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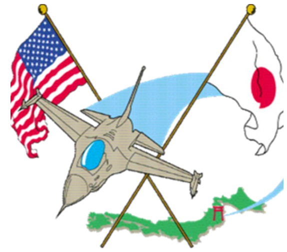

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# Misawa AB Retiree Activities Office Newsletter

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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## Social Security Retirement Indicator

### Plan for retirement

You can apply for your monthly SSA retirement benefit any time between age 62 and 70. We calculate your payment by looking at how much you've earned throughout your life. The amount will be higher the longer you wait to apply, up until age 70. The timing is up to you and should be based on your own personal needs.

**Get an estimate**
Check your Social Security account to see how much you'll get when you apply at different times between age 62 and 70. Go to *https://www.ssa.gov/prepare/plan-retirement* to check.

**Paying for healthcare**
You are eligible to get Medicare at age 65 and the sign-up process for Part A (Hospital insurance) and Part B (Medical Insurance) is completed through the Social Security people. If you decide to sign up for Part B, the cost will be taken out of your monthly benefit amount. Be sure to plan ahead for that reduction.

Remember, if you are staying overseas, you must get at least Medicare Part B to remain eligible for reimbursement of medical expenses after age 65. Medicare is not available for medical expenses overseas. We still rely on Tricare but you must sign up for Part B and pay the premium in order to be eligible for Tricare for Life.

**Withholding taxes from benefit payments.**
You may pay federal income taxes on your benefits if your combined income (50% of your benefit amount plus any other earned income) exceeds $25,000/year filing individually or $32,000/year filing jointly. You can pay the IRS directly or have taxes withheld from your payment.

**Continuing to work**
Before Full Retirement Age (between age 66 and 67), your benefit payment will be temporarily reduced if you earn more than your earnings limit this year. You can work after Full Retirement Age and earn as much as you'd like without reducing your benefit payment. Go to *https://www.ssa.gov/prepare/plan-retirement* to check your 2024 annual limit.

**Know your "Full Retirement Age"**
"Full Retirement Age" is a point in time between age 66 and 67, which we use to determine your benefit amount, as well as your family's benefits. Regardless of your Full Retirement Age, your payment will be higher the longer you wait to apply, up until age 70.

**Timing your first benefit payment**
You can time your first benefit payment to avoid a gap in income. Your first check won't arrive until the month after the one you pick in your application. You can apply any time up to four months before the month you pick.

Foor example, if you want your first check in April, follow this timing:

- Apply in November, December, January, February or March
- Pick March in the application
- Get the first check in April.

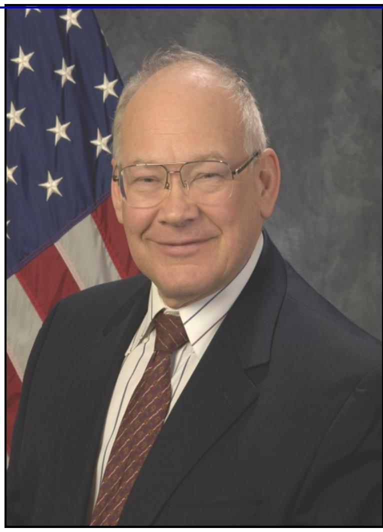
For more info go to ssa.gov/prepare/plan-retirement.
Courtesy of ssa.gov

Inside this issue:



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

# YOUR RAO STAFF



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## Opportunity to Return to Active Duty Via VRRAD Program

The Voluntary Retired Return to Active Duty (VRRAD) Program provides select retired Air Force Line Officers and Enlisted Airmen the opportunity to return to active duty under Title 10, United States Code § 688, in order to alleviate manning shortages within the Air Force. Detailed program parameters, eligibility criteria and application procedures can be found on the Air *Force Retiree Services Page https://www.retirees.af.mil/Library/Return-to-Active-Duty*

*2024 Afterburner Issue 1*

## New Veterans Crisis Line

To access the new Veterans Crisis Line from OCONUS—Pacific: dial 844-702-5493

*2024 Afterburner Issue 1*

"Things are never quite as scary when you've got a best friend"
Bill Watterson

# INVESTOR.GOV

## What Is A Mutual Funds

A mutual fund is an open-end investment company or fund. An open-end fund is one of three basic types of investment companies. The other two types of investment companies are closed-end funds and unit investment trusts (UITs). Exchange-traded funds (ETFs) are generally also structured as open-end funds, but can be structured as UITs as well.

A mutual fund continuously pools money from many investors and invests the money in stocks, bonds, money market instruments, other securities, or even cash.

Here are some of the traditional and distinguishing characteristics of mutual funds:

- Mutual funds generally sell and purchase their shares on a continuous basis, although some funds will stop selling when, for example, they reach a certain level of assets under management.
- Investors purchase shares in the mutual fund from the fund itself, or through a broker for the fund. Investors cannot purchase the shares from other investors on a secondary market, such as the New York Stock Exchange or Nasdaq Stock Market. The price that investors pay for mutual fund shares is the fund's current net asset value (NAV) per share plus any fees that the fund may charge at purchase, such as sales charges or loads.
- Mutual fund shares are redeemable. This means that when mutual fund investors want to sell their fund shares, they sell them back to the fund or to a broker acting for the fund. Investors sell their shares at the current NAV per share, minus any fees the fund may charge at redemption, such as deferred sales loads or redemption fees.

Mutual funds are registered with the SEC and subject to SEC regulation. In addition, the investment portfolios of mutual funds typically are managed by separate entities known as investment advisers that are also registered with the SEC.

There are many varieties of mutual funds, including, stock funds, bond funds, and money market funds. Some mutual funds are index funds and other are actively managed. Each may have a different investment objective and strategy and a different investment portfolio. Different mutual funds may also be subject to different risks, volatility, and fees and expenses. Fees reduce returns on fund investments and are an important factor that investors should consider when buying mutual fund shares.

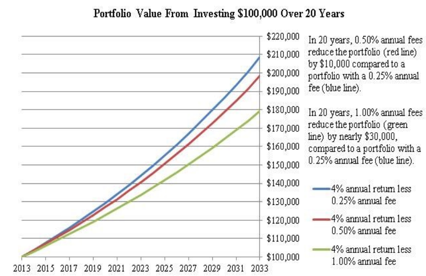
You should carefully read all of a fund's available information, including its prospectus and most recent shareholder report before purchasing mutual fund shares.

*Courtesy of https://www.investor.gov/introduction-investing/investing-basics/glossary/mutual-funds*

## Understanding Fees

As with anything you buy, there are fees and costs associated with investment products and services. *These fees may seem small, but over time they can have a major impact on your investment portfolio.* Understanding the fees you pay is important to investing wisely.

The following chart shows an investment portfolio with a 4% annual return over 20 years when the investment either has an ongoing fee of 0.25%, 0.50% or 1%.




The best advice we can give you about understanding fees and investing wisely is to ask questions. For example:

- What are the total fees to purchase, maintain, and sell this investment?
- Are there ways that I can reduce or avoid some of the fees I'll pay, such as by purchasing the investment directly?
- How much does this investment have to increase in value before I break even?
- What are the ongoing fees to maintain my account?
- For mutual funds: How much will the fund charge me when I buy and/or sell shares**?**

For the investment professional: How do you get paid? By commission? By the amount of assets you manage? By another method? Do I have any choice on how to pay you? Should I pay you by the transaction, or pay a flat fee regardless of how many transactions I have?

For more info go to: *https://www.investor.gov/introduction-investing/getting-started/understanding-fees*

# Veterans' Affairs

## Check Your VA Claim, Decision review or appeal Status

Find out how to check the status of certain VA Claims, decision reviews or appeals online.

**What types of claims can I check?**

- Disability compensation (including claims based on special needs like and automobile or clothing allowance).
- Veterans or Survivors 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.
- Specially Adapted Hosing (SAH) or Special Housing Adaptation (SHA) grant.

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

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

**Who can use this tool?**

To use this tool, you will need to have one of these free accounts:

- A verified **login.gov** account, or
- A verified **ID.me** account, or
- A premium **DS Logon** account (used for eBenefits and milConnect), or
- A Premium My HealtheVet account

**Once I'm signed in, how do I check my status?**

You'll find a list of your claims, decision reviews, 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.

**What kind of information can I get from this tool?**

You can find out where your claim, decision review or appeal is on their review process

You can also check these details:

- Any evidence you have filed online to support your initial claim.
- Any additional evidence they have requested from you
- Your claim, decision review or appeal type
- What you have claimed.

You can also use the tool to upload and download some documents:

- Upload evidence for an initial claim (you can't use this tool to upload evidence for a decision review or an appeal.
- Download decision letters for certain types of claims, decision reviews and appeals.

**What if I sent a document to VA as evidence and it's not listed?**

This may be because certain documents won't appear on line.

They won't list these types of documents:

- Documents you sent to them by mail of fax, or
- Documents you brought to them in person, or
- Documents they have restricted to protect your orr someone else's privacy.

**Will VA protect my personal information if I use this tool?**

Yes. This is a secure website. We follow strict security policies and practices to protect your personal health information.

If you print or download anything from the website, you'll need to take responsibility for protecting that information.

**What if I have more questions?**

You can call us at 800-827-1000 (TTY: 711). We're here Monday through Friday, 8:00 a.m. to 9:00 p.m. ET

*Courtesy o va,gov*

## VA Benefits Advisors are Remote

VA Benefits Advisors are available to provide remote one-on-one assistance sessions via phone or email (don't send attachments). They can answer questions, explain benefits and connect service members, veterans and loved ones to helpful resources.

Contact one of the below remote VA Benefits Advisors supporting Misawa ti get started,

Please do not send any personally identifiable information (PII) or protected health information (PHI), including medical records. Social security numbers, driver's license information, education and employment history, passport information, DD Form 214 to VA Benefits Advisors.

Remote VA Benefits Advisor Contact Information:

David Deadwiley,
- DSN: 243-3960,
- Cmcl: 0468-16-3960,
- email: david.Deadwiley.CTR@vatap.calibresys,com.

Jeremy Lyle,
- DSN: 243-3961,
- Cmcl: 0468-16-3961,
- Email: Jeremy.Lyle.CTR@vatap.calibresys.com

Courtesy of The US Department of Veterans Affairs Pamphlet.

**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

## More Service Members Eligible for Benefits After VA Amends Character of Discharge Barriers

VA is implementing a new regulation regarding character of discharge determinations, allowing more former service members to become eligible for VA benefits, regardless of their military discharge. Generally, to receive VA benefits and services, a former service member's character of discharge must be under other than dishonorable conditions (e.g., honorable, under honorable conditions, or general). However, while VA cannot change the discharge status provided by the Department of Defense, VA is required to make a determination on eligibility for VA benefits for all individuals who receive a dishonorable discharge.

**Understanding VA benefits and Character of Discharge**

When VA receives a claim from a former service member, it reviews their character of discharge to determine if they meet basic requirements to be eligible for VA benefits. Any discharge under honorable conditions satisfies the character of discharge requirement for basic eligibility; however, certain types of discharges—and certain circumstances—may prevent an individual from receiving benefits. These claims require an additional review to determine eligibility for benefits.

**What are the new changes?**

The new regulation expands access to care and benefits for certain former service members by:

- Eliminating the regulatory bar for "homosexual acts involving aggravating circumstances or other factors affecting the performance of duty";
- Defining the circumstances under which the willful and persistent misconduct bar will apply;
- Creating "compelling circumstances exceptions" for the statutory bar of absent without leave (AWOL) of 180 days or more, and regulatory bars of moral turpitude and willful and persistent misconduct.

These changes make the character of discharge process more objective, and lead to more consistent adjudication of claims. These modifications are the first of its kind in over four decades and will increase the number of former service members found eligible for certain VA benefits based on determinations of honorable service for VA purposes.

**What do these changes mean to me?**

This VA character of discharge determination does not change the Armed Forces' characterization of service and has no effect on the former service member's military discharge status. VA's determination is for VA benefits and services eligibility purposes only.

VA claims processors are now processing character of discharge determinations with a more objective review. If you believe your discharge falls under any of the updated criteria, or a compelling circumstance may affect your discharge, we encourage you to apply for VA care and benefits today.

VA also invites all former service members who previously received a negative character of discharge determination from VA to go to *https://www.vba.va.gov/pubs/forms/* and search for VA Form21-0995 (Decision Review Request, Supplemental Claim). . Complete the form and submit it.. Once received, claims processers will reevaluate the claimant's record using the new guidance.

VA encourages former service members who received an unfavorable discharge to apply for VA care and benefits today.

You can submit a claim to a VA regional office near you or work with a trained professional, like a VA accredited representative or VSO,. Go to *htps://www.vva.gov/get-help-from-accredited-representative-/ind-rep/* to get help filing a claim for disability compensation. Other options include calling 1-800-827-1000 Monday through Friday, 8:00 a.m. to 9:00 p.m. EST or by fax using 844-531-7818.

Remember, VA will never charge you for assistance filing for benefits. To protect yourself from fraudulent claims, you have the right to verify anyone's credentials before filing a claim or providing personal information.

For more about applying for benefits and character of discharge determinations, please visit the character of Discharge webpage at *benefits.va.gov/benefits/character_of_discharge.asp*

*Courtesy of VA Gov*

# Veterans Affairs

## VA Life Insurance

VA offers life insurance that can protect you and your loved ones both now and later.

When was the last time our thought aboutl ife insurance? Perhaps you don't think you can get coverage with your disability rating, Or maybe you missed the opportunity to apply before, due to time limits. At every stage of lie you have different needs and life insurance can help in each one. Thee are several advantages to buying whole life insurance with your service-connected disability.

Peace of mind. Whole life insurance can give you peace of mind knowing your spouse, children and other loved ones will not have to struggle financially when you pass away.
Lock in a price. Buying whole life insurance at your current age locks in a fixed monthly premium and does not increase during your lifetime.
Convenient payment. Easily pay for premiums, monthly or annually, through a deduction from your compensation benefit payment.
Build wealth over time. Whole life insurance builds cash value which you can access for important life events if needed.

Life Insurance is financial protection for your family that can be used for income replacement and end of life costs. VA can help you protect those who matter most with its newest Guaranteed Acceptance Whole Life Insurance program called Veterans Affairs Life Insurance for VALife.

VALife offers
Guaranteed acceptance whole life c overage to service-connected veterans that are age 80 or under with no time limit to apply.
Coverage up to $40,000 available in increments of $!0,000 (full coverage takes effect two years after enrollment.
No health questions or medical exams for enrollment.
Convenient online application process with instant decision.
Competitive premium rates that are fixed for the life off the policy, premiums to not increase.

For more information on VALife visit the VA *www.va.gov/life-insurance/options-eligibility/valife*.

*Courtesy of https://www.va.gov*

## VA's Mission to Better Serve All

VA has renewed its focus to foster a safe and inclusive environment for all Veterans and employees. VA's new mission statement *(https://site-21045293.bcvp0rtal.com/)* reflects a new VA that is intent on creating an environment where all have equitable opportunities to thrive, including women, LGBTQ+ individuals and underserved populations.

"To fulfill President Lincoln's promise to care for those who have served in our nation's military and for their families, caregivers, and survivors."

This statement reflects the changing needs of VA's evolving population. VA serves more minority populations, LGBTQ+ individuals and women Veterans now than ever before.

"Approximately 25% of the people we serve are women, and we need to bring that 25% home," said Toni Hightower, Army Veteran and acting team lead at VA's Center for Women Veterans. As a former VA police officer and member of the LGBTQ+ community, Hightower's experience has provided her with a well-rounded view toward improving the cultural health of VA.

"Women need to stand up and be heard"

"There is so much work that has been done and still so much more to do," Hightower added. "The life of every Veteran matters. We don't get the same equality as men. Women need to stand up and be heard. We count. We matter. We can only do that if we unite and start empowering one another."

Empowering all who served includes providing a space for all Veterans who identify as female and educating others at VA about the importance of equitable care. Hightower has led LGBTQ+ webinars that focus on learning more about transgender Veterans and understanding how to use pronouns to show respect and reduce the number of harassment incidents.

In a recent podcast interview conducted by McKinsey & Company, diversity, equity, and inclusion expert Diana Ellsworth said that "Every time we use inclusive language, we give a positive signal. This is a safe environment where LGBTQ+ employees are respected and valued."

For more information on this topic, please go to *https://news.va.gov/118943/vas-mission-to-better-serve-all/*

*Courtesy of news.va.gov*

# Veterans Affairs

## Understanding QR Code Scams

QR Code are versatile for storing and sharing information quickly and its usage has risen since the star of the COVID-19 pandemic. Maube ou have used them for opening menus at a restaurant, linking to mobile payments for various bills, or have seen advertising and marketing materials. But, as this trend rises, so do the chances of scams and fraudulent activity.

While data is currentlu gathered on QR code scans through various agencies, the Better Business Bureau has shared "QR code scams are making the rounds in cities" across the country. Still , it is important to know how to protect yourself and loved ones from potential QR code scams.

Potential Fraud Indicators.

It can be difficult to spot fraudulent QR code scams, but there are a few key items to look for before scanning any type of QR code:

- Misspellings and grammatical errors in the hyperlink address, company name or tet accompanying the code.
- A shortened URL link.
- Unsolicited AR codes from unexpected or unknown senders.
- Discoloration or changes in a company logo.
- QR code stickers placed on top of ads.
- Overseas investment opportunities requesting payment by Bitcoin.

Sometimes its hard to imaging falling for a scam yourself. They can sometimes seem so obvious and yet other times they take people by surprise. Here are two recent examples of QR code scams:

- Surprise packages: Recently, people have reported receiving unexpected packages in the mail that only contain a QR code inside. These codes are often accompanied by text stating "Scan this code to see your gift!" Once scanned, the scammers gain access to that person's device and any information saved to that device.
- Parking meter scams QR codes to payfor parking have become a popular practice in ciities to help people quickly pay for their parking spot. Scammers have recently started to put up false QR code parking signs as well as placing fraudulent QR code stickers over the official QR code. Unsuspecting people will scan these codes to try to pay for their parking online and unknowingly share access to their device as well as any financial information they input to "pay" for parking.

What you can do: Aalthough it is impossible to prevent all fraudulent behavior when scanning QR Codes, ther are some steps that you cn take to protect yourself:

- Confirm the validity of any sites. If you scan a QR code and it takes you to a website that looks concerning, exit out of the site immediately,. Donot give any personal information.
- Only use a credit card when paying through a QR code. This prevents banking information from being shared and prevents the loss of money within a bank account.
- Do not open links from strangers. When possible, tyhpe in a physical website link into a physical website link into a web link to prevent using a QR code.
- Confirm a QR before scanning If you receive a code from a family member or a friend (especially through social media), ensure you confirm with that person if they meant to send it to you or if they have been hacked.
- Be skeptical if a QR code looks tampered with, including if a new QR code is placed over an old one, if the advertisement creates urgency to scan, or if there is a lack of information provided.

Utilize VSAFE.gov or call 833-38V-SAFE to report fraudulent activities or to review resources.

Additional Resources

For more information regarding the do's and don'ts of QR cide frayd orevebtuibm read the VAFE QR code "Fraud One Pager. You can find it at *www.va.gov/files/2024-10/qcode-fraud_1.pdf.*

To protect yourself, your friends aned your family from QR code fraud, here are some additional helpful resources:

- Veteran, Service Member and Family Fraud Evasion (VSAFE) website at *www.vsafe.gov*
- The FBI's Inernet Crime Complaint Center Reporting Website at *www.ic3.gov*
- FTC Fraud Reporting Website at *reportfraud.ftc.gov*
- The Better Business Bureau Scam *Tracker at www.bbb.org.scamtracker.*

*Courtesy of news.va.gov*

# Tricare

## Tricare Select Overseas for Retirees

As of January 1, 2021, if you're a Group A retired beneficiary, you are required to pay a monthly TRICARE Select enrollment fee to maintain your TRICARE Select coverage.

You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.

You're in Group B if your initial enlistment or appointment or that of your uniformed services sponsor began after Jan. 1, 2018.

If you are TRICARE For Life (TFL), this information does not apply to you. Go to *Tricare-overseas.com/beneficiaries/enrollment-and-eligibility/referrals-and-authorizations* for more information.

You will be required to pay your enrollment fee via a monthly allotment (deduction from your retirement pay). If you're unable to pay via allotment, then you can set up a recurring payment via credit/debit card OR electronic funds transfer.

How does Tricare Select Overseas for Retirees Work?

With TRICARE Select Overseas for Retirees, you manage your own health care and may generally seek care from any overseas civilian provider (*https://tricare-overseas.com/beneficiaries/resources/provider-search)* without a referral. However, certain services, including nonemergency inpatient admissions for substance use disorders and mental health care, require prior authorization Go to *https://tricare-overseas.com/beneficiaries/enrollment-and-eligibility/referrals-and-authorizations* for more information.

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

Note: Outside the U.S. and U.S. territories, nonparticipating non-network providers can charge any amount for care. You're responsible for paying any amount that is above the TRICARE-allowable charge in addition to your deductible and cost-shares. For costs, go to *www.tricare.mi/costs.*

How Do I Enroll in Tricare Select Overseas for retirees?

You must take action to enroll in TRICARE Select Overseas for Retirees. See the following enrollment options below:

- You can enroll online through Beneficiary Web Enrollment (BWE) self-service. To learn more about BWE, go to: *.https://www.tricare.mil/bwe*
- You can submit a completed TRICARE Select Enrollment, Disenrollment, and Change Form (DD Form 3043) to the TOP Beneficiary Support Center (BSC) via email, fax, or postal mail (see contact details below):
- Go to *https://www.esd.whs.mil/portals/54/documents/dd/forms/dd/dd3043-3.pdf* to download the form

Contact Details.

For email:
*TRICAREenrol-lents@top,internationalsos.com*
(without the dash in the word "enrollments")

By FAX:
+1=215-773-2740

By regular mail:
International SOS Government Services, Inc
Tricare Select Overseas Enrollments
P.O. Box 11689
Philadelphia, PA 19116

How to pay for Tricare Select Overseas for Retirees Enrollment Fee?

You must take action to set up your recurring monthly payment:

- If you get your retirement of other pay from a military pay center, then you will pay your fees via a monthly allotment, where feasible.
- If you don't get your retired pay through a military pay center, then you woll pay your fees by a monthly recurring credit or debit cart transaction. You can also pay your monthly fees through electronic funds transfer but it must be through a U.S. bank.

Failure to pay fees will result in suspension of coverage. You maynot be able to re-enroll until the next TRICAREOpen Seasonor if you experience a Qualifying Life event.

*Courtesy of https://www.tricare-overseas.com/beneficiaries/plans-and-programs/tricare-select-retirees*

# 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 4

# 青森銀行とみちのく銀行の合併

**あけましておめでとう！新年が皆様のご健康とご多幸をお祈り申し上げます！**

**ご存知の通り、みちのく銀行と青森銀行が合併しました。 みちのく銀行に口座をお持ちの場合は、最寄りの青森みちのく銀行支店に行って新しい通帳を取得する必要があります。 青森銀行に口座をお持ちの方は、新たに通帳を取得する必要はありません。**
**退役軍人給与、生存者給付金 (SBP)、または社会保障給付金を青森銀行に直接預金している場合は、フォーム 1199-I に青森みちのく銀行から署名をもらい、各支払事務局 (DFAS、VA、SSAなど)に銀行の名前変更を通知するために送信する必要があります。**
**口座番号と名前、銀行コード、スイフトコードなど、その他の情報はすべて変更されません。こちらは合併前の青森銀行からの説明書のコピーです。**

海外からの送金の受取口座としてご利用のお客さま

お手続きが必要です

海外からの送金の受取口座としてご利用いただいているお客さまは、送金人さま（お取引先など）に、「新しい銀行名（青森みちのく銀行／ Aomori Michinoku Bank, Ltd.）」をご連絡くださいますようお願いいたします。
また、「新しい銀行名」でのご送金は、合併日（2025年1月1日）以降としていただくよう併せてお伝えください。
合併日以降のSWIFTコードは、「AOMBJPJT（現在の青森銀行SWIFTコード）」となります。

**RAOオフィスまでお越しください。1199-I フォームを準備し、詳しい説明をさせていただきます。**

**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**

# 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 2023, 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.

4 February 2025

1 April 2025

3 June 2025

5 August 2524

7 October 2025

2 December 2025

Next Meeting—Tuesday, 4 February 2025

# 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 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**