone who has COVID-19 disease almost twice as fast as other coronavirus infections.

#### It can stay alive in the air

Lab tests show that both SARS-CoV-2 and SARS-CoV can stay alive in the air for up to 3 hours. Other hard surfaces like countertops, plastics, and stainless steel can harbor both viruses. The virus may stay on plastic for 72 hours and 48 hours on stainless steel.

SARS-CoV-2 can live for 24 hours on cardboard and 4 hours on copper — a longer time than other coronaviruses.

#### You may be very contagious

Even if you do not have symptoms, you can have the same viral load (number of viruses) in your body as a person who has severe symptoms. This means you may be just as likely to be contagious as someone who has COVID-19. In comparison, other previous coronaviruses caused lower viral loads and only after symptoms were present.

#### Your nose and mouth are more susceptible

A 2020 report noted that this coronavirus likes to move into your nose and mouth more than in the throat and oth-

er parts of the body. This means that you may be more likely to sneeze, cough, or breathe SARS-CoV-2 out into the air around you.

#### It may travel through the body faster

This coronavirus may travel through the body faster than other viruses. Data from China found that people with COVID-19 have the virus in their nose and throat only 1 day after symptoms begin.

#### Wearing a Mask

These are the most current guidelines for masks:

Wearing a mask alone will not prevent you from getting a SARS-CoV-2 infection. Careful handwashing and social (physical) distancing must also be followed.

Wash your hands before you put on your mask.

If you are wearing a mask, avoid touching the front of it. You can transfer the virus from your hands to the mask. You can also transfer the virus from the mask to your hands. Wash your hands if you touch the front of the mask.

Know how to put on and remove a mask by touching the elastic ear straps only.

Wear a mask if you are living with or caring for an infected person. It may help prevent you from catching the infection

Wear a mask if you are coughing or sneezing. This may help prevent spreading the virus to others.

If you think you may have the COVID-19 infection, wear a mask. You can spread the virus even if you don't have any symptoms.

Throw away used masks in a closed bin for later incineration.

Latest guidelines are that some protection is better than no protection so now wearing of masks is encouraged.

*This article is a compilation of extracts of articles from the World Health Organization (WHO), Healthline.com, and TRICARE.*

### Access to retiree publications of each service:

**Army Echoes:** [www.armygl.army.mil/rso/echoes.asp](http://www.armygl.army.mil/rso/echoes.asp) **Navy Shift Colors:** [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

**Air Force Afterburner:** [www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

**Marine Corps Semper Fidelis:** [www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/SemperFidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/SemperFidelis)

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



## Health Issues

### HPV Vaccine Age Limit Raised by FDA to age 45

The Food and Drug Administration has raised the recommended age to receive the vaccine for human papillomavirus, or HPV to 45. Health care experts say that's good news for women and men who did not receive the anti-cancer vaccine in childhood.

"There are hundreds of different strains of HPV," said Navy Cmdr. Shannon Lamb, a uro-gynecologist and the U.S. Navy Bureau of Medicine and Surgery's Women's Health Branch chief. "The vaccine doesn't protect from all of them, but it does protect from the most common ones that cause different types of cancers as well as genital warts."

HPV spreads through intimate skin-on-skin contact. Typically, the vaccine is recommended for girls and boys as young as age 9, and women and men up to age 26.

"It's recommended for young people so they're protected before they're ever exposed to the virus," Lamb said. "HPV is a very common infection. Over 80 percent of people will be infected in their lifetime."

In 2018, the FDA approved the vaccine for women and men up to age 45. While many adults have been exposed to some strains of HPV, most have not been exposed to all nine types covered by the vaccine.

"Therefore, expanding the age range for vaccination can help prevent HPV-related diseases in more individuals," she said.

Usually, people don't exhibit any signs or symptoms of an HPV infection, and most won't develop health problems related to HPV. The virus typically goes away on its own after a couple of years. But

there's no way to predict who will clear the virus and who won't. And for those who don't, the consequences can be deadly.

According to the Centers for Disease Control and Prevention, HPV is responsible for more than 90 percent of all cervical and anal cancers, 70 percent of vaginal and vulvar cancers, and more than 60 percent of penile cancers. Every year, approximately 25,000 women and 19,000 men are affected by cancers caused by HPV.

For HPV vaccination of service members, the Department of Defense follows guidelines published by the Advisory Committee on Immunization Practices. ACIP recommends shared clinical decision-making regarding HPV vaccination for some adults ages 27-45 who aren't adequately vaccinated. Lamb notes the vaccine isn't mandatory, but it's strongly recommended for eligible service members. "The vaccine creates a lot of benefit for men and women," Lamb said, "and we know it works." The number of cases of genital warts in the United States has dramatically declined in the military as well as civilian populations since the vaccine was introduced, she said.

"The HPV vaccine is definitely making an impact," Lamb said. "But we're still missing a good chunk of the population that could benefit."

The vaccine is administered as a two-dose series for those under age 15, and a three-dose series for older people. According to data from the Armed Forces Health Surveillance Branch's *Medical Surveillance Monthly Report*, only 26.6 percent of eligible servicewomen ages 17-26 initiated the vaccine during 2007-2017. During the same time period, only 5.8 percent of eligible servicemen in the same age group did so.

Further, for those who did initiate

the vaccine and then remained in service for at least six months, only 46.6 percent of servicewomen and 35.1 percent of servicemen completed the recommended three doses.

"I think there's a lot of misinformation about the HPV vaccine," Lamb said. "Parents may think their kids don't need it because they're not yet sexually active, for example, and older people may not understand they may be at risk."

Lamb is hopeful that with awareness people will make it a priority to talk to their health care providers about their risk for new HPV infections and the possible benefits of vaccination.

She notes that cancers caused by HPV may take years to develop after a person contracts the virus. Further, while there are cervical HPV screening tests available for women for high risk strains, there are no routine screening tests for men or tests that include all strains of HPV. Over 12,000 women living in the United States will be diagnosed with cervical cancer, and over 4,000 women die from cervical cancer annually. Women at highest risk are those who don't undergo recommended screening and are not vaccinated, as well as women who smoke or have lowered immune systems.

TRICARE covers the HPV vaccine as recommended by the CDC. More information about the HPV vaccine can be found on the TRICARE website at <https://www.tricare.mil/CoveredServices/IsItCovered/HPVvaccine>.

*Courtesy of www.health.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





## 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](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

Annuitants: 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](http://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*



## 所得税とコロナビルス

### 重要な知らせ

1. 今年のアメリカの所得税申請日は4月15日から7月15日延期されました。
2. 現在全世界にコロナビルス感染者、死者が出てます。皆さんは感染しないように色々な注意をしていることと思います。 コロナウイルスによる感染の予防のヒント：
  - a. しばしば、慎重に手を洗う事。石鹸を用いて、手を少なくとも20秒洗うこと。一日中数回、特に電話など何にでも触れたあと、手を洗い直してください。
  - b. 顔に触れることを避ける事。コロナウイルスは、最高72時間固い表面で生き残ることができます。ドアノブ、ガス・ポンプ・ハンドルまたは携帯電話のような表面に触れた場合は、手からウイルスに感染する可能性があります。そして顔のどんな一部でもまたは口、鼻と目を含む頭に触れることで感染リスクがかなり高くなります。
  - c. 電話、化粧、くし、食事用具、カップと食器等のような身の回りものを共有しない事。
  - d. 咳をしたり、くしゃみをするとき、口と鼻をカバーして下さい。くしゃみや咳した後、かならず手を洗ってください。
  - e. 調理台、ドアのハンドル、家具、リモコン、電話、コンピューター等、一日に数回使う物の表面を頻繁に掃除して、消毒することは重要です。
  - f. 出来るだけ他の人に近づかないように、出かけないようにすること。ただ人と話すことだけでも感染することがあります。人の息、唾液などのコンタクトを防ぐためマスクを着用を心掛けて下さい。
  - g. 仕事、買い物などの外出から帰る時、他の事する前に、必ず手と顔を洗って口がいてください。

現在のコロナビルス(COVID-19)は、他のコロナウイルスと異って、徴候がなくても、人から人へ感染する可能性があります。潜伏の段階の時間は他のコロナウイルスより長いです。感染されてから症状が現れるのは時間がかかりますので、ウイルスにかかった人は、知らずに、他の人を感染させることがあります。

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するをお手伝いします。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 1st quarter 2020 edition of the Misawa Air Base Retiree Activities Office Newsletter. This issue marks the 20th anniversary of the Misawa RAO, and we hope you enjoy reading it.

We at the RAO are charged with getting information to you, our retired military community. Compiling a newsletter is one of the best ways to keep you informed but, it's a lot of work. Lee Martin and I ask for your help. We serve the retired community of northern Japan, which includes Misawa, and 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 also solicit your feedback. What do you want to see covered in these newsletters? How can we improve? We will gladly consider your feedback and include your contributions in your newsletter. Send your contribution to:

[misawa.rao@us.af.mil](mailto: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, 7 April 2020**



# SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



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Exchange: 0176-7788255-7 plus last 4 digits (\*)  
 HRO: 7460 (\*), Manager: 7401(\*), Gas Station:  
 7428 (\*), Express (main base): 7433 (\*),  
 Express (North Area): 7435 (\*)  
 Base Operator: 226-1110 / (0176) 77-1110  
 Chapel: 226-4630 / (0176) 77-4630  
 Command Post: 226-9880/9881 / (0176) 77-9880  
 Commissary Officer: 226-3482/ (0176) 77-3482  
 Community Bank: 226-4070 / (0176) 77-4070  
 Credit Union Navy Federal: 1-617-938-5097  
 US HQ: 1-888-842-6328  
 Emergency Room:  
     Non-Urgent: 226-6647/ (0176) 77-6647  
     Emergency- 911 / Off Base (0176) 53-1911  
 Fitness Center: 226-3982 (\*)  
 Golf Course: 1-281-657-1563 (\*)  
 Law Enforcement: 226-3600/ (0176) 77-3600  
 Library: 226-3068 / (0176) 77-3068  
 Medical/Dental Appointments  
     Medical: 226-6111 / (0176) 77-6111  
     Dental: 226-6700 / (0176) 77-6700  
 Misawa Clubs  
     Admin: 1-281-675-1560 (\*)  
     Catering: 1-281-657-1560 (\*)  
 Misawa Inn (Air Force Lodging) (\*)  
     Front: 222-0282/ (0176) 66-0282  
     Reservations: 222-0284/ (0176) 66-0284  
 Navy Gateway Lodging: (\*)  
     Front Desk: 226-3131 / (0176) 77-3131  
     Reservations: 226-4483/ (0176) 77-4483  
 Navy HRO: 226-4674 / (0176) 77-4674  
 Pass and Registration: 226-3995 / (0176) 77-3995  
 Red Cross: 226-3016 / (0176) 77-3016  
 FSS Auto Center "Pit Stop": 226-9486 /  
     (0176) 77-9486  
 FSS HRO: 226-3108/9275 (\*)  
 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>