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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.

VA Aid and Attendance Benefits and Household Allowance

VA Aid and Attendance and Housebound benefits provide monthly payments added to the amount of a month VA pension for qualified veteran and survivors. If you need help with daily activities or you are housebound, find out if you qualify,

Are you Eligible for VA Aid and Attendance or Housebound Benefits?

VA Aid and Attendance eligibility. You may be eligible for this benefit if you get a VA pension and you need at least one of these requirement.

At least one of these must be true:

- You need another person to help you perform daily activities, like bathing, feeding and dressing, or
- You have to stay in bed-or spend a large portion of the day in bed because of illness, or
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, or
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Housebound benefits eligibility

You may be eligible for this benefit if you get a VA pension or you spend most of your time in your home because of a permanent disability that doesn't go away.

Note: You can't get Aid and Attendance benefits and Household Benefits at the same time.

How to get this benefits.

You can apply for VA Aid and Attendance or Housebound benefits in one of these ways:

Send a completed VA form to your pension management center (PMC). Fill out a VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance) and mail it to the PMC for your state. You can have your doctor fill out the examination information section. You can find this form at: <https://www.va.gov/find-forms/about-form-21-2680/>

You can find your PCM here: <https://www.va.gov/pension/pension-management-centers/>

You can include the following with your form:

- Other evidence, like a doctor's report, that show you need Aid and Attendance or Housebound care.
- Details about what you normally do during the day and how you get to places.
- Details that help show what kind of illness, injury or mental or physical disability affects your ability to do things, like take a bath on your own.

If you are in a nursing home, you'll also need to fill out a Request for Nursing Home information in Connection with Claim for Aid and Attendance (VA Form 21-0779 (<https://www.va.gov/find-forms-about-form-21-0779>)).

Courtesy of www.va.gov/pension/aid-attendance-housebound



Col Michael P Richard
35th FW/CC

Col Timothy B. Murphy
35th FW/CV

MSgt (Ret) Joseph Roginski
RAO Director

CMSgt (Ret) Dave Barton
RAO Deputy Director
Managing Editor

SMSgt (Ret) Lee Martin
Webmaster & Newsletter

SCPO (Ret) Paul H. Sayles
RAO Staff

AT1 (Ret) Mark Ringquist
RAO Staff

MSgt (Ret) Bill Tuttle
RAO Staff

AW1 (Ret) Gary Grishaver
RAO Staff

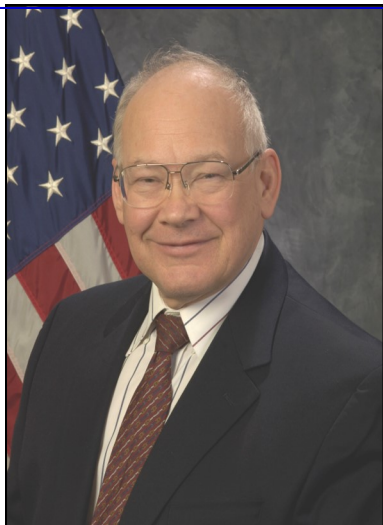
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YOUR RAO STAFF



MSgt (Ret) Joseph Roginski
DIRECTOR



CMSgt (Ret) Dave Barton
DEPUTY DIRECTOR



SMSgt (Ret) Lee Martin
Webmaster / Newsletter



SCPO (Ret) Paul Sayles
Staff



AT1 (Ret) Mark Ringquist
Staff



AW1 (Ret) Gary Grishaver
Staff



MSgt (Ret) Bill Tuttle
Staff

VA Claim Exam Questions

The Department of Veterans Affairs (VA) recognizes that you may have questions regarding the VA claim exam (also known as a compensation and pension, or C&P, exam) process if you have filed a disability claim. To help answer many of these questions, VA has updated the following two websites regarding VA claim exams:

[Claim Exam Information - Compensation \(va.gov\)](https://benefits.va.gov/compensation/claimexam.asp) <https://benefits.va.gov/compensation/claimexam.asp>

[VA Claim Exam \(C&P Exam\) | Veterans Affairs](https://va.gov/disability/va-claim-exam) <https://va.gov/disability/va-claim-exam>

VA claim exams are a critical part of the claims process and VA wants to help you understand this process. VA's updated websites provide answers about why a claim exam may or may not be needed, who contacts you about scheduling exams and how you may be contacted. These new webpages contain answers to additional questions such as:

- What to do if an exam is missed;
- How to reschedule an appointment;
- What to bring to the exam and how to prepare for it;
- Who completes the exam;
- Costs or travel expenses and so much more.

Please visit our updated websites for answers to frequently asked questions and for updated information regarding VA claim exams.

Courtesy of www.af.mil/News



DFAS / MEDICARE

Protect Yourself Online

In today's world, protecting yourself online is almost as important as protecting yourself at home. Attempts to steal your identity, financial information and account numbers require everyone who uses email, shops online or transacts business with banks, credit card companies or other financial agencies needs to be aware of and protect themselves.

With millions of military, retired military and federal civilian employee customers, it's not unusual that DFAS hears about attempts to lure individuals into revealing their personal information, including their myPay login credentials. These attempts range from enticing email messages disguised as official notices from DFAS or some other federal agency to warnings about some situation that can only be resolved with you "confirming" your profile information.

A continuing and growing threat emerges when myPay account owners enter their Login ID and password on computers that are compromised with malware or connected through public Wi-Fi networks. Sometimes users log onto their email accounts and the email address has been compromised, allowing thieves to access myPay by using the email password. Of course, when that doesn't work many of these online criminals can run programs that try a wide variety of commonly-used passwords to see if those will get them into the owner's vital financial and personal information.

You have to be smarter because they're getting smarter

Scammers have been using tried-and-true methods to get your money for years. Ever hear of a Fiancée scam? Targets are informed that a fee is necessary for DFAS to process paperwork providing a member's fiancée with beneficiary status should anything happen while serving in the military. Yep, not everyone receiving the emails fits the profile (some are married) but the scammers figure that if they get one person to bite out of thousands, it is worth it.

Now, with a pandemic affecting millions of lives around the world, the ingenious "marketeers" have developed multiple ways to separate you from your money and security. Offers of cut-rate merchandise and services, prize deliveries from

well-known contests (and some you may never had heard of), official-sounding charitable or government organizations are some of the methods used to "hook" people into providing information, sending money or opening their accounts for these thieves.

There are plenty of resources available to learn about online security and many apply to some of the accounts you use on a regular or periodic basis (such as myPay). Here's some you might find useful:

Using and Protecting Passwords (<https://us-cert.cisa.gov/ncas/tips/ST04-002>)

Supplementing Passwords (<https://us-cert.cisa.gov/ncas/tips/ST05-012>)

Avoiding Social Engineering and Phishing Attacks (<https://us-cert.cisa.gov/ncas/tips/ST04-014>)

You've heard it before....but it needs repeating

Online security has evolved from simple login IDs and passwords to fingerprints and eye scans. While technology advances, the need to counter scammers also grows. To help protect individuals' privacy online, password became increasingly more complex and often required reset every no-many days for months. Some blocked words existing in dictionaries and many included special characters to foul cyber-criminals from guessing our carefully chosen electronic key.

But the thieves don't play by the same rules. Their technology includes programming that steals online IDs and passwords from sites they target. Often times, these are used in attempted break-ins on other sites, such as banks, online market places, government agencies. Unfortunately, these attempts do achieve some successes because many use the same password over and over again for a variety of the accounts where they do business or store information. The Cybersecurity and Infrastructure Security Agency (part of the Department of Homeland Security) has published recommendations for creating and protecting strong passwords for organizations and individuals.

Watch out for scams

There are common financial service app scams that myPay users need to consider: Phishing scams – Scammers can pose as

customer service from financial service apps via email, phone or text in an attempt to obtain your login information. Financial service app sales scams – Scammers will contact victims directly on financial service apps offering to sell deeply discounted goods. Once money is transferred, the goods are never shipped.

Unknown deposits – Scammers will send large sums of money to random accounts. This is a money-laundering scheme and the deposits should be ignored.

Prize scams – Scammers may contact victims directly on financial service apps claiming they have won a prize asking for a deposit to receive it.

myPay is staying up-to-date

The Cybersecurity and Infrastructure Security Agency, part of the Department of Homeland Security article on Supplementing Passwords recommends using two factor authentication for online accounts whenever that security feature is available.

Recently, myPay has joined other online services by bringing **two-factor authentication** security for account holders. Two-factor authentication required users to add a mobile phone number or email address to their profile. When logging in, a one-time code is sent to that designated located (i.e. text message or email). When entered into the app's log-in routine within a specified period of time (like 15-30 seconds), the users' identify is confirmed and access granted.

Remember, your online privacy and security is a partnership between the websites where your online presence lives and you, the customer. The same is true with myPay. DFAS builds, maintains and monitors state-of-the-art protections into myPay, but it only works if each customer takes the time to use the tools available....**AND KEEPS THAT INFORMATION AWAY FROM THOSE THAT WANT TO STEAL IT!**

Remember: DFAS will never send email or call you and ask for your personal information. We only call or email you in response to requests we receive from you.

Courtesy of <https://www.dfas.mil/mypayinfo/Protect-Yourself-Online/>



Veterans Benefits

Veterans and God Star Families Get Free Lifetime Pass to National Parks, etc.

Effective on Veterans Day, 2022, the National Park Service unveiled a lifetime pass providing free entrance to national parks for veterans and their families. The Interagency Military Lifetime Pass waives entrance fees for the National Park Service and the U.S. Fish and Wildlife Service, and standard amenity recreation fees for the Bureau of Land Management, Bureau of Reclamation, U.S. Forest Service and U.S. Army Corps of Engineers sites for current military service members and their dependents, veterans and Gold Star Families.

Veterans and their families have free access to approximately 2,000 public locations spread out across more than 400 million acres of public lands, which host activities fit any lifestyle—from serene to high octane, including hiking, fishing, paddling, biking, hunting, stargazing, camping and much more.

The Military Pass has been expanded to include a pass that does not expire for veterans and Gold Star Family members. The National Defense Authorization Act of 2022 authorized a free lifetime pass to national parks and other federal recreational lands for eligible veterans and Gold Star Families. In recent years, they were able to receive annual passes.

Are your eligible?

For purposes of this program, a veteran is identified as an individual who has served in the United States Armed Forces, including the National Guard, and Reserve, and is able to present one or the following forms of valid (unexpired) identification.

- Department of Defense Identifi-

- cation Card
- Veteran Health Identification Card.
- Veteran ID Card
- Veterans designation on a state-issued U.S. driver's license or identification card.

The America the Beautiful—the National Parks and Federal Recreational Lands Pass Program.

The Interagency Pass Program includes a free annual pass for active-duty members of the U.S. Military and their dependents. Current Military service members must show a valid Department of Defense ID. Dependents of current service members must show a valid DD Form 1173AD or DEC.

Other free or discounted passes, including some lifetime passes, are available for persons with permanent disabilities, fourth grade students, volunteers and senior citizens age 62 and older.

How to Get Your Interagency Pass.

Interagency Passes can be obtained in person while visiting a participating site. Visit “Places to get an Interagency Pass” at www.usparkpass.com for a searchable list and be sure to contact the site before you go, to make sure they are open and have passes in stock. In addition, military passes, as well as those for seniors and persons with permanent disabilities, are available online through the USGS online store with an additional processing fee. Existing passes remain valid. You do not need to obtain new pass if your already have a Lifetime Senior or Access Pass.

For more information about eligibility and passes, visit Free Entrance to National parks for Veterans and God Star Families at the www.nps.gov.

The participating agencies also offer several fee-free days for everyone through out the year to mark days of declaration and commemoration. Examples of fee-free days include the birthday of Martin Luther King, Jr., National Public Lands Day, Veterans Day and the signing of the Great American Outdoors Act.

Fee-free days and fee policies vary among the agencies, so it is best to check the agency website or contact the site you plan to visit in advance of your trip.

Courtesy of www.va.gov.

How to Open a “my Social Security” Account

Social Security provides you with a source of income when you retire or if you cannot work due to a disability. It can also support your legal dependent (spouse, children or patents) with benefits in the event of your death.

If you receive Social Security benefits, you may want to open a “my Social Security” account. This online account is a service from the SSA that allows you to keep track of and manage your SSA benefits. You can also make changes to your social Security record.

If you have specific questions about your Social Security benefits, you can:

- Review the Social Security Administration's frequently asked questions (<https://faq.ssa.gov/en-US/>)
- Contact the Social Security Administration directly (<https://www.ssa.gov/agency/contact/>)

For more information, go to <https://www.usa.gov/retirement>



Veterans Affairs

VA Secretary's Statement on Signing the PACT Act

"The PACT Act is a historic new law that will help VA deliver for millions of Veterans — and their survivors — by empowering us to presumptively provide care and benefits to Vets suffering from more than 20 toxic exposure-related conditions. It will also bring generations of Veterans into VA health care, which will improve Veteran health outcomes across the board.

We at VA are ready to implement the PACT Act and deliver for toxic-exposed Veterans and their survivors. If you think you might be eligible for PACT Act benefits, here's what you need to know:

You can apply for PACT Act-related benefits now by filing a claim at VA.

As President Biden announced at the bill signing, we are making all 23 presumptive conditions in the PACT Act eligible for benefits effective last August 10.

You can learn more about the PACT Act by visiting VA.gov/PACT or calling 1-800-MyVA411

The PACT Act will bring these changes:

Expands and extends eligibility for VA health care for veterans with toxic exposures and veterans of the Vietnam, Gulf War, and Post 9/11 eras.

Adds more than 20 new presumptive conditions for burn pits and other toxic exposures.

Adds more presumptive locations for Agent orange and radiation.

Requires VA to provide toxic exposure screening to every veteran en-

rolled in VA health care.

Helps the VA improve research, staff education, and treatment related to toxic exposure.

If you are a veteran or survivor you can file claims now to apply for PACT Act related benefits.

What does it mean to have a presumptive condition for toxic exposure?

To get a VA disability rating, your disability must connect to your military service. For many health conditions, you need to prove that your service caused your condition.

But for some conditions, the VA automatically assumes that your service caused your condition. They call these presumptive conditions.

They consider a condition presumptive when it is established by law or regulation.

If you have a presumptive condition, you don't need to prove that your service caused the condition. You only need to meet the service requirements for the presumption.

For more information on eligibility, conditions covered, how to file a VA disability claim and more, go to <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>

Courtesy of <https://www.va.gov/resources>

SBP-DIC Offset ends in 2023

As you may know, Congress made changes to the Survivor Benefit Plan (SBP) to phase out the offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA).

On January 1, 2023, the SBP-DIC offset was fully eliminated. That means, beginning in 2023, SBP payments will no longer be offset (reduced) by DIC. Spouses will receive full SBP (issued by DFAS) and full DIC (from the VA).

There is no action you need to take as a retiree for the changes to apply to your surviving spouse. However, you should check your RAS to ensure your SBP beneficiary is up to date. This is especially important if you have a former spouse. Find out more: <https://www.dfas.mil/SBPforspouse>

Also, if your monthly premiums are not automatically deducted from your pay, you should ensure your account does not have unpaid monthly premiums. If you pass away with unpaid monthly premiums, this could cause hardship for your survivors. Learn more: <https://www.dfas.mil/payforSBP>

Your Gross SBP Benefit is Now Shown on Your Annuitant Account Statement

Annuitant Account Statements for spouses now show their current gross SBP benefit at the bottom of the statement.

Annuitant Account Statements are available in your myPay account: <https://mypay.dfas.mil>

For more details on the changes to SBP, see our special SBP-DIC News webpage: <https://www.dfas.mil/sbpdicnews>

Courtesy of www.va.gov



Veterans Affairs

Veterans Affairs Life Insurance (VALife) Is it for You?

Veterans Affairs Life Insurance (VALife) provides guaranteed acceptance whole life coverage of up to \$40,000 to Veterans with service-connected disabilities. Lesser amounts are available in increments of \$10,000. Under this plan, the elected coverage takes effect two years after enrollment as long as premiums are paid during the two-year period.

Important Dates for VALife and S-CVI

The VALife program includes key dates and features that are important to know. They include changes that impact the Service Disabled Veterans Insurance (S-DVI) program. Go to https://www.benefits.va.gov/INSURANCE/docs/Important_VALife_Milestones.pdf to view important dates.

Vies Important Milestones.

Eligibility:

All Veterans age 80 and under, who have a VA disability rating of 0 to 100 percent are eligible for the VALife program and have no time limit to apply. Veterans who are 81 or older and have applied for VA Disability Compensation before age 81 but did not receive the rating for a new service-connected condition until after turning 81 are also eligible if they apply within two years of their rating.

Type of Coverage:

The VALife program offers whole life guaranteed acceptance coverage. Under this type of coverage, the face amount of coverage takes

effect two years after the date of enrollment as long as premiums are paid during the two-year period. This two-year waiting period replaces the need for medical underwriting. If the insured dies within this two year period, the beneficiary will receive all premiums paid plus interest.

Cost:

The premium rate (the amount you will pay each month or annually for your coverage) depends on your age and the amount of coverage you elect. The premiums for VALife are fixed and based on your age when you enroll. Go to <https://www.benefits.va.gov/insurance/valife-rates.asp> to find out more about premium costs.

Can premiums be waived?

There are no premium waivers for the VALife program.

Medical requirements and waiting period:

VALife does not require you to answer health questions for enrollment. Because of this, there is a two-year waiting period for full coverage to begin, a common feature of guaranteed acceptance whole life policies.

Application timelines:

VALife has no time limit to apply if you are age 80 and under. Veterans age 81 and older may qualify if they meet certain criteria.

How to apply:

VALife took effect January 1, 2023. The application will become available on our website at that time.

Courtesy of Benefits.va.gov

Health Information from the Government

Learn about the coronavirus pandemic and how to get the COVID-19 vaccine. Use the Medline Plus search tool to answer your medical questions, find information for seniors, visit sites covering issues like Alzheimer's, vaccines, and rare diseases, discover caregiver support resources.

Health and Resources Information.

here is a wealth of government resources and websites for health information, whether you're researching a particular illness or condition, need to find insurance options, or want tips on healthy eating. Find trusted health information at some of the following top government websites:

Help and Support for Caregivers.

As a caregiver for a parent, spouse, or child with special needs, you may need help. These resources and suggestions can help you find emotional and task support.

Medical History Report

A medical history report is a summary of your medical conditions. Insurance companies use these reports to decide if they will offer you insurance. You have the right to get a copy of your report from MIB, the company that manages and owns the reporting database.

Medical ID Reports and Scams.

Use your medical history report to detect medical ID theft. You may have experienced medical ID theft if there is a report in your name, but you haven't applied for insurance in the last seven years. Another sign of medical ID theft is if your report includes medical conditions that you don't have

Details at <https://www.usa.gov/health-resources>



Veterans Benefits

Instant Loan Approval for Insurance Loans

Instant Loan Approval has arrived. The service is available to over 350,000 life insurance customers who have loan value in their policies, and to more than 42,000 veterans with current loans. This modernized future offers an advanced option for access to policy benefits.

The new Instant Loan Approval service streamlines and automates online processes and automates online processes that eliminate human intervention for providing decisions for loan requests.

This benefit offers veterans with permanent insurance plans the option to borrow up to the reserve (cash) value of their policy less any indebtedness. The policy cannot be lapsed, and premiums must be paid or waived at least one year before a policy has loan value.

Instant Loan approval includes basic verification requirements that a customer must meet in order to request a loan and receive an instant decision. Veterans must be an "Authenticated User" and be able to successfully log into the "VA Insurance Online Policy Access" website at <https://www.benefits.va.gov/insurance/choose.asp>

Once logged in, veterans can access the loan application page if they have available loan value on their policy and meet other basic security criteria. If all criteria are met, the veteran will advance to the next screen and be prompted to enter the requested loan amount. The veteran will submit the request and receive an instant decision on their loan request.

If the loan is approved instantly, the payment will be processed. On average, it takes two to five business days

for a loan payment to be received.

If the veteran does not meet the verification requirements, they will still be able to submit a loan application online by downloading VA Form 29-1546, completing the application and saving it in the secure Insurance Document Upload tool. You can find the form at <https://www.vba.va.gov/pubs/forms/BVA-29-1546-ARE.pdf>.

Note: Servicemember's Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) programs do not offer loans. Current Service – disabled Veterans Insurance (S-DVI) customers may apply for instant Loan Approval if all requirements for eligibility are met.

VA has provided life insurance for service members, veterans and their families for more than 100 years. Life Insurance is designed to provide financial assistance for a variety of reasons, including income replacement, financial inheritance and end-of-life costs.

The purpose of VA Insurance Service is to provide our nation's veteran, servicemembers and military families with quality and effective insurance products and services. VA life insurance programs provide financial security for policy holders and their families that honor the risks involved with military service and reflect the benefits earned for the sacrifice of serving our country.

For more information on Instant Loan Approval as well as other online tools and features, visit www.benefits.va.gov/insurance.

Courtesy of news.va.gov

Get VA's Mobile App and Keep Moving

VA is making it easier to take charge of your benefits and health care with its new Health Benefits mobile application. Download VA Health and

Benefits with the click of a button and get access to the resources you need—wherever you are and whenever you want them. The VA Health and Benefits mobile app is a smarter, more convenient way to manage your VA health and benefits information. You can enable face or finger ID to skip the logon, view and cancel health care appointments, view claims and appeals status, upload documentation, message your doctor, locate facilities, and access the Veterans Crisis Line—right from your phone. The app also makes it easy to prove your status as a veteran so you can take advantage of available retailer discounts.

"I went to my local hardware store and opened my VA Health and Benefits mobile app. I was logged in so a quick glance at my phone showed then I was able to get the Veteran discount without any paperwork. It was easy and convenient" said a veteran and VA app user.

VA has heard from Veterans since the mobile app launched, and the review are positive. Nearly 700,000 users in the veteran community have already downloaded the app, which has a rating of 4.8 out of 5 stars on Apple App Store and 4.6 out of 5 stars on Google Play Store. As usage flows, so will the app. New features expected in the coming year will allow you to refill prescriptions, request appointments and manage debt.

Learn more about the service already discovered by many veterans. VA Health and Benefits is available via the Apple App Store or Google Play Store.

You can tell the VA what you think about the new app, how you're using it or what could help you get started. Go to <https://Mobile.va.gov/app/va-health-and-benefits#AppReviews>

Courtesy of news.VA.gov

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>



Veterans Affairs

PVA Health and Benefits Mobile App

The VA mobile app helps veterans access VA benefits and health care services on cell phones.

As of 23 Nov 2022, more than one million veterans have downloaded the VA's new VA Health and Benefits mobile app for fast, secure, on demand access to the health care and benefits they have earned.

Since launching in July 2021, the app[has earned an average rating of 4.8 out of 5 stars and 4.6 out of 5 stars on the apple App Store and the Google Play store, respectively.

Veterans have exchanged more than one million secure messages with their health care providers and downloaded more than 3.3 million VA letters and documents. Additionally, veterans have viewed more than 45 million times.

Puts care and benefits at veterans fingertips

“Veterans no longer need to go to VA to file and check claims. Now, we bring VA to them through our mobile app.” said VA Chief Technology Officer Charles Worthington. “This puts VA’s care and benefits at veterans fingertips, making it easy for them to access VA services wherever and whenever they want.”

This mobile application was designed in collaboration with veterans offering convenient and timely access to health and benefits information, including appointments, claims and appeals status. It gives Veterans and their families quick, direct access to the VA Crisis Line (www.veteranscrisisline.net).

While the app continues to expand and evolve, it currently helps veterans:

- Check the status of claims and appeals.
- Manage their health care appointments.
- Securely message with their VA health care teams.
- Download critical VA letters and documents.
- Access their VA Vaccine Records
- Find a local VA facility.
- Quickly reach the Veterans Crisis Line.

The VA wants to raise awareness among veterans. Here are six essential acts to know.

• Proof of Veteran status .

At local stores and restaurants, veterans who are logged into the VA Health and Benefits mobile app can easily show their veterans status for discounts and services without any paperwork. Its easy and convenient.

• East Login

Log in with Face ID or fingerprint.

• Manage health care on the go.

• Manage Disability Claims and Appeals

Veterans can view the status of VA Disability Claims and Appeals, and upload documents easily to send to VA related to their claim.

• View VA Payments

The Payments feature rolled in April 2022. It allows veterans to view disability compensation, pension and education payments.

• Upcoming Features

VA is continually adding more features to the app. The following features are already in the works.

- Prescription refills
- View lab and test results
- Travel pay reimbursement.

Visit the app at the Apple App Store or Google Play Store to download the app..

.Courtesy of news.va.gov/109175

Disabled Veteran Housing Assistance

Veterans with certain service-connected or aging related disabilities can get housing help. You may qualify for special housing grants from the VA.

• Apply for a Specially /Adapted Housing (SAH) or a Special Housing Adaption (SHA) grant. You can use it to

- Build an adapted home
- Install ramps or widen doors.
- Make other modifications to help you live independently.

• If you qualify for an SAH or SHA grant but are living temporarily in a family member’s home, you may be able to get a Temporary Residence Adaption (TBA) grant. It can pay for necessary changes to your relative’s home.

• You may be eligible for a Home Improvements and Structural Alterations (HISA) grant. You do not need to have a service-connected disability to qualify.

For more info, go to <https://www.usa.gov/disability-veterans->



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 representative 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.

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 misa-wa.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



2023年度生活費増加

インフレは、世界中で、国と人々に影響を及ぼしました。価格は、我々の必需品の多くの上で、10~25パーセントを増やしました。

アメリカ合衆国では法律によってすべての政府の引退は一年の生活費精算(COLA)によってインフレから保護されています。そして、労働省で測定されるように、消費者物価指数(CPI)の変化に基づきます。

具体的には、政府引退と援助システムは、今年、政府は8.7パーセントの生活費増加を宣言しました。

1月に、以下のプログラムは、8.7パーセントの増加を得ます：

社会保障年金(Social Security)ソーシャルセキュリティ「SSA」。

国防総省生存者給付型年金(SBP)「Survivor Benefit Plan」。

退役軍人省(Department of Veterans' Affairs)軍のベテランの障害支援金「VA」。※

※現在VAの障害支援金を受けている方に知らせがあるのでご連絡下さい。

近い内にあなたは、増加のSSAとDFASから通知書を受領しなければなりません。

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(リタイアリーアクティビティオフィス)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.

7 February 2023

4 April 2023

6 June 2023

1 August 2023

3 October 2023

5 December 2023

NEXT MEETING—TUESDAY, 7 February 2023

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>