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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.

### Newly Separating Service Members and Veterans Residing OCONUS: How to get VA assistance

Understanding there may be Veterans/Retirees residing overseas or veterans working outside of the US as civilian employees with DoD agencies, the VA has many tools in place to serve this population.

For veterans or other VA claimants residing outside of the US, assistance with filing a claim, status pending claim or appeal, or any other VA related benefit is provided Overseas Military Service Coordinators (OMSCs), virtually by the Pittsburgh Regional Office's Public Contact Unit, or telephonically by agents from National Call Center (1-800-827-1000 or 412-395-6272). Veterans and claimants may also send the VA an email using the info at ask.va.gov.

#### Pittsburgh's Public Contact Unit

Alternatively, veterans of claimants wishing to schedule a telephone (virtual) appointments to speak with a representative from the Pittsburgh Regional office, who is equally responsible for assisting veterans residing overseas, my schedule an appointment via the VA's appointment scheduler, VERA,

Virtual appointments can be made via the Visitor Engagement Reporting Application (VERA) at <https://vets.force.com/VAVERA/s/>

1. Select "Schedule Virtual Appointment"
2. Select Pennsylvania for state
3. Select Virtual Pittsburgh Regional Office.
4. Complete visitor information (note: international phone numbers must be

input in the "Special Notes/Requests" section of the page with the country code)

5. Select desired services regarding what you would like to discuss during your appointment.
6. Select a date for your appointment.
7. Select a time for your appointment (please note, all appointments are in Eastern Standard Time, which is 14 hours behind Japan Time.)

#### Where to send VA correspondence

Documents may be submitted by mail, in person at a VA regional office, or electronically. VA provides several tools to assist in electronic submission. To learn more about how to submit documents and claims electronically, visit [www.va.gov/disability/upload-supporting-evidence](http://www.va.gov/disability/upload-supporting-evidence).

You can also go directly to [access.va.gov](http://access.va.gov) to digitally upload any correspondence using QuickSubmit.

By using [www.vqa.gov](http://www.vqa.gov) you can also check your claim status and learn about other VA benefits.

Using the latest technology at our disposal, the VA provides Veterans and Service Members with advanced resources that allow them many avenues to connect with us. Be it through in-person or virtual appointments, email or one of the VA's self-service portals. Service Members, Veterans, and other Claimants are equipped with the necessary tools to engage with the VA and to apply and receive benefits they offer.

Veterans/Retirees here at Misawa and contact the Military and Family Readiness Center to schedule an appointment with the visiting VA rep here in Japan.



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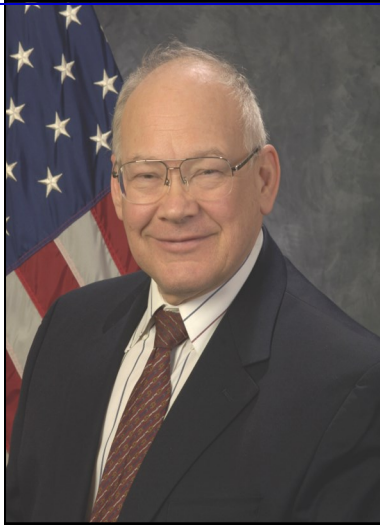
#### Inside this issue:

Qualifying Life Events	1
Staff / VA	2
DFAS	3
Veterans' Affairs	4
Veterans' Affairs	5
Benefits	6
Local News	7
Health	8
Recurring Information	9
SBPとは何ですか?	10
Still Serving	11
RAO & MMRA info	12





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### How to File a PACT Act Claim

We addressed this new addition to the Veterans' Affairs disability compensation program for folks whose military service may have resulted in exposure to Burn Pits, Agent Orange or other toxic substances.

It is important to understand that these provisions are not a new program but are an extension of the existing disability compensation program. It adds to the list of health conditions that we assume are caused by exposure to these substances. The PACT Act helps provide generations of veterans and their survivors, with the care and benefits they have earned and deserve.



**AW1 (Ret) Gary Grishaver**  
**Staff**



**MSgt (Ret) Bill Tuttle**  
**Staff**

You may be deserving of VA Health Care or VA Disability Compensation. To find out if you qualify, you can go to <https://www.va.gov/health-care/apply/application/introduction> for or information on how to check your eligibility for VA Health Care. This link will also give you instructions on to file for Health Care.

For information on how to file for VA Disability Compensation, please to to <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>. You can file a standard VA disability compensation claim on line, by mail or in person if you happen to be in the states!

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



## DFAS

### What is RCSBP?

The Reserve Component Survivor Benefit Plan (RCSBP) enables members who served in Reserve Components and qualify for retired pay to leave the people they care about with a benefit called an “annuity”. You can choose a benefit for “Spouse Only”, Spouse and Child(ren)”, “Child Only”, “Natural Interest Person”, “Former Spouse”, or Former Spouse and Child(ren)”.

An annuity is a monthly payment that lasts the lifetime of your beneficiary after you pass away. The amount of the monthly payment is a percentage of your retired pay, and that percentage depends upon the election you make if you sign up for RCSBP.

### Is RCSBP the same as SBP?

RCSBP is quite similar to the Survivor Benefit Plan (SBP) that covers non-reserve components of the armed services. However, there are a number of differences in eligibility, coverage and cost that reflect the unique nature of Reserve and Guard service.

### Who is eligible for RCSBP?

RCSBP is available to Reserve Component members listed below.

- The Army National Guard of the United States
- The Army Reserve
- The Navy Reserve
- The Marine Corps Reserve
- The Air National Guard of the United States
- The Air Force Reserve.

### When can I sign up for RCSBP

Reserve Component members are eligible to sign up for TCSBP after they complete the equivalent of 20 years of service. You can make

the election when you receive your Notice of Eligibility (NOE) Letter (also known as the 20-year letter).

When you receive your NOE, you have 90 days to choose an option regarding RCSBP. If your election is not received within the 90 days the law requires that you are automatically enrolled for Option C. Therefore, it is very important you make an election as soon as you receive your NOE.

### What are the RCSBP options?

There are three options. Each Reserve Component member can choose.

- **Option A.** You may decline to make election until the age of Non-Regular Retirement, age 60 or earlier if you are eligible for reduced retirement. You will remain eligible to elect SBP coverage upon reaching the age you qualify or a Reserve non-regular retirement. No annuity will be payable to your beneficiaries if you die before non-regular retirement,
- **Option B** You may defer the annuity. This election provides coverage for the annuity payments, but if you die before age 60, the RCSBP or SBP annuity does not start until the date you would have been 60 years old. At non-regular retirement, the RCSBP election becomes your SBP election and you will pay both RCSBP premiums for coverage already received and SBP premiums for current coverage. Spousal concurrence is a requirement and it must be notarized.
- **Option C** You may elect for an immediate annuity. Provide coverage for an RCSBP or SBP annuity to begin immediately after your death, whether you die before or after your non—

regular retirement. At your non-regular retirement, the RCSBP election becomes your SBP election and you will pay both RCSBP premiums for coverage already received and SBP premiums for current coverage.

### Special Notes about Open Season

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were not enrolled in SBP or RCSBP as of 22 December 2022, to enroll. For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member’s family circumstances.

The SBP Open Season also allows eligible members and former members who were enrolled in SBP or RCSBP as of December 22, 2022, to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. Previously paid premiums will not be refunded.

The SBP open Season usually runs from December 23, 2022 to January 1, 2024.

*<https://dfas.mil/RetiredMilitary/newsevents/newsletter/March2023-Gray-Area-Spotlight-What-is-RCSBP>*



## Veterans Affairs

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cuss during your appointment.

6. Select a date for your appointment.
7. Select a time for your appointment (**please note, all appointments are in Eastern Standard Time, which is 14 hours behind Japan Time.**)

### Provisions of the comprehensive Cleland-Dole Act

The Joseph Maxwell Cleland and Robert Joseph Dole Memorial Veterans Benefits and Health Care Improvement Act of 2022, also known as the Cleland-Dole Act, was signed into law in December 2022. The act addresses Veteran homelessness, telehealth and long-term care.

It will also address prostate cancer research, rural health, substance use disorder, mental health, access to care, non-VA care, Vet Centers, educational assistance, beneficiary travel, beneficiary debt collection and the G.I. Bill.

The law contains 80 sections requiring VA to work collaboratively with the Department of Labor to begin implementing the plan with a finalization date of October 2029. The Cleland-Dole Act aligns with local, state and national efforts to increase care access, expand and remove mental health care barriers, increase support to case managers and expand homelessness programs.

To be implemented over the next five years, the law also calls for developing a self-scheduling pilot program so Veterans can set and manage community-care appointments.

#### The highest quality care where and when needed

The law will help VA recruit and

retain high-caliber researchers, and it enhances care solutions for rural and aging Veterans in long-term care and State Veterans Homes. The law also provides oversight of VA programs and expands health care eligibility to veterans of World War 2.

Building on VA's mission to positively impact the lives of Veterans by delivering the highest quality care where and when needed, the Cleland-Dole Act will review VA rural transportation programs and telehealth services for rural Veterans and help VA meet the unique health care needs of our nation's heroes.

To learn how the Cleland-Dole Act may apply to you, contact your VA representative..

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

### Secure your VA information with multi-factor authentication

In today's world, we're all challenged each day to protect our privacy and security, whether we're making online purchases, filing taxes, or accessing and managing online services and accounts. This challenge is evident in our personal lives and is true for Veterans and VA.

The good news is that a record number of Veterans are now choosing VA's multi-factor authentication (MFA) option—verifying your identity through more than one channel, such as a password and a text message code. So, even if one credential becomes compromised, unauthorized users cannot bypass the second authentication requirement. For more info go to <https://news.va.gov/118746/cybersecure-with-multi-factor-authentication/>



## Veterans Affairs

### Veterans Yoga Project

Veterans Yoga Project supports recovery through mindful resilience yoga. Veterans are eligible for free in-person or online yoga classes.

Yoga is a mind and body practice with origins in ancient Indian philosophy. It combines physical posture, breathing and meditation techniques, which have demonstrated improved mental health, sleep and quality of life outcomes for veterans suffering from PTSD.

According to the National Center for PTSD, approximately seven of every 100 veterans will experience PTSD at some point in their lives. Some also struggle with chronic pain, depression and anxiety. These challenges can make it difficult for veterans to transition back to civilian life and find ways to manage their symptoms.

Dr. Daniel Libby recognized potential benefits of yoga and mindfulness while providing psychotherapy for veterans recovering from PTSD. "One of my veterans approached me and told me that he had stopped taking his sleep medications because now he could meditate to go to sleep. That moment was profound," he said.

Dr Libby began offering free yoga classes to veterans in his community, which quickly grew into a larger organization dedicated to serving the unique needs of the veteran population. In 2014, he founded the nonprofit organization Veterans Yoga Project (VYP) with the aim of providing accessible and effective healing practices for veterans and their families. Today, VYP provides yoga and mindfulness resources, teacher training programs,

and community building opportunities to support recovery and resilience among veterans and their loved ones.

On the journey to recovery and building resilience, the first step can be the hardest one. VYP has several ways to help veterans get started.

Learn about Yoga and Mindful Resilience.

Access a practice library with a wide variety of resources for you to learn about yoga poses, experience a guided meditation or practice mindful movement. Explore the library to see what you could integrate into your daily routine. Check out the library at [veteransyogaproject.org/practice](http://veteransyogaproject.org/practice).

Find a Free Online Yoga Class

Search the schedule of yoga classes specifically for veterans, their families and caregivers. Classes are offered daily and cover stretching, breathwork and stress management from beginning to advanced levels. You can find these schedules at <https://veteransyogaproject.org/vyp-classes/#Online-Classes>

Add and in-person class.

Search the class locator at <https://veteransyogaproject.org/regions/#Class-Locator> to find free, in-person classes. Classes are taught throughout the country by graduates of VYP's Mindful Resilience Training for Trauma Recovery programs.

*Courtesy of news.va.gov*

### Camp Lejeune Water Contamination

Earlier in this newsletter we have addressed the new legislation that offer

new VA disability compensations under the PACT Act. However, there is another new development on the disability front that concerns water contamination health issues at Camp Lejeune North Carolina.

If you served at marine Corp Base Camp Lejeune or Marine Corps Air Station New River, North Carolina between 1 August 1953 and 31 December 1987, you may be eligible for disability and health care benefits.

You may be eligible for disability compensation payments on a presumptive basis if you meet all of these requirements. These apply to veterans, reservists and National Guard members.

- You served at Camp Lejeune or MCAS New River for at least 30 days total between 1 August 1943 and December 31, 1987.
- And you didn't receive a dishonorable discharge when you separated from the military.
- And you must have diagnosis of one or more of these conditions:
  - Adult leukemia
  - Aplastic Anemia and other myelodysplastic syndromes
  - Bladder cancer
  - Kidney cancer
  - Liver cancer
  - Multiple myeloma
  - Non-Hodgkin's Lymphoma
  - Parkinson's Disease

Evidence shows a link between these conditions and exposure to chemicals found on the drinking water at Camp Lejeune and MCAS New River during that time.

You can to <https://www.va.gov/disability/how-to-file-claim/> to learn how to file a disability claim for these conditions

*Courtesy of www.va.gov*



## BENEFITS

### Planning for Retirement

Do you have a retirement plan? It is never too early or too late to plan for your future. Even if you don't have a plan in place, taking small steps now can make a big difference for your future retirement. [Benefits.gov](http://www.benefits.gov) can help you plan and find retirement benefits. This article will share tips for savings and benefits that may be able to help you through retirement.

### What Should You Do First?

Start saving money. If your employer offers a retirement savings plan, like a 401(k), sign up and contribute what you can. If your employer does not offer a retirement plan, you can put money in an Individual Retirement Arrangement (IRA). An IRA allows you to save money for retirement in a tax-advantaged way. They allow you to make tax-deferred investments to provide financial security when you retire. For more information about IRAs, go to <https://www.irs.gov/retirement-plans/individual-retirement-arrangements-iras>. These accounts will help you make sure you have enough money to live comfortably when you stop working.

### What Are Social Security Retirement Benefits?

The U.S. Social Security Administration (SSA) manages Social Security retirement benefits. The monthly payments are based on how much you earned when you worked. Social Security payments can help in retirement, but it may not be enough to cover all your expenses. SSA's retirement estimator tool can estimate how much you will get in benefits at different

ages. This will help you find out how much other retirement income you will need. You can apply for benefits any time between ages 62 and 70. Social Security Administration calculates your payment by looking at how much you have earned throughout your life. The amount will be higher the longer you wait to apply, up to age 70. The time is up to you and should be based on your own personal needs.

### Am I Eligible For Social Security Retirement Benefits?

When you work and pay Social Security taxes, you earn credits for Social Security benefits. The number of credits you need to get retirement benefits is based on when you were born. If you were born in 1929 or later, you need 40 credits. Usually, this is 10 years of work. If you never worked, you may be able to get spouse's retirement benefits if you are at least 62 and your spouse gets retirement or disability benefits. Visit SSA's online application page at <https://secure.ssa.gov/iClaim/rib> to apply for Social Security benefits. If you need help, use the Field Office Locator to find your local office phone number.

### When Should I Retire?

Choosing when to retire is up to you and will depend on your financial situation. You will receive less in your Social Security benefits if you retire before full retirement age. You can start receiving benefits at age 62 or as late as age 70. Find your full retirement age in the retirement age chart (<https://www.ssa.gov/benefits/retirement/planner/agereduction.html>)

### Are Other Benefits Available?

Supplemental Security Income (SSI) (<https://www.benefits.gov/benefit/4412>) helps adults and children with little or no income and who are 65 or older, blind, or have a disability. SSI benefits are paid monthly. The amount you get is based on your income, living arrangements, and other factors. Recipients must be U.S. citizens, nationals of the U.S. Benefits may also be paid to some noncitizens. You can also go to [ssa.gov/ssi/](http://ssa.gov/ssi/) for help with the application process.

You may be eligible for benefits from the Federal Employees Retirement System (FERS) (<https://www.benefits.gov/benefit/4583>) if you are a federal employee. Eligibility is based on your age and years of creditable service. You can find your retirement age on the FERS information page. You'll need to fill out Standard Form 3107 ([https://www.opm.gov/forms/pdf\\_fill/sf3107.pdf](https://www.opm.gov/forms/pdf_fill/sf3107.pdf)) to apply for benefits from FERS. You'll submit the application to the U.S. Office of Personnel Management (<https://www.opm.gov/retirement-center/csrs-information/planning-and-applying/#url=Apply>) if you have been separated from federal service for more than 30 days. You'll need to submit the application to your employer if you are still working.

To find out more about retirement benefits you may be eligible for check out the Benefit Finder at <https://www.benefits.gov/benefit-finder>. This tool will check your eligibility for over 1,000 government benefits. Share this information with your family and friends to help them plan for retirement.

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



## Local News

### Boy Scout Ceremony

On Monday evening, 15 May, Misawa Boy Scout Troop 14 had conducted a Court of Honour. This ceremony is held to recognize advancements in Boy Scout rank and to present merit badges which have been earned. It is also an opportunity to recognise a Scout's proficiency in scouting skills. Parents, family members, and friends were able to celebrate the achievements of all the Scouts.

At the ceremony five scouts were recognised for advancements in rank. Two members became Scouts, one became a Tenderfoot, one reached First Class and one member reached the rank of Star Scout.

A total of nineteen merit badges were awarded. Several merit badges recognised citizenship awareness at different levels of society. However, the most popular merit badge which was awarded recognised skills in snow sports. Given Misawa's reputation as for winter weather, it seems that Scouts have taken advantage of this fact and used it to enhance their scouting careers.



The Misawa Military Retiree Association is the sponsoring organisation for Troop 14. At our last bi-monthly meeting, the Association voted to make a financial contribution to the troop's summer evolutions.

*By Paul Sayles, SCPO (Ret)  
]Retiree Activities Office Staff*

I refuse to join any club that would have me as a member.

Groucho Marx

It does not matter how slowly you go as long as you do not stop.

Confucius



### Access to retiree publications of each service:

**Army Echoes:** [www.armyg1.army.mil/rso/echoes.asp](http://www.armyg1.army.mil/rso/echoes.asp) **Navy Shift Colors:** [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

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

**Marine Corps Semper Fidelis:** [www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/SemperFidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/SemperFidelis) **Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>



## Health

### Social Determinants of Health

Social determinants of health (SDOH) are the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.

SDOH can be grouped into 5 domains:

- Economic Stability
- Education Access and Quality
- Health Care Access and Quality
- Neighborhood
- Social and Community Context.

#### Economic Stability

In the United States, 1 in 10 people live in poverty,<sup>1</sup> and many people can't afford things like healthy foods, health care, and housing. Healthy People 2030 focuses on helping more people achieve economic stability.

People with steady employment are less likely to live in poverty and more likely to be healthy, but many people have trouble finding and keeping a job. People with disabilities, injuries, or conditions like arthritis may be especially limited in their ability to work. In addition, many people with steady work still don't earn enough to afford the things they need to stay healthy.

Employment programs, career counseling, and high-quality child care opportunities can help more people find and keep jobs. In addition, policies to help people pay for food, housing, health care, and education can reduce poverty and improve health and well-being.

#### Education Access and Quality

People with higher levels of education are more likely to be healthier and live longer. Healthy People 2030 focuses on providing high-quality educational opportunities for children and adolescents — and on helping them do well in school.

Children from low-income families, children with disabilities, and children

who routinely experience forms of social discrimination — like bullying — are more likely to struggle with math and reading. They're also less likely to graduate from high school or go to college. This means they're less likely to get safe, high-paying jobs and more likely to have health problems like heart disease, diabetes, and depression.

In addition, some children live in places with poorly performing schools, and many families can't afford to send their children to college. The stress of living in poverty can also affect children's brain development, making it harder for them to do well in school. Interventions to help children and adolescents do well in school and help families pay for college can have long-term health benefits.

#### Health care Access and Quality

Many people in the United States don't get the health care services they need. Healthy People 2030 focuses on improving health by helping people get timely, high-quality health care services.

About 1 in 10 people in the United States don't have health insurance.<sup>1</sup> People without insurance are less likely to have a primary care provider, and they may not be able to afford the health care services and medications they need. Strategies to increase insurance coverage rates are critical for making sure more people get important health care services, like preventive care and treatment for chronic illnesses.

Sometimes people don't get recommended health care services, like cancer screenings, because they don't have a primary care provider. Other times, it's because they live too far away from health care providers who offer them. Interventions to increase access to health care professionals and improve communication — in person or remotely — can help more people get the care they need.

#### Neighborhood

The neighborhoods people live in have a major impact on their health and well-being.<sup>1</sup> Healthy People 2030 focuses on improving health and safety in the places where people are born, live, learn, work, play, worship, and age.

Many people in the United States live in neighborhoods with high rates of violence, unsafe air or water, and other health and safety risks. Racial/ethnic minorities and people with low incomes are more likely to live in places with these risks. In addition, some people are exposed to things at work that can harm their health, like secondhand smoke or loud noises.

Interventions and policy changes at the local, state, and federal level can help reduce these health and safety risks and promote health. For example, providing opportunities for people to walk and bike in their communities — like by adding sidewalks and bike lanes — can increase safety and help improve health and quality of life.

#### Social and Community Context

People's relationships and interactions with family, friends, co-workers, and community members can have a major impact on their health and well-being. Healthy People 2030 focuses on helping people get the social support they need in the places where they are born, live, learn, work, play, worship, and age.

Many people face challenges and dangers they can't control — like unsafe neighborhoods, discrimination, or trouble affording the things they need. This can have a negative impact on health and safety throughout life.

Positive relationships at home, at work, and in the community can help reduce these negative impacts. But some people — like children whose parents are in jail and adolescents who are bullied — often don't get support from loved ones or others. Interventions to help people get the social and community support they need are critical for improving health and well-being.

*Courtesy of [health.gov/healthypeople](https://health.gov/healthypeople)*





## RECURRING INFORMATION

### Retiree Survivor's Guide

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

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

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

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

### myPay on YouTube

There is an excellent tutorial on YouTube on how to open and use your myPay account. Go to

[https://www.youtube.com/playlist?list=PLhx\\_8nsfXqVjnv\\_WuYeXc84lmlHBMYe6a](https://www.youtube.com/playlist?list=PLhx_8nsfXqVjnv_WuYeXc84lmlHBMYe6a)

*Courtesy of myPay.dfas.mil*

### myPay Support on DFAS

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

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

For all other payroll information, 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](http://misawa.rao.org) and search archived newsletters (April-June 2016 is most recent) for specific details and instructions to use the new DD1199-I for international direct deposit. *JJR*

### ID Card Appointments

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

Click "Make an Appointment"

*Lee Martin*

### 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



## S B P とは何ですか？

S=Survivor (サヴァイヴァー), B=Benefit (ベネフィット), P=Payments (ペイメント)

Survivorは生存者、遺族 Benefitは給付金, 手当; Paymentsは給付と言うとS B Pは米国軍人遺族給付金のことです。

現在のアメリカ国防総省(陸軍、海軍、空軍、海兵隊)は勤続20年以上が満了するとリタイヤー(定年退職)が出来ます。そして退職した・人に恩給が毎月支給されます。(Retired Payリタイヤーペイ)勤続20年で退職した場合、最後に支給された給料の50%が毎月、恩給として支給されます。20年以上軍人として勤務した場合、1年ごとにプラス2.5%恩給が加算されます。勤続25年で退職した場合、最後に支給された給料の62.5%が毎月、恩給として支給されます。勤続30年で退職した場合、給料の75%が毎月、恩給と支給されます。それでは、退職者・人が死亡した場合は恩給はどうなるのでしょうか？

SBP制度が設立される以前、退職者自身が遺族のために生命保険に加入し、貯金をして財産を築き賄っていました。しかしながら一般の軍人の恩給は非常に安く、保険を掛け貯金をして財産を残しながら生活することは大変な事でした。その為・人の死後、多くの残された遺族もまた、生活して行く事が困難な状況になり大変な社会問題になりました。その結果、1972年9月21日にSBP制度が設立されました。この素晴らしい制度によって、これらの問題が解消されました。この制度は毎月、退職者の恩給からSBP料金、おおよそ\$100ドルが引かれ退職者の死亡後には死亡時の恩給の50%が一生遺族給付金(SBP)として毎月、配偶者(妻)に支給されことになりました。現在・人が退職する際に、「SBP制度に入りますか？」と必ず質問されます。「はい」と答えた場合はその場でサインをしてSBP制度に加入する事が出来ます。もし、退職者・人がSBP制度に否加入の意思であるならば、家族の承認が必要になります。配偶者(妻)や家族の許可がなければSBP制度の加入拒否は出来ません。

あなたは大丈夫ですか？御主人はSBP制度に加入していますか？SBPの受取人はだれでしょうか？生命保険に入ってますか？生命保険の受取人はだれでしょうか？どのくらいでしょうか？また、遺言書はありますか？受取人はだれでしょうか？あなたがSBPについての質問があるならば、我々の事務所に連絡してください。

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 first quarter 2023 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](mailto: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 6 June 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>