



Misawa AB Retiree  
Activities Office

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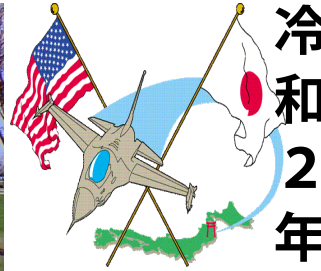
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## Misawa AB Retiree Activities Office Newsletter

### 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.

### 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 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 designated to provide a full range of assistance to job seekers under one roof. They offer training referrals, career counseling, job listings and similar employment-related services. To locate an AJC go to: [www.servicelocator.org/](http://www.servicelocator.org/)
- 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 refund, that they will lose their public benefits. Refunds received from the Earned Income Tax Credit, the Child Tax Credit or other refundable credits are not considered income.

Also Financial Education and Asset Development. For more info, go to [americasaves.org](http://americasaves.org) and click the link with the above title.

*Courtesy of americasaves.org*

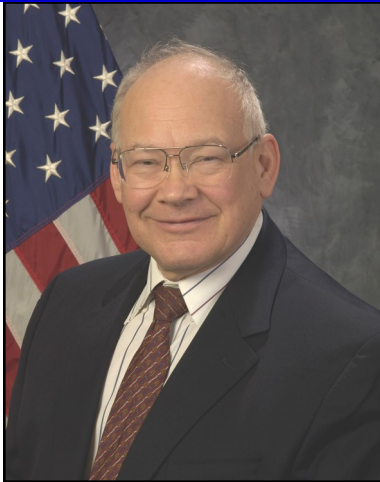
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## YOUR RAO STAFF



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**SCPO (Ret) Paul Sayles**  
**Staff**

### Get Free e-books at Project Gutenberg

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People can read books online or download them for reading offline, including popular e-readers.

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The books are mainly older literary works whose copyright expired. Mark Twain, Charles Dick-

ens, Edgar Allen Poe, Robert Louis Stevenson, Oscar Wilde, Jack London and Jane Austen are some of the celebrated authors. People can read about characters such as Moby Dick, Frankenstein, Peter Pan, Tiny Tim and Alice in Wonderland.

Users can search for books a variety of ways. Project Gutenberg offers a list of the most popular books, latest books, a search feature, or a random book selection. Users can also browse the digital bookshelves by categories, genre, age group or topic.

The bookshelves are broken into categories. These range from animals to history to science.

One of these categories is a section called the "Wars Bookshelf." This section has books about the Revolutionary War, Boer War, English Civil War, Spanish-American War, U.S. Civil War, and both world wars. Selections from this bookshelf range from Marine landings in the Pacific during World War II to stories of Bull Run to audio versions of Patrick Henry's "Give Me Liberty or Give Me Death" speech. The U.S. Civil War and World War I are the biggest find it at :

[https://www.gutenberg.org/wiki/Category:Wars\\_Bookshelf](https://www.gutenberg.org/wiki/Category:Wars_Bookshelf)

There's also a "Children's Bookshelf" that offers fairy tales, fiction books, school stories and more. You can find the Children's Bookshelf at [https://www.gutenberg.org/wiki/Category:Children%27s\\_Bookshelf](https://www.gutenberg.org/wiki/Category:Children%27s_Bookshelf)

Project Gutenberg also needs help digitizing, proofreading and formatting, recording audio books, and reporting errors. People interested in helping can find more information on the website. They can help produce e-books by proofreading just one page a day.

The website receives hundreds of thousands of downloads each day and several million each month.

*Courtesy of [www.blogs.va.gov/Vantage](http://www.blogs.va.gov/Vantage)*

### Free Audiobooks for Vets

Veterans with disabilities can also get free audio books . This includes folks who are blind or have impaired vision, people who have had strokes or otherwise suffered a traumatic brain injury that makes it difficult to read regular print. You can find more information on this free service at:

<https://www.blogs.va.gov/Vantage/72536/free-audio-books-veterans-disabilities/>



## VETERANS' ADMINISTRATION

### **Heroes Linked Provides Professional Growth for Veterans**

Every year, Heroes Linked provides professional development resources for veterans, military spouses and transitioning service members. By offering mentoring and other support, the goal is to enhance professional networks, promote professional growth and potentially expand career opportunities.

Resume advice, networking tips and assistance with finding veteran-friendly jobs are a few of the professional development tools the non-profit gives to those enrolled in the no-cost program. Other services include assistance with medical accommodation in the workplace and post-military security clearance.

### **How Heroes Linked Started**

Heroes Linked seeks to create digitally accessible mentoring programs for transitioning military members seeking post-service careers and pointing them toward available opportunities based on their skill sets.

### **Who Can Join?**

All transitioning service members, separated or retired veterans, military spouses, or Gold Star family members (family of a fallen soldier) are eligible to utilize Heroes Linked resources. All eligible individuals, called Advisees, will have access to personal, digital and phone-based professional development mentoring with private sector expert advisors. Advisees will be given guidance for every action that is performed on the Heroes Linked platform.

### **How to Apply**

To apply for the program, interested individuals must register as an "Advisee" on the Heroes Linked application page at <https://my.heroeslinked.org/#!/login?redirect=!~2Fdashboard>

Advisees and Advisors will complete their profile, which identifies their expertise, areas of interest, goals, experience and desired outcomes. A matching algorithm recommends individuals of interest and initiates dialogue.

Advisors or Advisees (<https://heroeslinked.org/advisees/>) can start a conversation by sending an in-platform message to an individual. Once the message is received and accepted, the Advisee can submit various times and dates for a phone call. The Advisor will then approve a call time, then schedule it in the Heroes Linked platform. Both parties will then receive an email confirmation for the appointment, as well as an offer to sync to the individual's personal calendar.

For more on the Heroes Linked Program, visit : <https://heroeslinked.org>.

*Courtesy of www.blogs.va.gov*



### **Borne the Battle VA Podcast**

"Borne the Battle" was launched in 2016 and is the Department of Veterans Affairs (VA) official podcast that engages with veterans and members of the military community while spotlighting important information from across the VA. Released weekly, distinguished guests join host, and Marine veteran, Tanner Iskra to discuss

- Bridging the military/civilian device.
- Veteran advocacy initiatives

through the voice of veterans.

- Positive stories to inspire and educate transitioning veterans.
- New Information from the VA about important resources and benefits.

Previous guests include Duke Men's basketball coach, Mike Krzyzewski, UFC's / Fox Sports' Brian Stann and the 36th Army Chief of Staff, George Casey.

"Borne of Battle" currently has 203 episodes under its belt and you can see a list of them at <https://www.blogs.va.gov/VAntage/borne-the-battle-podcast/>

You can find and download "Borne of Battle" podcast on Spotify, Apple Podcasts, Google Podcasts, iHeartRADiO or any other podcast app.

If you do not have a podcast app on your phone already, go to the App Store on your phone, click the magnifying glass and search for "podcasts". Download one for free and begin listening to this and many other podcasts that interest you.

You can also skip the phone podcast app and listen to the podcast on your PC by going to the URL listed above and clicking the Listen Now button.

If you would also like to know more about the VA and your benefits, go to [www.va.gov](http://www.va.gov) and click the sign-in button. You can then create a logon and have access to all the VA's information.

*Courtesy of www.blogs.va.gov*



## Veterans Administration

### Financial Literacy

From reducing debt to finding a home loan to creating a family budget and protecting your identity and VA benefits, VA and its partners have resources to assist with managing your personal finances

Check out the following financial-related resources and links that can help you and your family manager, secure and protect your financial resources.

### Veterans Benefits Banking Program (VBBP)

Learn what your options are. (<https://www.benefits.va.gov/BENEFITS/banking.asp>) Veterans and their beneficiaries now have additional options for receiving VA benefits via direct deposit, as well as access to financial services at participating banks. Get paid faster, safer and with less fees.

### VA Resources to Help Manage Your Finances

- Fraud avoidance for veterans. (<https://www.benefits.va.gov/BENEFITS/docs/bwn-fraud-avoidance.pdf#>) Here are some tips about being contacted regarding your Veterans Affairs benefits.
- VA Financial Services Fact Sheet: (<https://www.benefits.va.gov/BENEFITS/factsheets/financial-literacy/financialeducation.pdf#>) Check out essential VA services you might not know about including mortgage delinquency assistance and help for homeless veterans.
- Financial Resources from Federal Agencies. (<https://www.benefits.va.gov/BENEFITS/factsheets/financial-literacy/financialresources.pdf#>) This VA factsheet outlines helpful free resources from government agencies and non-profits.
- What you need to know about identity theft. (<https://www.benefits.va.gov/BENEFITS/factsheets/financial-literacy/ID-theft-fraud.pdf#>) As a veteran, you have more to protect than the average citizen. Learn how to protect yourself.

How to avoid VA overpayments. (<https://www.benefits.va.gov/BENEFITS/factsheets/financial-literacy/VA-overpayment.pdf#>) Did you receive more VA benefits than those to which you are entitled? If an overpayment should happen, learn what to do next.

- VA's money management tools. (<https://www.va.gov/ohrm/worklifebenefits/rflep.asp>) VA offers a variety of tools to help you make more informed financial decisions as a civilian. Check out this free budget worksheet, monthly spending plan, savings calculator, and much more.
- Mortgage delinquency assistance ([https://www.benefits.va.gov/homeloans/documents/docs/forclosure\\_avoidance\\_fact\\_sheet.pdf#](https://www.benefits.va.gov/homeloans/documents/docs/forclosure_avoidance_fact_sheet.pdf#)) If you are encountering problems making timely mortgage payments, contact your loan servicer as soon as possible. For assistance with your mortgage delinquency, view this fact sheet.
- Military Life Cycle VA Reserve Component Dual Payments Module (<https://www.benefits.va.gov/transition/tap.asp>) The VA Reserve Component Dual Payments module, offered by TAP, presents key information for service members related to the circumstances in which dual payment and compensation apply for Reserve Component, what makes them eligible for dual payment and drill pay, and how these circumstances may change for service members who are returning to active duty.
- Beneficiary Financial Counseling Service and Online Will Preparation for SGLI, TSGLI, FSGLI and VGLI Beneficiaries. (<https://www.benefits.va.gov/insurance/bfcs.asp>) Have you received a claim payment from the SGLI (Service members' Group Life Insurance, TSGLI (Traumatic Injury Protection), FSGLI (Family Service member's Group Life Insurance or VGLI (Veterans' Group Life Insurance) program? You may qualify for free financial counseling and online will preparation services.

You can view, download and print a PDF brochure about the service at:

<https://www.benefits.va.gov/insurance/bfcs.asp>

You can view, download and print a PDF brochure about the service at:

<https://www.benefits.va.gov/insurance/bfcs.asp>

### Other federal and private resources include:

- Thrift Savings Plan (<https://www.tsp.gov/PlanParticipation/AboutTheTSP/benefits/index.html>),
- DoD's Financial Readiness Network (Follow @DODFINRED on Facebook, Twitter, Instagram, and YouTube.)
- SEC's Fact Sheet on Savings and Investing (<https://www.benefits.va.gov/BENEFITS/factsheets/financial-literacy/tips-saving-investing.pdf#>)
- FLEC's Planning and Budgeting tools (<https://www.usa.gov/flec>)

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



## DFAS

### I Need to Correct My Military Record

If you believe you are the victim of an error or injustice which affects your military record, you may apply for a Correction of Military Records by completing and submitting a **DD Form 149, Application for Correction of Military Record**. Submit your completed **DD Form 149** to the appropriate address on page 2 of the form.

Examples of Corrections:

- Upgraded Discharge
- Promotions
- Retired Pay
- Household Goods
- Pay Date Change
- Bonus
- MGIB Programs

DFAS pays military members when Boards of Corrections rule in their favor. If you received a decision from the Board and you do not agree with it, please write the Board and explain your reasoning. Reference the appropriate address on page 2 of DD Form 149. If you would like to check the status of your request contact the Board directly:

- Air Force – 240-612-5379
- Army- [ARMY.ARBAINQUIRY@MAIL.MIL](mailto:ARMY.ARBAINQUIRY@MAIL.MIL)
- Navy/Marine Corps – 703-604-6884

If you believe DFAS paid you incorrectly for your Correction of Record, please provide us with written documentation and a hand written signature explaining why you are protesting the amount to:

DFAS-IN  
Dept. 3300 ATTN: COR/Claims  
8899 East 56th Street  
Indianapolis, IN 46249-3300

If you received an approved directive from one of the Service's Board for Correction of Military Records and want to know the status of your case, please call our inquiry line at 317-212-6167 between 8:30 a.m. and 3:30 p.m. EST.

For information on how to contact the Defense Finance and Accounting Service go to <https://www.dfas.mil/debtandclaims/contactus/>

### Phase-Out of the SBP-DIC Offset

The National Defense Authorization Act for Fiscal Year 2020 modified the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). Under the previous law, a surviving spouse who receives DIC is subject to a dollar-for-dollar reduction of SBP payments, which can result in SBP being either partially or fully offset. The repeal will phase-in the reduction of this offset beginning on January 1, 2021, and culminating with elimination of the offset in its entirety on January 1, 2023.

For the remainder of calendar year 2020, surviving spouses remain subject to the existing dollar-for-dollar offset of SBP payments by the amount of DIC paid by VA. After January 1, 2021, survivors subject to the "SBP-DIC Offset" (<https://www.dfas.mil/RetiredMilitary/survivors/Understanding-SBP-DIC-SSIA/>) will potentially see a change in their SBP payments. Many surviving beneficiaries, current service members, and retirees have questions about the impact of this change. The most frequently asked questions are answered below.

This reduction in SBP payments, otherwise known as "Widows' Tax", was totally unfair, primarily because military retirees purchased this insurance and were making payments while they were alive. Go to: <https://www.dfas.mil/RetiredMilitary/survivors/SBP-DIC-News/> and scroll down the page to see all of the frequently asked questions such as those listed below..

#### Impacted Beneficiaries

- Who will be impacted by the repeal of the SBP-DIC Offset?
- Does every widow/widower of a service member who dies in the line of duty get SBP?
- If I was not subject to the DIC-SBP offset before, does this change affect me?
- What if I got remarried, will I still get the SBP benefit?
- Will I lose Survivor Benefit Plan at a certain age?
- When I retired my spouse and I declined coverage because I'm

totally disabled and we knew my spouse would get Dependency and Indemnity Compensation (DiC) when I died and Survivor Benefit Plan (SBP) would be offset. Will she now be eligible for SBP?

- I used to participate in the SBP but I withdrew when I was rated as totally disabled by the Department of Veterans Affairs. How does this change affect me now?
- My spouse declined SBP when he retired. I am receiving DIC from the VA now because he died of a service-connected issue. Will I now receive SBP as well.

#### Timing

- When Will the Change go into effect?
- When will I see an increase in my SBP payments?
- Why can't I receive the full SBP benefit starting this year?
- Does any form, document or supporting statement need to be submitted to take advantage of these increased SBP payments? If yes, when is the cutoff date?
- If a person becomes a surviving spouse this year, would that person automatically start to receive both SBP and DIC benefits?

#### Premiums and Annuities

- How much will the average survivor get?
- I am currently subject to the SBP-DIC offset. Will I definitely get an increase?
- Now that the offset is being eliminated, will there be any back pay for the years we didn't get SBP payments that we paid for?
- I received a SBP premium refund once I started getting both SBP and DIC. Will I have to pay it back?
- What is the Special Survivor Indemnity Allowance?
- Will the Special Survivor Indemnity Allowance (SSA) be phased out?

For more information go to: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/Iwouldliketolearnmore> and click on the "Frequently Asked Questions" link.

*Courtesy of www.dfas.mil*



## TRICARE For Life

**TRICARE For Life** is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or where you live.

TRICARE For Life (TFL) provides comprehensive health care coverage. You have the freedom to seek care from any Medicare-participating or Medicare non-participating provider, or military hospital or clinic if space is available. Medicare-participating providers file your claims with Medicare. After paying its portion, Medicare automatically forwards the claim to TRICARE for processing (unless you have other health insurance [OHI]). TRICARE pays after Medicare and OHI for TRICARE-covered health care services. See "Finding a Provider" in the *Getting Care* section of the TFL handbook for information about provider types.

### ELIGIBILITY

TRICARE For Life (TFL) is available to TRICARE beneficiaries, regardless of age or where you live, if you have Medicare Part A and Medicare Part B. You are eligible for TFL on the first date you have both Medicare Part A and Medicare Part B.

### TRICARE Eligibility Requirements

When you are entitled to premium-free Medicare Part A:

Medicare Part B coverage is required to remain TRICARE-eligible if you are a:

- \*Retired service member (including retired National Guard and Reserve members drawing retirement pay)
- \*Family member of a retired service member
- \*Medal of Honor recipient or eligible family member
- \*Survivor of a deceased sponsor
- \*Eligible former spouse

### Medicare Part B

Medicare Part B covers provider services, outpatient care, home health care, durable medical equipment and some preventive services. Medicare Part B has a monthly premium, which may change yearly and varies based on income. If you sign up after your initial enrollment period for Medicare Part B, you may have to pay a late-enrollment premium surcharge (10 percent for each 12-month period that

you were eligible to enroll in Medicare Part B but did not) for as long as you have Medicare Part B. For specific information about your Part B premium and/or surcharge amount, call SSA at **1-800-772-1213**. Medicare Entitlement Based on Age

### The Medicare entitlement age is 65.

If you already get retirement benefits from the SSA or the U.S. Railroad Retirement Board, you are automatically entitled to Medicare Part A and Part B the month you turn 65 or the month prior if your birthday falls on the first of the month.

If you do not receive Social Security or U.S. Railroad Retirement Board benefits before age 65, you must apply for Medicare benefits. Your Medicare initial enrollment period is a seven-month period. If your birthday falls on the first of the month, your initial enrollment period begins four months before the month you turn 65. Enroll no later than two months before the month you turn 65 to avoid a break in TRICARE coverage. You are eligible for Medicare coverage on the first day of the month before you turn 65. If your birthday falls on any day other than the first of the month, your initial enrollment period begins three months before the month you turn 65. Enroll no later than one month before your birth month to avoid a break in TRICARE coverage. You are eligible for Medicare on the first day of the month you turn 65.

### Enroll in Medicare Part B when first eligible to avoid a break in TRICARE coverage.

If you sign up after your initial enrollment period, you may have to pay a late-enrollment premium surcharge for as long as you have Part B. The

Medicare Part B surcharge is 10 percent for each 12-month period that you were eligible to enroll in Part B but did not.

Your Part B premiums are automatically taken out of your Social Security or U.S. Railroad Retirement Board monthly payments. If you do not get these types of payments, Medicare bills you every three months for Part B premiums.

### Medical Services Covered by TRICARE but Not by Medicare

When you get care that is covered only by TFL (for example, TRICARE-covered services received overseas), TRICARE processes the claim as the primary payer. You are responsible for the applicable TFL deductible, cost-shares and remaining billed charges. Outside the U.S. and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands), there may be no limit to the amount that nonparticipating non-network providers may bill. You are responsible for paying any amount that exceeds the TRICARE-allowable charge, in addition to your deductible and cost-shares. Visit [www.tricare.mil/overseas](http://www.tricare.mil/overseas) for more information.

TFL claims are normally filed with Medicare first; however, when a health care service is not covered by Medicare, your provider may file the claim directly with Wisconsin Physicians Service (WPS)—Military and Veterans Health, unless you have OHI. See the *Claims* section of the TFL handbook for more information.

*Extracted from the TRICARE For Life handbook*



### TRICARE For Life Out-of-Pocket Costs

TYPE OF SERVICE	MEDICARE PAYS	TRICARE PAYS	YOU PAY
<b>Covered by TRICARE and Medicare</b>	Medicare-authorized amount	Remaining amount	Nothing
<b>Covered by Medicare only</b>	Medicare-authorized amount	Nothing	Medicare deductible and cost-share
<b>Covered by TRICARE only</b>	Nothing	TRICARE-allowable amount	TRICARE deductible and cost-share
<b>Not covered by TRICARE or Medicare</b>	Nothing	Nothing	Billed charges (which may exceed the Medicare or TRICARE-allowable amount)



## Tricare Overseas Program (TOP) Select

**TOP Select** is a **fee-for-service option** available to eligible non-Active Duty Service Members (ADSM) living overseas. TRICARE Standard beneficiaries will be automatically enrolled into Tricare Select. Check the Defense Enrollment Eligibility Reporting System (DEERS) to ensure you are shown as eligible.

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

With TOP Select, you manage your own health care and may generally seek care from any Purchased Care Sector Provider (PCSP) without a referral. However, certain services, including nonemergency inpatient admissions for substance use disorders and mental health care, require prior authorization. Go to: <http://www.tricare-overseas.com/beneficiaries/enrollment-and-eligibility/referrals-and-authorizations> for more information.

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

- Call your TOP regional Call Center and following the menu prompts to reach a member of the TOP Select Customer Service Team
- Mail or fax a completed Tricare Select Enrollment, Disenrollment, and Change for (DD Form 3043) to the TOP Select Customer Service Team at
  - International SOS Government Services, Inc
  - TOP Select Enrollments
  - PO Box 11689
  - Philadelphia, PA 19116
  - Fax 215-354-2340
- If you are here in Misawa, you can go the Force Support Squadron's customer service desk for assistance. -Ed.

TOP Select requires enrollment costs, a yearly deductible and copayments. You should expect to pay up front for your off-base health care then file a claim to get your money back.

(Note: outside the U.S. nonparticipating

non-network providers can charge any amount for care. You are responsible for paying any amount that is above the Tricare allowable charge in addition to your own deductible and cost shares.)

### Who Qualifies for TOP Select?

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

### How Does TOP Select Work?

With TOP Select you manage your own health care and may generally seek care from any Purchased Care Sector Provider without a referral, unless TOP requirements or local country restrictions apply (such as in the Philippines). You can get care at certain military hospitals or clinics on a space-available basis. All you need is your military ID as proof of coverage.

You must take action to enroll in TOP Select if your DEERS record does not reflect the correct health care program options (as stated above).

### Why Do I Have to Pay for TOP Select?

You are responsible for paying enrollment costs, an annual deductible and copayments each calendar year. You should expect to pay up front for care and submit a claim to the TOP Claims processor for reimbursement.

You can see the cost information if you go to <https://www.tricare.mil/costs>.

### How do You Pay Your TOP Select Premiums?

There are several options for paying your Tricare Overseas Select premiums:

- Annual payment via check, money order, or credit/debit card.
- Quarterly payment via credit/debit card or electronic funds transfer from checking or savings account. Recur-

ring quarterly payments are options.

- Monthly recurring payments via credit/debit card, electronic funds transfer or allotment from retirement pay. Recurring payments are required if paying monthly
- You may be charged a fee of up to \$20.00 for insufficient or unavailable funds.

(Note: Failure to pay premiums by the date they are due will result in suspension of coverage effective the last day of the month last paid. The suspension may become a retroactive termination and you may not be able to reapply until the next open enrollment period.)

To make a one-time payment or to start/change recurring payments, please download and complete the TOP Select Premium Payment Credit Card and EFT Authorization form. Instructions on how to submit the for are provided.

**All this being said, as a military retiree living in Japan, I have been using the TRICARE Overseas Program for reimbursement of off-base treatment for many years and, while I do pay the deductible annually and the cost-sharing amount, both of these are deducted from your reimbursement after each individual claim has been processed by Tricare. I have never paid an enrollment fee or TOP premiums. -Ed**

*Courtesy of [www.tricare-overseas.com](http://www.tricare-overseas.com)*

**Managing Editor Note:** In my reading and interpretation, when a retiree is under age 65 and eligible for Medicare Part A, he or she is placed in the TRICARE Overseas Program (TOP). TRICARE Select is an option, and it's advantages over TOP are unclear to me. When the retiree reaches age 65, he or she must enroll in Medicare Part B to remain TRICARE eligible and then comes under TRICARE For Life. If this assumption is wrong it will be addressed in a subsequent edition.

### 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/cg1/psc/ras>



## Health

### A Reminder to Focus on Physical, Mental Well-being

June was Men's Health Month, but now, in July, it's not too late to focus on the physical and mental well-being of men. Overall good health relies on screenings and other evaluations with health care providers based on age, diet, and lifestyle choices, including tobacco and alcohol use. But according to the Centers for Disease Control and Prevention's most recent National Health Interview Survey, men are far more likely than women to go two years or longer without seeing a physician or other health care professional.

Experts don't necessarily think men are healthier than women. Rather, men may be avoiding making medical appointments.

"I think a lot of us may have that tough man syndrome, the overall machismo mentality that whatever it is, I can power through it," said Air Force Maj. (Dr.) Matthew Hawks, assistant professor in the Department of Family Medicine at Uniformed Services University of the Health Sciences in Bethesda, Maryland.

But regular appointments have proven vital for the prevention, detection, and early treatment of illness and disease. So what are men waiting for? Whether making a virtual or in-person appointment, here are some tips for preparing to talk with a health care provider.

#### Learn your family health history

Family health history may influence a man's risk of developing heart disease, stroke, diabetes, and certain types of cancer, according to the CDC. Health care providers can assess risk factors and recommend specific screening tests.

For example, men ages 18 to 35 should have their blood pressure

measured every three to five years, Hawks said. But those with a family history of high blood pressure may require more frequent screenings. And while screening for colorectal cancer usually begins at age 45 or 50, "If you had a parent who had colorectal cancer before the age of 60, we start screening sooner," Hawks said.

#### Make a list of questions and concerns

Are you feeling pain, dizziness, or fatigue? Are you having trouble sleeping? Take note of when you first recognized any changes. The CDC recommends leaving space between each observation to record the health care provider's comments and recommendations.

Hawks said men also may want to consider these questions: "What's changed in your life? What's going well, or not going well?" He also recommends asking loved ones if they've noticed anything that should be brought up at a medical appointment.

"Some of the literature suggests that one of the most common reasons men make medical appointments is because their spouse or significant other tells them that they should," Hawks said.

#### Vow to be open and honest

Men should be forthcoming about everything, including their use of prescription and over-the-counter medications, alcohol, and tobacco and vaping products. Providing complete and accurate information enables providers to offer the best guidance, Hawks said. For example, men with any smoking history should get an abdominal aortic aneurysm screening at age 65.

#### Don't forget about sexual health

"We obviously encourage safe sexual practices," Hawks said, to avoid sexually transmitted infec-

tions. "If men are ever concerned they've been exposed to something, especially if they're having unprotected sex with multiple partners, they should consider coming in to get evaluated."

The vaccine for human papilloma virus, or HPV, decreases the risk of several types of cancers as well as genital warts, Hawks said. Standard practice recommends testing for males 26 and younger. Men ages 27 to 45 should speak with a physician to see if the vaccine is appropriate for them, Hawks added.

Erectile dysfunction can represent another sexual health issue. Hawks said about 50% of men 40 and older will experience ED at some point in their lives. "Younger men may experience it more than we know because they're embarrassed to come in and talk about it," Hawks said, adding that it may be a marker for heart disease. Regardless, "There are medical therapies that can be very helpful," he said. "So it's worthwhile to see a provider."

Hawks said men who plan for their appointment will likely feel more confident, not only about the meeting but also, their future. "Taking positive control of your health is an important factor in longevity," Hawks said.

*Courtesy of [www.health.mil](http://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

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](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*



## 私のアメリカの銀行口座はどうなりますか？

アメリカの銀行口座を持つる日本人奥さんや未亡人は少なくありません。以前、アメリカの年金、軍の恩給、保険金の受け取り、所得税の払い戻しなどのためアメリカの銀行口座は必要でした。約3年前に日本の銀行に毎月自動国際振り込み受け取りが可能になりました。アメリカの銀行口座はほとんど必要なくなりました。

まだ国際自動振り込みが出来ない金額源がある。そしてアメリカの銀行の金利が日本の銀行より良いです。何かの理由でアメリカの銀行口座をもってる人がまだいます。

もしあなたはアメリカの口座をもってるなら、病気や死亡の際はどうなりますか？その口座を解約出来る人がいますか？

アメリカの銀行は口座名義人一人だけではなく、2人、3人も指定できます。普通は夫婦、親子、兄弟が共同口座所持者 (Joint Owner) になれます。条件は口座名義人 (Primary Owner) と共同口座所持者になる人の署名が必要です。死亡の際、本人が不自由の際、共同口座所持者が口座を使用したり解約する権利があります。共同口座所持者になれる人がいないならどうしますか？その場合は受益者を指定することができます。指定受益者 (Designated Beneficiary) は口座を使うことが出来ないが死亡の際はその口座の解約ができる権利があります。受益者を指定する事が簡単ですが口座名義人の署名が必要です。

三沢基地のネイビーフェデラルクレジットユニオン (Navy Federal Credit Union) 口座を持つる人が多いですが、もし共同口座所持者か指定受益者の手続きをしたいなら我々はお手伝いします。

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) はどんな問い合わせを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)

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

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



# Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the 2nd quarter 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, 4 August 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>