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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.

New COVID-19 Novavax vaccine

The Air Force will soon have the Novavax COVID-19 vaccine available after the U.S Food and Drug Administration authorized it for emergency use and the Centers for Disease Control and Prevention endorsed it as another primary series option for adults ages 18 years and older.

The Novavax COVID-19 vaccine, which will be available in the coming weeks, is a two-dose vaccine that presents a new option for those who have been hesitant to receive the FDA fully licensed and approved mRNA vaccines, Pfizer and Moderna Spikevax.

One distinction from mRNA vaccines is that Novavax uses a traditional platform similar to other vaccines that Airmen and Guardians may have already received.

“Most Airmen and Guardians have already received vaccines using similar technology as the Novavax COVID-19 vaccine, like the hepatitis B vaccine, which is a Department of Defense requirement. Other vaccines produced with similar technology are the human papillomavirus vaccine and even one of the flu vaccines,” said Lt. Col. David Sayers, chief of preventive medicine, Air Force Medical Readiness Agency. “The Novavax COVID-19 vaccine uses technology that has been around since the 1980s. Not only do we have effectiveness and safety data from the Novavax clinical trials, but we also

have decades of experience with this type of vaccine.”

In clinical trials performed before the emergence of the delta and omicron variants, Novavax was 90.4% effective in preventing mild, moderate or severe COVID-19 infections. Unvaccinated service members must receive the two doses, the primary series, taken at least 21 days apart to be considered fully vaccinated and meet the Department of Defense COVID-19 vaccine requirement.

Individuals who are in the process of seeking a religious accommodation exemption can elect to use any FDA-approved COVID-19 vaccination under emergency use or fully licensed vaccine, which now includes Novavax, at any point in the review process to comply with this vaccine requirement.

“Novavax may accommodate those with sincerely held beliefs who felt limited in their options with the previous vaccine offering,” said Maj. Gen. Sharon Bannister, medical operations director, Air Force Surgeon General.

As COVID-19 cases continue to rise, Air Force medical leaders are urging all Airmen, Guardians and their families to vaccinate against COVID-19 and stay up-to-date on their vaccinations. Approved vaccines have been proven to decrease the chances of severe COVID-19 and prevent hospitalizations and

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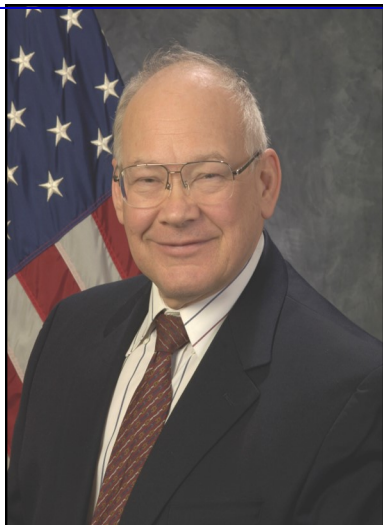
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Novavax Covid-19 Vaccine

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death. Currently, the United States is averaging more than 120,000 daily reported cases and more than 350 deaths per day, driven by the new, more contagious variant called BA.5.

“Unlike the flu, which circulates seasonally, SARS-CoV-2, the virus that causes COVID-19, has circulated continuously over the last two and a half years,” said Sayers. “It is important to get vaccinated and stay up-to-date with your vaccines to limit severe disease. The Novavax COVID-19 vaccine is another option to ensure we can protect our members and protect the mission.”

Airmen and Guardians can contact their local military treatment facilities for more information. Additional information on vaccine appointments and testing can be found at <https://tricare.mil/HealthWellness/HealthyLiving/Coronavirus/COVID-Vaccine>.

Courtesy of www.af.mil/News



DFAS / MEDICARE

What is the American Opportunity Tax Credit (AOTC)?

The American Opportunity Tax Credit is a tax credit to help pay for education expenses paid for the first four years of education completed after high school. You can get a maximum annual credit of \$2,500 per eligible student and 40% or \$1,000 could be refunded if you owe no tax. This credit is subject to income limitations.

Who is eligible for American opportunity Tax Credit?

To be eligible for AOTC? the student must:

- Be you, your spouse or your dependent that you listed on your tax return.
- Be pursuing a degree or other recognized education credential.
- Have qualified education expenses (<https://www.irs.gov/credits-deductions/individuals/qualified-ed-expenses>) at an eligible educational institution (<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eligible-educational-inst>)
- Be enrolled at least half time for at least one academic period beginning in the tax year.
- Not have finished the first four years of higher education at the beginning of the tax year.
- Not have claimed the AOTC or the former Hope credit for more than four tax years..
- Not have a felony conviction at their end of the tax year.

Note: Form 8863 is available from the IRS web site at <https://www.irs.gov>.

How to apply for American Opportunity Tax Credit (AOTC)?

To claim AOTC, you must file a federal tax return, complete the form 8863 and attach the completed form to your Form 1040 or Form 1040A.

Use the information on the Form 1098-T Tuition statement, received from the educational institution the student attended. The form includes the institution's federal identification number, the student's taxpayer identification number, payments received, amounts billed for refunds made for tuition and related expenses, scholarships administered by the institution and the student's enrollment and graduate status.

For more information, please visit the American Opportunity Tax Credit page at <https://www.irs.gov/credits-deductions/>

individuals/aotc

Courtesy of www.benefits.gov

Big Changes Coming to Medicare Part D Plans

For the first time in Medicare's history, the amount of money that beneficiaries in drug plans will have to pay for their prescriptions each year will be capped, thanks to provisions of the Inflation Reduction Act of 2022. The new law makes other changes to the program's Part D drug benefits, including putting a limit on out-of-pocket payments for insulin and making vital vaccines free.

"There was previously no limit on how much a person on Part D could have to pay in a given year," says Nancy LeaMond, AARP's executive vice president and chief advocacy and engagement officer. "And 1.3 million enrollees spent more than \$2,000 in 2020."

As with many of the other provisions in the new law, the changes to Part D out-of-pocket spending will roll out over the next several years. Here's a look at how the new cost-sharing rules will work and when the savings will start.

The big news for beneficiaries is that beginning in 2025, the maximum amount they will have to pay out of pocket for prescription drugs each year will be \$2,000. Here are a few important details.

- This out-of-pocket limit applies if you get your prescription drugs through a stand-alone Part D plan that people enrolled in original Medicare sign up for, or if you access your Medicare through a private Medicare Advantage plan. Most of those MA plans also cover prescription drugs.
- The amount of the cap could change over time. If what Medicare Part D spends on prescription drugs per enrollee increases, that \$2,000-a-year cap could also rise.
- If your Part D or MA plan has a prescription drug deductible, that will count toward the cap. So if your deductible is \$100, once you've met that, your out-of-pocket costs will be capped once you've spent another \$1,900 that year. In 2022 the maximum deductible Medicare allows a Part D plan to charge is \$480 a year. Many plans have lower deductibles or even no deductible.

In 2024, the year before the out-of-pocket cap takes effect, Medicare beneficiaries will no longer have any out-of-pocket costs once they enter what Medicare calls catastrophic coverage. The way catastrophic coverage works in 2022 is that once an en-

rollee's out-of-pocket costs reach \$7,050, they have to pay 5 percent of their prescription drug costs, with no limit. But beginning in 2024, that 5 percent coinsurance requirement will be gone and enrollees won't have to pay anything for their prescription drugs for the rest of the year.

Another change to the Medicare drug benefit that begins in 2025 is the requirement that Part D plans offer enrollees the option of what is called smoothed cost-sharing. This means you can opt to have your out-of-pocket costs spread out over the year. This is designed to protect people from being hit with such a big drug bill at one time that it may discourage them from filling their prescriptions.

According to the new law, beginning in 2024 and continuing through 2029, Part D premiums cannot increase by more than 6 percent a year. In 2022 the national average Part D premium is \$33.37 a month. The amount of these premiums varies widely, depending on where you live and what plan you select.

Beginning in 2023, copays for a 30-day supply of any insulin that a Medicare drug plan covers will be capped at \$35. Note that Part D plans will be required to adhere to the \$35 copay limit even if an enrollee has not met their annual deductible.

The price could be lower if insulin becomes subject to negotiation with drug-makers. Given that, although the monthly maximum copay will be \$35 from 2023 to 2025, beginning in 2026 (the first year negotiated prices would take effect), insulin copays will be \$35 or 25 percent of the drug's negotiated price (whichever is less).

Starting on Jan. 1, 2023, Medicare enrollees won't have any out-of-pocket costs for vaccines that the Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices recommends for adults.

Medicare Part B, already fully covers some vaccines.

But other vaccines, most notably the expensive vaccine for shingles, are covered under the Part D prescription drug plans, and many of those plans currently require enrollees to share the cost of those shots. The new law eliminates that cost-sharing.

By Dena Bunis at www.aarp.org



DFAS

Qualifying for a Disability Retirement

Your disability percentage, which will be assigned by the Physical Evaluation Board, will determine whether your disability qualifies you for retirement or separation:

- If you have **less than 20 years of active service** a disability rating of 30 percent or higher will qualify you for retirement, and a disability rating below 30 percent will result in separation.
- If you have **20 or more years of active service**, retirement will be recommended regardless of your disability rating.
- If your disability existed before you entered the armed forces you will be recommended for discharge without benefits.

Your Branch of Service may place you on either the Temporary Disability Retired List (TDRL) or the Permanent Disability Retired List (PDRL).

A member of the TDRL or the PDRL is a retired member of the armed forces. You are entitled to all rights and privileges of a military retiree, which may include:

- Participation in Survivor Benefit Plans
 - Voluntary/involuntary allotments from your retired pay
 - Disability compensation from the Department of Veterans Affairs
- If you meet additional requirements you may also qualify for **Combat-Related Special Compensation (CRSC)** or **Concurrent Retirement and Disability Pay (DRDP)**

For more information about CRSD please go to <https://www.dfas.mil/RetiredMilitary/disability/crsc/>

For more information about CRDP, please go to <https://www.dfas.mil/RetiredMilitary/>

disability/crdp/

Temporary Disability Retirement List

If you are found unfit to perform your duties because of a disability that may not be permanent, you may be placed on the Temporary Disability List (TDRL).

Your retired pay will be computed using one of two methods:

- your disability percentage (using a minimum of 50 percent for payment purposes while on the TDRL), referred to as Method A, or
- your years of active service, referred to as Method B.

Your pay will be computed based on whichever is more beneficial for you.

While on the TDRL, a physical examination is required at least once every 18 months. If you fail to report for your physical examination, your Branch of Service will remove you from the TDRL list and your retired pay will be suspended until your examination has been completed.

If you were placed on the TDRL prior to January 1, 2017 you may remain on the TDRL for up to five years, providing your condition does not change during that time. If you were placed on the TDRL on or after January 1, 2017, you will remain on that list for up to three years providing your condition does not change during that time. If at any time you are found fit for duty, you may be removed from the TDRL and returned to active duty.

If your disability stabilizes and is rated at 30 percent or greater, you will be transferred to the Permanent Disability Retired List (PDRL). If your disability stabilizes and is rat-

ed at less than 30 percent and you do not have 20 years of service, you will be discharged from the TDRL with severance pay.

Permanent Disability Retired List

If your disability is found to be permanent and is rated at 30 percent or greater, or you have 20 or more years of service, you will be placed on the Permanent Disability Retired List (PDRL).

Your retired pay will be computed using one of two methods.

- Your disability percentage, referred to as Method A.
- Your years of active service, referred to as Method B.

Your pay will be computed based on whichever method is more beneficial for you.

If you have been transferred from the TDRL to the PDRL, your retired pay will be recalculated using your most current disability rating.

For more information, submit your question online at <https://www.dfas.mil/RetiredMilitary/disability/VA-Waiver-and-Retired-Pay-CRDP-CRSC/> or call 800-321-1080 to speak to a Customer Service Representative.

Courtesy of [dfas.mil/Retired Military](https://www.dfas.mil/RetiredMilitary)



“Get your facts first, then you can distort them as you please”
Mark Twain



Veterans Affairs

VA Disability Benefits,

Pre Discharge Claim

If you have an illness or injury that you believe was caused or made worse by your active duty service, you can file a claim for disability benefits 180 to 90 days before you leave the military. This may help speed up the claim decision process so you can get your benefits sooner

Find out how to file a claim through the Benefits Delivery at Discharge (BDD) program; and what you do if you have less than 90 days left on active duty.

You can use the BDD program to get disability compensation sooner than after discharge.

All of these must be true:

- You are a service member on full time active duty (including a member of the National Guard, Reserves or Coast Guard), and
- You have a known separation date, and
- Your separation date is in the next 180 to 90 days, and
- You are available to go to VA exams for 45 days from the date you submitted your claim, and
- You can provide a copy of your service treatment records for your current period of service when you file your claim.

If you have less than 90 days left on active duty, you can't file a BDD claim or add more medical conditions to your initial claim, but you can still begin the process of filing your claim before discharge.

In addition, you can't use the BDD program if your claim requires special handling, even if you are on full time active duty, with more than 90 days left of service.

You can't use the BDD program if any of these are true:

- You need case management for a serious injury or illness, or
- You are terminally ill, or
- You are waiting to be discharged while being treated at a VA hospital of military treatment facility, or
- You are pregnant, or
- You are waiting for VA to determine your Character of Discharge, or
- You can't go to a VA exam during the 45-day period after you submit your

claim, or

- You didn't submit copies of your service treatment records for your current period of service, or
- You added a medical condition to your original claim when you had less than 90 days left on active duty (Note: VA processes the additional conditions after your discharge), or
- You need to have a VA exam done in a foreign country, except if the exam can be requested by the overseas BDD office in either Landstuhl, Germany or Camp Humphreys Korea. However you can learn more about filing an pre-discharge claim while overseas at <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/file-while-overseas/>

If you have less than 90 days of Active Duty left, you have to file a fully developed or standard claim.

These options are available to qualified personnel at any time after you have less than 90 days left on active duty. This includes personnel who are already separated from active duty.

So the next question is: What is the difference between a Fully Developed claim and a standard claim.

The difference in these claim types is based on how you gather evidence (supporting documents like a doctor's report and medical test results) to support your claim.

When you file a disability claim, VA reviews all available evidence to determine if you qualify for benefits. With the Fully Developed Claims program, you send in all the evidence you have—or can easily get when you file your claim. With a standard claim, the VA assumes more responsibility for gathering supporting documents.

For more information about filing a fully developed claim, go to <https://www.va.gov/disability/how-to-file-claim/>

To learn about filing a standard claim, go to <https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/>

The result of any of these claims being approved is a percentage of disability and a monetary compensation based on your base pay and the awarded percentage.

If you need help in applying, and you probably will, contact your local Transition Assistance Office or Airman and Family Readiness

center to make an appointment with the local VA representative. The VA has a rep in many areas and they travel to other bases in their area, usually on a monthly basis.

If you believe you have a case which deserves compensation, it is best to start preparing early for submitting your claim. While you are still on active duty, or if you are in an overseas area near a military base, you should be able to request a digital copy of your medical records to use a supporting documents.

If you have access to these records, this will facilitate the Pre-Discharge Claim or, if beyond that cutoff date, a Fully Developed Claim.

If these documents are not readily available to you, you will have to file a standard claim and let VA compile any supporting documents.

If your wound or illness prevents you from performing your duties, you will be referred to the Integrated Disability Evaluation System (IDES). Through this system, the VA works together with the Department of Defense (DOD) to make disability evaluation seamless, simple, fast and fair.

If you are found to be medically unfit or duty, IDES will give you a proposed VA disability rating before you leave the service. You will be entitled to Veterans Readiness and Employment (VR&E) services.

If you fall into this category, please go to <https://www.va.gov/careers-employment/vocational-rehabilitation/ides/> for more information on IDES.

To look into getting support for your family go to <https://www.benefits.va.gov/transition/tap.asp> to learn about the Transition Assistance Program

Here are some other benefits you can apply for :

- Education benefits
- Housing assistance
- Veteran Readiness and Employment program.

Courtesy of <https://www.va.gov/disability/how-to-file-claim/when-to-file/pre-discharge-claim/>



Veterans Affairs

Protect Yourself Against Social Media Phishing

If you are like many Americans, you spend time on social media almost everyday. Posting, engaging, maybe just browsing. Unfortunately, any of these activities make you a target for scammers. And being a veteran or family member makes you an even bigger target. It doesn't matter which social media platform you use.

So how can you protect yourself? Read on to find some helpful tips and warning signs.

Social media scams, fraud and phishing are common.

According to the Federal Trade Commission (FTC), 25 percent of fraud victims in 2021 reported falling for scams or phishing that started on social media platforms. Phishing occurs when a scammer impersonates a loved one, friend of credible organization to trick you into providing sensitive or financial information.

Alarmingly, the FTC expects that social media phishing will increase. Because social media platforms make it easy to find people and groups, phishers use them to identify and target potential victims. For example, you could be targeted for sharing your military service or employment history on Facebook. By practicing several simple rules, you can protect yourself.

Tips and steps to follow

VA's Office of Information and Technology recommends the following tips when using social media:

- Never share sensitive or financial information in social media messaging or posts, including direct messages.
- If you are following a link or ad, check the site's security. Look for the "https://" at the start of the website address.
- Enable multi-factor authentication on all your accounts to keep them safe from hacking. For example, when logging into Facebook or other social media platforms, you can select a code to be sent to your email or phone number for additional security.
- Limit the personally identifiable information, such as your date of birth, home address, social security number etc., on your account. Remember the less information, the better.

Phishers specifically target veterans for their government provided aid and benefits. Sharing your military service or employment information online makes it easier for phishers to find you. Beware, phishers will attack in a variety of ways.

- Fake advertising. Phishers will create fake charity ads during natural disasters to fraudulently collect veterans information
- Phishers create fake accounts and personas to steal sensitive information through false romantic interest.
- Hijacking social media accounts. Hackers can take control of loved ones' social media accounts and send messages through the platform to phish your information.

If you think your information has been compromised you can submit the incident to your local police de-

partment and file a report with FTC at reportfraud.ftc.gov. If financial information has been exposed, you should monitor your financial accounts for unauthorized charges and immediately report them to your financial institution.

Track the latest phishing attacks so you know what to expect, for example, monitor resources such as:

- Fraud Alert COVID-19 scams HHS IG website at oig.hhs.gov/fraud/consumer
- Tax Scams/Consumer Alerts IRS website at www.irs.gov/newsroom/tax-scams

Visit the Cybercrime Support Network at fightcybercrime.org for additional resources to help veterans, service members and their families combat cybercrime.

Fight Cybercrime website will help you arm your self with the information you need to recognize, report and recover from cybercrime. Cybercrime Support Network is your advocate and partner in protecting your online data and privacy. If you lost money, were hacked, targeted by an imposter, being harassed had your identity stolen, or had your business targeted they can help.

They also offer the latest news on cyber crime and other types of online issues.

Courtesy of blogs.va.gov.



"Experience is simply the name we give to our mistakes."
Oscar Wilde

"The ballot is stronger than the bullet"
Abraham Lincoln



Veterans Benefits / Health

Basic Medical Benefits Package for Veterans

All enrolled Veterans receive the Department of Veterans Affairs (VA's) comprehensive Medical Benefits Package which includes preventive, primary and specialty care, diagnostic, inpatient and outpatient care services. Veterans may receive additional benefits, such as dental care depending on their unique qualifications.

Eligibility

Veterans generally must be enrolled to receive VA health care. Enrollment assures Veterans that comprehensive health care services are available when they are needed. VA's enrollment system designates Veterans by priority groups.

- Priority Groups 1-3: Service-connected veterans who have received a VA disability rating, former POWs, those awarded the Purple Heart or Medal of Honor.
- Priority Groups 4-8: Denote other eligibilities generally based on medical conditions, combat status or environmental exposures and income.

If you served in the active military service and were separated under any condition other than dishonorable, you may qualify for VA health care benefits. Current and former members of the Reserves or National Guard who were called to active duty by a Federal order and completed the full period for which they were called or ordered to active duty may be eligible for VA health benefits as well. Combat Veterans who served in a theater of combat operations after November 11, 1998 are eligible to enroll in PG 6 within 5 years from the date of discharge and will receive free health care services and nursing home care for conditions possibly related to their military service.

Veterans who were discharged or released from the active military, naval, or air service after January 1, 2009, and before January 1, 2011, but did not enroll to receive hospital care, medical services, or nursing home care during the five-year period as currently specified by law, will have an additional one-year period from the date of

enactment of the Clay Hunt SAV Act (February 12, 2015) to enroll for VA health care.

Veterans who served on active duty at Camp Lejeune for not fewer than 30 days between August 1, 1953 and December 31, 1987 are eligible for care for treatment of certain medical conditions regardless of enrollment status and will also receive free health care related to those illnesses or conditions. For more info, visit the Camp Lejeune: Past Water Contamination (<https://www.publichealth.va.gov/exposures/camp-lejeune/index.asp>).

For detailed eligibility requirements, please visit the VA Health Benefits homepage at <https://www.va.gov/health-care/>

How to apply

The simplest way to apply for VA health benefits is by completing and submitting VA Form 10-10EZ (Application for Health Benefits) online. You can find this form at www.1010ez.med.va.gov

You can also apply in person at your local VA medical facility, by calling 1-877-222-VETS (8387) or you may mail the completed form to:

VA Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329

Contact VA Health

VA has developed a Website - My HealtheVet - especially for Veterans. VA encourages Veterans, active duty Service members, their dependents and caregivers to register for a My HealtheVet account. Anyone who registers on My HealtheVet starts with a Basic Account which provides limited access to features in My HealtheVet that you self-enter. You may use the journals and other tools to track your health measures. Learn more about Upgrading your My HealtheVet account through In-Person or Online Authentication so that you can see your personal information located in the Department of Veterans Affairs (VA) or the Department of Defense (DoD) systems.

With a Basic Account you may use MyHealthVet to:

- Add information to a personal health journal about over-the-counter medications, military health history, medical events or tests and allergies.
- Record and track personal information such as contact information, emergency contacts, healthier care providers and doctors, and health insurance information
- Record and track personal health measurements (blood pressure, blood sugar, cholesterol, heart rate, body temperature, weight, pain level, etc in Vitals and Readings.
- Print a wallet ID card with the personal information entered into the personal health record.
- Set personal goals. My Goals makes it easy for you to set goals, identify your strengths and tasks, to overcome obstacles, and track your progress. My Goals can be used to help your health care team understand what is important to you.

If you have questions, call 1-877-222-8387 or visit the Ask VA website (<https://ask.va.gov/>) to search the FACs or ask a question online.

To apply for additional benefits and view your benefits status open up a Premium account. eBenefits is a one-stop source for information on Department of Defense and Department of Veterans Affairs benefits and services. With a free Premium level eBenefits' account, Veterans, service members and their family members can conduct self-service transactions such as checking compensation and pension claim status info, enrolling in GE Bill and obtaining copies of civil service preference letters, military records (DD214) and other personal information. For further information or to register for a free Premium level account, visit the eBenefits website. (ebenefits.va.gov/ebenefits/homepage).

To check eligibility status, go to <https://www.benefits.gov/benefit/303> and to the bottom of the page.

Courtesy of [ebenefits.gov/benefits/303](https://www.benefits.gov/benefits/303)

Access to retiree publications of each service:

Army Echoes: www.armygl.army.mil/rso/echoes.asp **Navy Shift Colors:** www.shiftcolors.navy.mil

Air Force Afterburner: www.retirees.af.mil/afterburner

Marine Corps Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/SemperFidelis **Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>



Health

Social Media and Stress

The surprising reason why women who tweet are less stressed but men, not so much.....

Twitter seems like nothing more than an incredibly stressful time-suck: do you really *need* to be one of the many voices offering political opinions in real-time (#SOTU)? And hey Twitterverse, why not just watch your shows instead of sending out commentary (#TGIT) every five seconds? But surprisingly, sharing photos and "micro-blogging" may be a must-have part of a social media strategy that can actually lower stress, according to a new Pew Research Center survey. For more on this go to <https://www.pewresearch.org/internet/2015/01/15/social-media-and-stress/>

Women who logged on to Twitter several times throughout the day, sent or received 25 emails a day, and texted a friend two photos a day scored 21% lower on a stress scale than those who didn't use these technologies at all, Pew researchers found. They reached their findings after surveying a nationally representative sample of 1,801 adults on their social media habits and then giving them a research-backed questionnaire (called the Perceived Stress Scale) to assess how often their lives felt overloaded, unpredictable, and uncontrollable in the 30 days prior.

After analyzing the stress levels of men and women separately, they found that overall, women are more stressed (<https://www.health.com/condition/stress/how-to-relieve-stress>) than men (not a surprise). But interestingly, the researchers also found that these three technologies—Twitter, e-mail, and photo sharing—helped reduce stress in women who used them, compared

to women who skipped them. Meanwhile, men experienced the same amount of stress whether they used social media or not.

The researchers aren't sure what's behind these nuanced findings: What is it about these specific communication tools? And why aren't men helped by them in the same way? But they suspect that the answers lie in the therapeutic nature of sharing about personal events—something women who tweet are more likely to do.

"Existing studies have found that social sharing of both positive and negative events can be associated with emotional well-being and that women tend to share their emotional experience with a wider range of people than do men," Pew experts wrote in the report. "Sharing through email, sending text messages of pictures of events shortly after they happen, and expressing oneself through the small snippets of activity allowed by Twitter may provide women with a low-demand and easily accessible coping mechanism that is not experienced or taken advantage of by men."

As great as sharing is for your mental health (<https://www.health.com/condition/stress/>), the researchers also note that reading other people's posts can majorly stress you out. Hearing about things like injuries, arrests, or deaths increased anxiety by 5 to 14% among women, with similar findings for men. The catchy name for this phenomenon? "The cost of caring." (<https://www.pewresearch.org/internet/2015/01/15/social-media-and-stress/>)"

So, Tweet, Snapchat, and email to your heart's content. Just be care-

ful about getting too wrapped up in other people's drama or the scary things happening in the news

Courtesy of <https://www/shealth.com>

5 Ways to Decrease Heartburn

Simple strategies may help ease your discomfort.

Heartburn is a common symptom of gastroesophageal reflux disease (GERD), a condition that is frequently diagnosed among Americans, according to the National Library of Medicine (NLM).

It happens when gastric juice in the stomach backs up onto the esophagus, the tube that carries food and liquid from your throat to your stomach, and causes a burning sensation.

Fortunately there are measures you can take to prevent and minimize discomfort.

1. Take medication correctly
2. Don't go to bed on a full stomach
3. Lose weight
4. Try an over-the-counter drug
5. Know your triggers

For more information on these methods, please go to <https://www.health.com/condition/gerd/5-steps-to-take-if-heartburn-wont-quit>.

Courtesy of www.health.com



"Life is 10% what happens to you and 90% how you react to it."

Charles W. Swindall



RECURRING INFORMATION

Retiree Survivor's Guide

A Retiree Survivor's Guide to Benefits is available on the Library page of the Air Force Retiree Services website.

This guide provides general information about most federal benefits and entitlements available to eligible family members of deceased retired airmen, and it explains various application processes. People can direct specific questions to the government agency administering the benefits or discuss these matters with an Air Force casualty assistance representative.

Government agencies outside the Air Force administer most of the benefits discussed in this guide.

This guide is designed to provide general information on most federal benefits and privileges people may be entitled to as survivors of a deceased Air Force retiree. In addition, it contains a list of important necessary documents (see Section H), and a Benefits/Entitlements Checklist (see Section I).

myPay on YouTube

There is an excellent tutorial on YouTube on how to open and use your myPay account. Go to https://www.youtube.com/playlist?list=PLhx_8nsfXqVjnv_WuYeXc84lmlHBMYe6a

Courtesy of myPay.dfas.mil

myPay Support on DFAS

For problems using myPay, or with your myPay password, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-332-7411 or commercial at (216)552-5096. You can also call DSN to 580-5096. This support line is available Monday through Friday, 8am to 5pm, Eastern Time.

The Centralized Customer Support Unit can provide assistance on how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your password.

For all other payroll information, please contact your servicing pay office or your customer service representative.

Questions concerning specific pay account information should contact the

servicing payroll office or the appropriate Customer Service rep as follows:

Military Retirees:

1-800-321-1080

Annuitants: 1 -800-321-1080

Former Military Spouses:

1-888-332-7411

Military retirees 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.

Courtesy of myPay.dfas.mil

Where to Send Your TRICARE Claim

Non-active duty, TRICARE Pacific; send to TRICARE Overseas Program, P.O. Box 7985, Madison, WI 53707-7985 USA

TRICARE For Life (TFL) claims in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) send to WPS TFL, P.O. Box 7890 Madison, WI 53707-7890 USA.

Source: *The 2011 Publication for TRICARE Standard Overseas Beneficiaries*

For TRICARE Overseas Program information, forms and assistance you can contact the Misawa Air Base TRICARE Office at 226-6000 (from off base 0176-77-6000) or visit the office at the base hospital.

Courtesy of www.TRICARE-overseas.com

International Direct Deposit

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

bank.

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

ID Card Appointments

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

Click "Make an Appointment"

Lee Martin

Call My VA

You have questions for the VA? Dial 1-800-MyVA411. This is the number to call when you don't know who to call.

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 go 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

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



メデケーアパートBとは？

簡単に言えばメデケーア(Medicare)は米国の高齢者健康保険制度です。国内に住んでる65歳になる国民はメデケーア制度に入らなければなりません。一部が無料ですが一部は有料です。メデケーアパートB(有料の分)に「入るか入らないか」の手紙が来ます。「入らない」に○を書いて送り返さないと自動的にメデケーアパートBにも入ります。アメリカの毎月の社会保障金(Social Security)ソーシャルセキュリティから約\$170ドルが引かれることとなります。

米軍人と家族の健康保険はトライケーア(TRICARE)と言います。定年退職してから65歳まで無料です。65歳になったTRICARE健康保険を保つためにメデケーア保険制に入らなければなりません。その時からTRICAREはMedicareのように有料となります。日本に住んで日本の健康保険があればMedicareはいりません。なぜならばMedicareはアメリカ国内だけで使用、日本では使えません。日本の健康保険に入っていない(海外に住んでる)退職軍人と家族はTRICAREは必要です。それは海外トライケーア(TRICARE Overseas)と言います。そう言う人はMedicareの支払いをしなければなりません。

もし貴方が65歳以上で、毎月アメリカの年金からMedicareに費用が引かれて、そしてその以外に日本の健康保険にも入って、Medicareが必要ないと思えて、Medicareを取り消すことが出来ます。この事務所にご相談ください。

この記事についてご相談したい方は、我々のオフィスに電話をしてください。

By Joe Roginski

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に答えてお手伝いします。ご遠慮なく連絡ください。

Tel: 0176-77-4428 (月～金、0900-1500) (日本語の受付は月曜日のみ)

メール: misawa.rao@us.af.mil (日本語のメールはOKです)

Retiree Activities Officeの住所:

(English)

〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64,

Misawa Beigun Kichi-nai, 35FW/CVR—Retiree Activities Office

(日本語)

〒033-0012 青森県三沢市平畑64番地

三沢米軍基地内 35FW/CVR —Retiree Activities Office

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 fourth quarter 2021 edition of the Misawa Air Base Retiree Activities Office Newsletter.

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

Managing Editor: CMSgt (Ret) Dave Barton

MMRA Notes:

1. Membership dues are \$20 a year. If you have not paid your dues for 2022, please call the RAO or e-mail the RAO and talk to Dave Barton, the 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.

1 February 2022

5 April 2022

7 June 2022

2 August 2022

4 October 2022

6 December 2022

NEXT MEETING—TUESDAY, 4 October 2022

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

Exchange: 0176-77-8255-7 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—Retiree Activities Office

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 (RAO)
Unit 5009
APO AP 96319-5009
Phone: 011-81-176-77-4428/5675
DSN: (315) 226-4428/5675
Email: misawa.rao@us.af.mil

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

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