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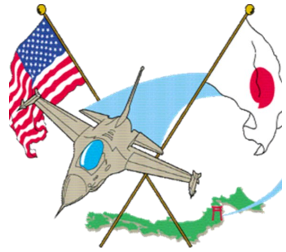

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# Misawa AB Retiree Activities Office Newsletter

ACKNOWLEDGEMENT
Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Our appreciation is extended to those agencies and newsletter sources. Opinions expressed in this publication are those of the authors and do not necessarily reflect the official policy of any agency of the U.S. Government.

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## VA benefits for family and caregivers

As the spouse or dependent child of a veteran or service member, you may qualify for certain benefits, including health care, life insurance or money for school.

If you are caring for a veteran, you may also be eligible for support to help you better care for the veteran and for yourself. Find you which benefits you may qualify for and how to get them.

**Benefits for spouses, dependents, survivors and caregivers**.

- Health and disability benefits for family and caregivers For spouse, dependent child, surviving spouse, surviving child, caregiver. Find our if you are eligible for health care or related benefits through CHAMPVA or other programs, and learn about our support for caregivers, including training, counseling and payments.
- **Survivor Compensation** For surviving spouse, surviving child or parent. Find out if you are eligible for VA Dependency and Indemnity Compensation (VA DIC) or other programs. And learn about our support for caregivers, including training, counseling and payments.
- **Education and career benefits for family members**: For spouse, dependent child, surviving spouse or child. Find out if you are eligible for money for school or to help you cover expenses while you are training for a job through the VA's Survivors and Dependents Education Assistance Program (also called Chapter 35) or the Fry Scholarship. And learn about how a veteran may transfer their unused Post 9/11 GI Bill benefits to you
- **Home loan programs for surviving spouses:** For spouse, dependent child, surviving spouse or child. Apply for a Certificate of Eligibility for VA home loan programs to buy, build, repair or refinance a home.
- **Life Insurance for family members:** For surviving spouse only. Find our if you are eligible for Family Servicemembers Group Life Insurance (FSGLI) coverage or manage an existing policy. If you are the beneficiary of a veteran's or service member's policy, find out how to get free financial advice and will preparation services.
- **Burial and memorial benefits for family members**: Find out if you are eligible to be buried in a VA national cemetery or learn how to plan a burial for a veteran. You can also apply for help paying for burial costs, request memorial items and learn about Bereavement counseling.

**Help a veteran find benefits.** Links to the following topics can be found at *va.gov/family-and-caregiver-benefits*

- VA health care for veterans. Health care benefits and online health management gools for veterans.
- Disability Compensation. Monthly payments for wartime veterans with limited or no income who meet certain ange and disability requirements,
- Veterans Pensions Monthly payments for wartime veterans with limited or no income who meet age and disability requirement.
- Housing assistance for veterans and service members. Home loan programs for veterans and service memb ers and disability housing grants to help veterans with service connected disabilities make changes to their home ao they can live as independently as possible.
- Life Insurance. Life insurance options and online policy management tools for veterans and their families.

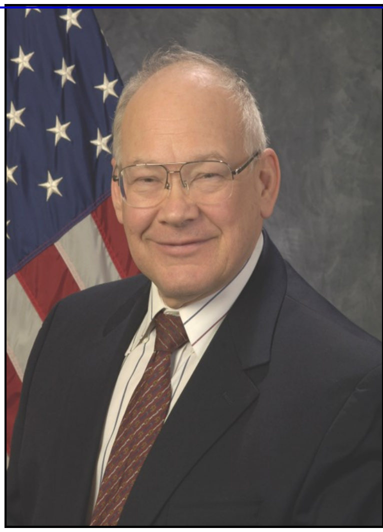
*Courtesy of va.gov.*

## Inside this issue:



**SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN**

# YOUR RAO STAFF



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## VA Welcome Kit

Print Out your VA welcome kit.. Whether you are just getting out of the service or you/ve been a civilian for years now the VA Welcome Kit can help guide you to the benefits and servic0es you have earned.

Based on where you are in life, you VA benefits and services can support you in different ways, Keep you welcome kit handy so you can turn to it throughout your life; like when it's time to go to school, get a jov, buy a house, get health care, retire or make plans for your care.

Feel free to share this guide with friends or family members who need help with their benefits too. You can print out copies for yourself and others.

You can also explore *VA.gov* to learn about your benefits. These include:

- Disability
- Health care
- Education and training
- Housing assistance
- Careers and employment
- Life insurance
- Pension
- Burials and memorials
- Records

Download the Welcoe33m Kit at *www.va.gov/welcome-kit/*

# INVESTOR.GOV

## Five Questions to Ask Before You Invest

Whether you're a first-time investor or have been investing for many years, there are some basic questions you should always ask before you commit your hard-earned money to an investment.

### Question 1: Is the seller licensed?

Research shows that con-artists are experts at the art of persuasion, often using a variety of influence tactics tailored to the vulnerabilities of their victims. Smart investors check the background of anyone promoting an investment opportunity, even before learning about opportunity itself.

- Researching brokers: Details on a broker's background and qualifications are available for free on FINRA's BrokerCheck website.
- Researching investment advisers: The Investment Adviser Public Disclosure website provides information about investment adviser firms registered with the SEC and most state-registered investment adviser firms.
- Researching SEC actions: The SEC Action Lookup - Individuals allows you to look up information about certain individuals who have been named as defendants in SEC federal court actions or respondents in SEC administrative proceedings.

If you are not sure who to contact or have any questions regarding checking the background of an investment professional, call the SEC's toll-free investor assistance line at (800) 732-0330**.**

**Question 2: Is the investment registered?**

Any offer or sale of securities must be registered with the SEC or be exempt from registration. Registration is important because it provides investors with access to key information about the company's management, products, services and finances.

Smart investors always check whether an investment is registered with the SEC by using the SEC;s EDGAR database or contacting the SEC's toll-free investor assistance line at 800-732-0330.

**Question 3: How do the risiks compare with the potential rewards?**

The potential for greater returns comes with greater risk. Understanding this crucial trade-off between risk and ward can help you separate legitimate opportunities from unlawful schemes.

Investments with greater risk mau offer higher potential returns, but they may expose you to greater investment losses. Keep in mind every investment carries some degree of risk and no legitimate investment offers the best of both worlds.

Many investment frauds are pitched as high return opportunities with little or no risk Ignore these so-called opportunities or, better yet, report them to the SEC.

Question 4: Do you understand the investment?

Many investors follow t his rule of thumb: Never invest in something you don't understand Be sure to always read an investment's prospectus or disclosure statement carefully. If you can't understand the investment and how it will help you make money, ask a trusted financial professional for help. If you are still confused, you should think twice about investing.

**Question 5: Where can you turn for help?**

Whether you are checking out an investment professional, researching an investment or learning about new products or scams, unbiased information can be a great advantage when it comes to investing wisely. Make a habit of using the information and tools on securities regulators' websites. If you have a question or concern about an investment, please contact the SEC, FINRA or your state securities regulators for help.

*Courtesy of www.investor.gov*

## Public Service Campaign

Investor.gov's Never Stop Learning public service campaign highlights investor protection and encourages investor to explore SEC's dedicated website for investors: investor.gov. The campaign takes a multi-generational knowledge-sharing approach to educating investors. The campaign includes a new resource page for investors of all ages, no matter their level of investing knowledge.

Go to https://www.*Investor.gov/NeverStopLearning* and in Spanish at *investor.gov/NuncaDejeDEAprender.*

# DFAS

## Types of Military Retirement

Much to may narrow-minded surprise, there are 5 types of military retirement. They are:

- Regular Retirement
- Reserve Retirement
- Temporary Disability Retirement List (TDRL)
- Permanent Disability Retirement List (PDRL)
- 1993-2001 Temporary Early Retirement Authority (TERA)
- 2012-2025 Temporary Early Retirement Authority (TERA)

Here is are mor details about each of these types of retirement.

**Regular Retirement**. Member completed at least 20 years of active service. This is based on salary and service information submitted by member's branch of service.

**Reserve Retirement**.
Reservist with 20 years of active service who has reached age 60. This is also based on salary ad service information submitted by member's branch of service.

**Temporary Disability Retirement List (TRDL)**
Temporary disability rating, placed on retirement rolls by member's branch of service with a maximum of five years.
Determination criteria for TDRL members is

- Based on Disability Determination by branch of service.
- based on salary and services information submitted member's branch of service. Also

**Permanent Disability Retirement List.** Permanent disability rating, placed on the retirement rolls by member's branch of service. Determination criteria is:

- Based on Disability Determination by branch of service.
- Based on salary and service information submitted by member's branch of service.

**1993-2001 Temporary Early Retirement Authority.** At least 1, but less than 20 years of active service between 1993 and 2001. This program ended effective September 2002 and any future use must be approved by Congress.. Determination criteria:

- Based on number of servicemembers needed to maintain force readiness
- Based on salary and service submitted by member's branch of service
- Based on the legislation governing this special program

**2012 –2025 Temporary Early Retirement Authority (TERA)**
At least 15, but less than 20 years of active service between 2012 and 2025. This program is expected to end Dec 31, 2025. Any future use will have to be approved by Congress. Determination Criteria is:

- Based on the number of servicemembers needed to maintain force readiness.
- Based on salary and service information submitted by member's branch of service.
- Based on legislation governing this special program.
- Offered at the discretion of the service secretary.

**Eligibility for Military Retirement Pay.**
You may be qualified for U.S. Military Retirement if you:

- Served on active duty in the U.S,. Army, Navy, Air Force, Space Force or Marine Corps for a period of 20 years or more, or
- Retired medically form the U.S. Army, Navy, Air Force, Space Force or Marine Corps.

The following types of service count towards you qualifying years of service:

- Active service
- Active duty for training
- Active duty for special work
- Temporary tour of active duty
- Full time National Guard
- Active guard/reserve time.

**Eligibility for Reservists**
Eligibility requirements for Reservists are slightly different.

Qualified Reserve Component (U.S. Army Reserve and Army National Guard. Personnel) begin to draw retired pay when they hv accrued 20 qualifying years of service time and reached age 60.

Broadly speaking, the following types of service count towards your qualifying years of service.

- Active service
- Active duty for training
- Active duty for special work
- Temporary tour of Active duty
- Full time National Guard duty
- Active Guard/Reserve time

Reserve officers also may use service as a contract surgeon or acting dental surgeon to qualify for retirement through the Qualified Reserve Component.

**Veterans' Entitlements**
In addition to the four standard types of retirement, if you sustained an injury in the course of your active service. Even if you are not receiving a disability pension from DFAS you may be eligible for a disability related entitlement through the Department of Veterans Affairs (VA).

In order to be eligible for VA disability entitlements, you must receive a disability rating from the VA. This is different from the disability determination made by your branch of service and you must secure this rating through the VA

**Veterans Affairs and Branch of Service Offset.**
If you receive disability payments from the VA, your military retirement pay from DFAS may be reduced by the amount of your disability compensation. They refer to this reduction as an offset.

Thought DFAS and the VA communicate regarding joint ratings and offset levels, it is important to inform DFAS if you have a VA disability rating, if that rating changes, or the amount of your VA benefits changes

If you do not keep DFAS Retired and Annuitant Pay informed, your account could go into an overpaid status, in which case, you will incur a debt that will need to be repaid.

*Courtesy of DFAS.mil*

**Access to retiree publications of each service:**

**Army *Echoes:*** www.armyg1.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/Semper Fidelis **Coast Guard *Evening Colors:*** http://www.uscg.mil/hq/cg1/psc/ras

# Veterans Affairs

## Are You a Veteran in Crisis or Are You Concerned about One

The Veteran's Crisis Line is free and confidential. When you log on and open a chat a qualified responder will listen and help. You decide how much information to share. Support doesn't end with your conversation. Responders can connect you with the resources you need.

Veterans and servicemembers in crisis aren't alone. If you are thinking about hurting yourself, having thoughts of suicide or becoming self destructive, they are ready to help.

If you are in the states you can contact them by phone by dialing 988 and pressing 1. If you are in the Pacific area, you can call 1-800-702-5493 to speak to a responder..

Those overseas may prefer to use the Chat function on their web site by going to *www.veteranscrisisline.net/Chat.* Then click the button to start your confidential chat.

To get started go to the web site above and click the start button. Then:

- A new screen will appear, asking for your first name or a nickname.
- A chat box will appear with either a responder ready to chat or a window let you know that someone will be right with you.
- The responder will ask a few questions such as whether you or the veteran may be in immediate danger.
- Your chat is free and confidential and you decide how much information to share.
- If there is a current danger, the responder will help ou get through the crisis and then connect you with the services you need.
- If you are the veteran in crisis but not at immanent risk for suicide or injury, the responder will listen, offer support and help you make a plan to stay safe.
- Afterward you may be connected with your local suicide prevention coordinator.

*Courtesy of veteranscrisisline.net*

## Innerworld—Veteran Mental Health Community

Unlock free access to 24.7 live mental health groups in Innerworld. Become an anonymous avatar in a new community built for veterans and their family members. You can learn life changing tools and help others on topics like depression, anxiety, PTSD, transitioning to civilian life and more. For a limited time, Innerworld is offering lifetime, free premium Innerworld membership to veterans and their family members. Innerworld is also hiring and training veterans who are interested in facilitating mental health groups.

You can sign up at *http://get.inner.world/veterans*

To ;redeem your membership:

- Create your anonymous account through the link above for Free Lifetime Premium.
- Download Innerworld on iPhone, iPad, Android, Mac, PC or meta Quest headset
- Create an avatar and join your first event. Once inside, you will have access to both the veteran community and Innerworld's larger community as well. There are over 200 weekly events ranging from educational mental health sessions to fun social activities. There's even special Veterans Support Groups, where you can connect with fellow veterans or family members who understand what you are going through.

*Courtesy of www.va.gov*

## Veteran Discounts Available Year Round

*news.va.gov/85765/veteran-discounts-available-year-round.*

This link leads to a list of veteran and military discounts that are good all year round and will be updated as they learn of more. These discounts are being shared so that veterans, military members, their families, caregivers and survivors are aware of all resources available to them. Discounts were last verified in October 2021.

The list of discounts is too long to list here in this newsletter so to learn more please click the link at the beginning of this article.

*Courtesy of news.va.gov*

VA U.S. Department of Veterans Affairs

# VA Education Benefits

## Tips to Protect Your VA Benefits from Claim Predators

The VA is committed to raising public awareness about predatory entities and they are educating veters, their families and partners about the dishonest behavior, activities and strategies utilized by these entities. As one of many steps towards increasing awareness about predatory companies, VA would like to highlight the following fraud preventions guidance.

**Best Practices**

- Apply directly to VA or with an accredited representative. Veterans may submit their applications for VA benefits securely online via VA.gov or in person at any regional office.
- If a veteran is missing a VA benefits payment, identifies a discrepancy in payments or finds suspicious activity with your direct deposit account, contact the VA immediately at 1-800-827-1000.
- If an entity is projecting misinformation or has questionable business practices regarding VA entitlements, veterans/veterans advocates may file a complaint with the Federal Trade Commission.

**Do's and Don't's**

- Do be cautious of companies advertising veterans can only obtain VA benefits with their help. These companies may not be recognized by VA and may be trying to charge illegal fees.
- Do be cautious of aggressive companies who may try to pressure you to sign their contract. Typically, they see frequent communications or insist "you must act now or lose your chance for benefits".
- Do review all documents thoroughly. Veterans should never sign a blank form for someone else to complete later. They should always review the completed for before signing and retain a copy of the completed form for their records.
- Do update your technology often. Update your computer's operating system, your internet browser and the software on your mobile devices. Updates generally include the latest security patches. Be sure to also use antivirus and antispyware software to remove malicious programs from your computer.
- Do be mindful of the numbers you use. Don't use any part of your social security number (any other numeric sensitive information, such as your dates of military service or birthdays) as a password user ID, or personal identification member (PIN). Use strong passwords that have eight or more characters, including letters, numbers and symbols.
- Do be careful where you click. Look for security-enables website addresses that start with "https". The extra "s" indicates security. These sites take extra measures to help secure your information. If you suspect a link might give you a virus or steal a personal data, don't click on it. Only purchase or download apps from authorized stores.
- Do not sign a blank form for someone else to complete later. Veterans should always review the completed form before signing and retain a copy of the completed form for their records..
- Do not be fooled by companies advertising they have special relationships with digital professionals and can guarantee the veteran a benefit award. If these companies are defrauding the federal government, veterans can be held responsible for paying those benefits back.
- Do not provide your social security number, medical records or other personally identifiable information to anyone offering claims assistance before confirming their credentials using VA's Office of General Counsel Accreditation tool. (*https.ba.gov/ogc/apps/accreditation/index.asp)*
- Do not sign forms that are not VA generated or are a third-party authorization for someone to provide "behind the scenes" claims assistance.
- Do not share personal information online. The more you post about yourself on social networking sites, the easier it may be for someone to use that information to access your VA accounts, steal your identity and more. Maximizing your privacy setting on social networking sites can also help protect your information.

**There are resources available.**

U.S. Department of Veterans Affairs (VA)

- If a veteran is missing a VA benefits payment, identifies a discrepancy in payments or finds suspicious activity with your direct deposit account, contact the VA immediately at 1-800-827-1000.
- Advise all veterans to file for free online through VA's website or in person at a VA Regional Office

Office of General Counsel

- If you are interested in working with an accredited Veteran Service Organization agent or attorney, you can validate their credentials using VA's OGC Accreditation Search tool.
- Recommend accredited representatives assist with filing claims as they are vetted in VA law and policy and available at no cost. (*https://www.va.gov/get-help-from-accredited-representative)*

Federal Trace Commission

- Notify the FTC if an entity is projecting misinformation or has questionable business practices regarding VQ entitlements. Veterans and advocates may file a complaint with the FTC.

Consumer Financial Protection Bureau

- CFPB is dedicated to making sre everyone is treated fairly by banks, lenders and other financial institutions. To submit complaint about a financial product or service submit a complaint to the Consumer Financial Protection Bureau. *(https://www.consumerfinance.gov/complaint).*

*https://www.va.gov*

# Tricare

## New TRICARE Contract Begins 1 January 2025

FALLS CHURCH, Va. – New TRICARE contracts, known as T-5, will start on Jan. 1, 2025. Regional contractors manage administrative support services for the TRICARE benefit. This includes managing enrollment services, maintaining civilian healthcare networks, operating call centers, and processing TRICARE claims. The new contracts will improve health care delivery, quality, and access for beneficiaries living in the United States.

The Defense Health Agency (DHA) and the two regional contractors in the East Region and West Region are currently transitioning to these new contracts to ensure health care delivery is ready for all beneficiaries on Jan. 1, 2025.

"We are committed to keeping all of our military families informed about your health plan, your choices, and ensuring a seamless transition to new contractors," said Lt. Gen. Telita Crosland, director of the DHA.

Here's what you should know as the DHA transitions to the new contracts in 2025.

**Q: Will these changes affect me?**

**A:** The new contracts will affect you unless you have TRICARE For Life, the U.S. Family Health Plan, or a TRICARE Overseas health plan. The contractors for these plans will stay the same. Your dental and vision coverage isn't affected by this change either.

**Q: What do I need to do now?**

**A:** The only thing you need to do now is check the Defense Enrollment Eligibility Reporting System (DEERS) at *Tricare.mil/*deers to confirm your information is current. This will help make sure you don't miss important communications about your TRICARE benefit and upcoming changes.

**Q: When do changes take effect?**

**A:** How you get your health care won't change for the rest of 2024. The same regional contractor will continue managing your health plan through Dec. 31, 2024:

- **East Region:** Humana Military
- **West Region:** Health Net Federal Services, LLC

Starting in fall 2024, you'll receive communications from DOD and the new TRICARE contractors for each region. They will start delivering health care on Jan. 1, 2025.

- **East Region:** Humana Military. This is the current contractor, but six states currently in the East Region will move to the West Region.
- **West Region:** TriWest Healthcare Alliance Corporation. This is the new contractor.

Not sure which region you're currently in? Go to TRICARE Regions (*Tricare.mil/regions)* to learn more.

**Q: What changes can I expect?**

**A:** On Jan. 1, 2025, there will still be two TRICARE regions in the United States. However, six states that are currently in the East Region will move to the West Region.

These states are:

- Arkansas
- Illinois
- Louisiana
- Oklahoma
- Texas
- Wisconsin

In total, the six states changing regions will affect about 1.1 million eligible beneficiaries.

Beneficiaries in all states will receive updates later this year. You'll learn how the transition will happen—and any actions you need to take—so your TRICARE benefits continue uninterrupted.

**Q: What improvements does the new contract offer?**

**A:** The new contracts include a commitment to help you identify top-performing providers and improve access to highly specialized care.

"We're excited about how T-5 improves choice and offers more flexibility to our military beneficiaries. It'll help us deliver on our commitments to excellent care and improved military readiness," Crosland added.

Every change will help support you by providing:

- More efficient referral transfers between the two regions
- Greater access to highly specialized medical and surgical care (such as organ transplants)
- Improved choice, including virtual value network tools that will help you quickly identify providers with best outcomes
- Better access to telehealth appointments

Some changes to the TRICARE health plan will happen behind the scenes. These changes will include:

- Improving how military hospitals and clinics and civilian care work together to enhance patients' experience

Supporting innovation and health care industry best practices

*Courtesy of Hypertension: a Pandemic Perspective - News & Events | health.gov*

# Veterans Affairs

## VA Improves Access to Claims Information

VA Claims Status Tool allows veterans to view the status of their VA claims online using their VA.gov login. This tool displays which claims are in process and identifies any actions veterans need to take. It also gives veterans the ability to review recent claim activity.

VA recently enhanced the Claim Status Tool to improve your digital self-service experience. The tool now shows a breakdown of the eight-step disability claims process, making it easier to understand where your claim currently is. The steps include?

- Step 1. Claim received
  - VA receives your claim in its system
- Step 2. Initial review
  - VA reviews your claim for basic information (e.g. name Social Security Number)
- Step 3. Evidence gathering
  - VA reviews your claim to ensure it contains all necessary information. VA may ask for more evidence at this step of the claims process. Additional evidence could include a claim-related medical exam or medical records from a VA or non-VA provider.
- Step 4 Evidence review
  - VA reviews all collected evidence for a claim
- Step 5. Rating
  - VA decides your claim and determines your disability rating.
- Step 6. Preparing decision letter.
  - VA prepares the decision letter. Though this letter cannot be viewed in VA.gov until Step 8, it will identify if you are eligible for additional benefits. This letter will include details such as disability rating, amount of monthly payments and when payments begin.
- Step 7. Final Review.
  - A senior reviewer from VA will conduct a final review of the claim and decision letter.
- Step 8. Decision letter available.
  - You can view and download your decision letter for the claim on the Status page of the Claim Status Tool.

**More about the Claim Status Tool.**

Status: The Status tab tells you what actions you can take to support your claim and lists requests for third parties.

Files. The Files tab displays information requests to you, a button for uploading files and a list of supporting documents you have submitted to VA.

Overview: The Overview tab provides you with a description of the claims process, spotlights each step, and explains that the process may return to a previous step if more information is needed.

You no longer have to contact a call center or regional office for claims information,. The claim status tool allows you too access impo0rtant claim information when you need itl. This tool is another step forward in VBA's ongoing mission to support veterans and their families.

In order to use this tool, you must log on to va.gov using your Login.gov, id.me, DS Logon or My HealthVet account. If you don't have any of these account you can create a Login.gov or ID.me account.

Once logged in you can uset his tool to check the status of a VA claim, decision review or appeal for these types of benefits:

- Disability compensation (including claims based on special needs like an automobile or clothing allowance.)
- Veterans or Survivors Pension benefits
- "Special monthly compensation (such as Aid and Attendance).
- Dependency and indemnity Compensation (DIC)
- Burial allowance to help pay for a veteran's burial and funeral expenses
- Special Adapted Housing (SAH) or Special Housing adaptation (SHA) grant.

You can also use this tool to check on the status of these types of requests:

- Requests to add or remove dependents.
- Requests for approval of school attendance for dependent children.

Once you are signed in to va.gov you will find a list of your claims, decision review and appeals. You can check the statuses in the list. Or you can select a claim, decision review or appeal to review the full details.

For more information or to create a logon account, please go to *https:.//www.va.gov/claim-or-appeal-status*

Courtesy of *https://news.va.gov/134099/va-improves-access-to–claims-information*

# 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 misawrao.com 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://idco.dmdc.osd.mil/idco/#*
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.

## 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, 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

Volume XXIV, Issue 3

# 青森銀行から重要な知らせ

合併にともなう重要なお知らせ。2024年12月31日に青森銀行とみちのく銀行の合併が行います。合併の日から銀行の名前も変更なります。新しい銀行の名前は「青森みちのく銀行」(Aomori Michinoku Bank)になります。
今まで青森銀行とみちのく銀行にアメリカの年金、恩給などの国際振り込みを受けてる方は銀行名前変更てつずきが必要になります。

重要： 2025年1月1日から2025年4月5日の間銀行名前変更てつずきしないと2025年5月に青森みちのく銀行への国際振り込みが拒否されます。青森、みちのく銀行以外の銀行の口座もちの方は何もしないで下さい。

銀行名前変更の書類(DD 1199-I)はこの事務所がお手伝いします。 ご連絡して下さい。

この合併について青森銀行は12月31日から1月4日までは一切オンラインとATM取引行えません。カシュカード、現金取引、振り込みなどを行えません。2025年1月5日からオンラインとATMの取引は再開します。しかし、ATMの取引はかなり混雑の日があります、とくに12/25,26,27,31日と1/6～10,31日です。

青森銀行のSWIFT CODEと口座番号などは変わりません。銀行の名前だけが変わります。1月5日以降に現在のキャシーカード、通帳、アップなどは使えます。

**我々事務所のRetiree Activities Office（リタイアリーアクチヴイテイオフィス）はどんな問い合わせでもをお手伝いします。ご遠慮なく連絡ください。**

**Tel: 0176-77-4428 （月～金、0900-1500）（日本語は月、金曜日のみ）**
**メール： misawa.rao@us.af.mil （日本語のメールはOKです）**

**Retiree Activities Officeの住所：**
**（English）**
〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64, Misawa Beigun Kichi-nai, Unit 5009 35FW/CVR一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, Unit 5009 35FW/CVR 一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**

Volume XXV, Issue 1

# Still Serving!

Hello fellow retirees and fellow RAOs staff. Here is the first quarter 2024 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

**The Misawa Military Retirees Association (MMRA) meets bi-monthly on the first Tuesday of even months, at 1700 hours, in the Tohoku Consolidated 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 Notes:

1. Membership dues are $20 a year. If you have not paid your dues for 2024, please call the RAO or e-mail the RAO and talk to Dave Barton, the MMRA Treasurer. He will arrange to collect your dues and record it in the financial report.

2. Donations to the Misawa Military Retirees' Association are greatly appreciated and are tax deductible with the IRS. 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.

## MMRA Meeting Schedule

All meetings are held the first Tuesday of even-numbered months at the Tohoku Consolidated Club, Gray Room at 1700 hours.

6 February 2024

2 April 2024

4 June 2024

6 August 2024

1 October 2024

5 December 2024

Next Meeting—Tuesday, 3 December 2024

# 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

***<u>RAO mailing address in Japan</u>***
〒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 090-4045-0149 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**



WE’RE ON THE WEB!
**http://www.misawarao.com**