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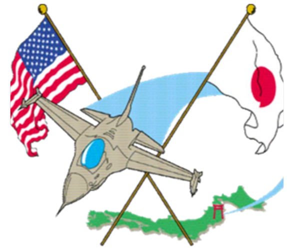

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Misawa AB Retiree Activities Office Newsletter

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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Inside this issue:

Social Security Benefits General Information

Foreign Spouse Social Security: The United States has a Social Security treaty with Japan. If you have a Japanese spouse, he/she is eligible for dependent Social Security benefits as early as age 62 (as long as the U.S. member is drawing social security).

Survivor benefits: Your surviving spouse may be eligible for Social Security benefits as early as age 60. If you have minor children in the home, and your spouse is not working, the spouse may be eligible for benefits until the child turns 16. Children under 18 may be eligible for benefits. Dependent parents over 62 may be eligible for benefits. Former spouses (if married over 10 years) may be eligible for benefits. There is also a one-time lump-sum benefit of $255. For more information, see page 3

Benefits for Children: Minor children under the age of 18 (19 if in school) are eligible for dependent Social Security benefits. Normally, a child can receive up to half of the parent's full retirement benefit & 75% of the deceased parent's benefit. The maximum family amount is 150 - 180% of the parent's full benefit. For more info, see page 5.

Children w/Disabilities: Children with disabilities may be eligible for Social Security Disability Insurance. For more info, see page 6.

Some good Q & A's from the Tokyo Embassy on Social Security:

Question: My husband recently passed away, and I know he paid SSA/FICA taxes for several years. I am now 50 years old. Can I apply for widow's benefits?
Answer: Before age 60, you can apply for a lump-sum death benefit of up to $255. The application for lump-sum death benefits must be received within 2 years from the date of your spouse's death. Please contact the Federal Benefits Unit (FBU) at the U.S. Embassy Tokyo for further details on how to apply.

The age of eligibility for widow's benefits is 60. If your husband worked in the U.S. for less than 10 years (less than 40 work credits), please contact the Japan Pension Service (Nihon Nenkin Kikou) to pursue benefits. If he worked in the U.S. more than 10 years (more than 40 credits), you can contact the FBU, U.S. Embassy Tokyo to schedule an appointment and pursue benefits.

Question: I am divorced. Am I entitled to my former spouse's social security benefits?
Answer: If you were married for more than 10 years, you are eligible to receive divorced spouse benefits. Please contact the FBU, U.S. Embassy Tokyo for further details on how to apply.

The POC for Social Security question here in Japan is the FBU at the Tokyo Embassy. They speak English & Japanese. *https://jp.usembassy.gov/services/federal-benefits-unit/*

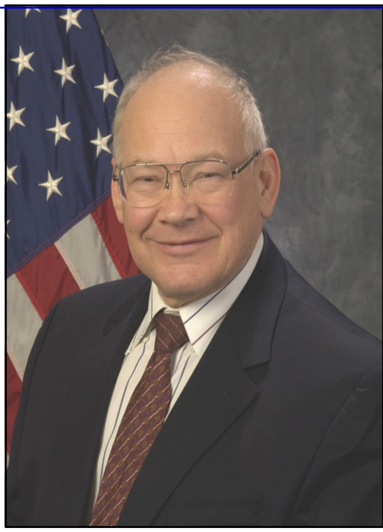
FBU web site Social Security Administration Frequently Asked Questions: https://jp.usembassy.gov/services/social-security/ss-faq/

Another FYI. If a retiree from our Area of Responsibility (Tohoku & Hokkaido) passes, we ask that the family provide a copy of the report of death document issued from the hospital. We forward to the Sapporo Consulate, who translates and forwards to the U.S. Embassy in Tokyo. The Embassy processes the document and works with FBU to stop Social Security benefits (for deceased) and then sends 20 copies of certificate of death of U.S. citizen abroad to the next of kin.

Compiled by Bill Tuttle

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN

YOUR RAO STAFF



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Health Self-Assessments

Self Assessments can help you find out if your feelings and behaviors may be related to treatable conditions.

The results of these brief questionnaires won't tell you for sure whether you have a specific condition but they may indicate whether it's a good idea to see a professional or connect with other resources for further assessment and information.

These results are completely anonymous and confidential, and none of your answers will be stored or send anywhere,

There are self-assessment screenings for depression, post traumatic stress disorder, alcohol use, substance abused and a veterans crisis line self-check quiz.

Find these assessments at:
https://www.maketheconnection.net/resources/self-assessments/?utm_medium=email&utm_source=lnks.gd&utm_campaign=vetresource_weekly_03_19_25&utm_term=prominent

Courtesy of VA.gov

Social Security

Social Security Survivors Benefits

The importance of Social Security survivors insurance
The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die.
This article gives you an overview of Social Security survivors benefits paid to the spouses and children of workers who die. This booklet isn't intended to answer all the questions you may have. For more information about our survivors benefits, visit our website, or call our toll-free number.

If you're working...what you need to know about survivors benefits
"Life insurance" from Social Security
Many people think of us only as a retirement program. But some of the Social Security taxes you pay go toward survivors benefits for workers and their families. In fact, the value of the survivors benefits you have under us is probably more than the value of your individual life insurance.

When you die, certain members of your family may be eligible for survivors benefits. These include surviving spouses (and divorced surviving spouses), children, and dependent parents

How do I earn survivors benefits?

As you work and pay Social Security taxes, you earn credits toward your Social Security benefits. The number of years you need to work for your family to be eligible for Social Security survivors benefits depends on your age when you die. The younger you are, the fewer years you need to have worked. But no one needs more than 10 years of work to be eligible for any Social Security benefit.

Under a special rule, we can pay benefits to your children and your spouse who is caring for the children. This applies if you've worked for only one and one-half years in the three years just before your death.

Who can get survivors benefits based on your work?

- **Your surviving spouse** may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born between 1945 and 1956. And the full retirement age will gradually increase to age 67 for people born in 1962 or later. This is different from the full retirement age for retirement benefits, which is 67 for people born in 1960 or later. Your surviving spouse can get reduced benefits as early as age 60. If your surviving spouse has a disability, benefits can begin as early as age 50. For more information on survivors benefits, visit ***www.ssa.gov/survivorplan***.
- **Your surviving spouse** may be able to get benefits at any age if they take care of your child who is younger than age 16 or who has a disability. The child must be receiving Social Security benefits.
- **Your unmarried children**, younger than age 18 (or up to age 19 if they're attending elementary or secondary school full time), may also be able to get benefits. Your children can get benefits at any age if they had a disability before age 22. Under certain circumstances, we can also pay benefits to your stepchildren, grandchildren, stepgrandchildren, or adopted children.
- **Your dependent parents** may be able to get benefits if they're age 62 or older. For your parents to be eligible as dependents, you must have provided at least half of their support.

Benefits for surviving divorced spouses

If you've been divorced, your former spouse age 60 or older (or between 50 and 59 if they have a disability) can get benefits, if your marriage lasted at least 10 years. Your former spouse, however, doesn't have to meet the age or length-of-marriage rule if they care for your child who is younger than age 16 or who has a disability, and entitled on your record. The child must be yours and your former spouse's natural or legally adopted child.

Benefits paid to you as a surviving divorced spouse won't affect the benefit amounts for other survivors getting benefits on the worker's record. If you're the surviving divorced parent, with the worker's child under age 16 or with a disability in your care, your benefit can affect the benefits of others on the record.

One-time Lump-Sum Death Payment
If you've worked long enough, we make a one-time payment of $255 when you die. We can only pay this benefit to your spouse or child if they meet certain requirements. Survivors must apply for this payment within 2 years of the date of death.

How much are benefits?
How much your family can get depends on your average lifetime earnings. The more you earned, the greater their benefits will be.

Check your *Social Security Statement* (*Statement*) to see an estimate of survivors benefits we could pay. It also shows an estimate of your retirement and disability benefits and provides other important information. Create a personal *my* Social Security account online to review your *Statement.*

Online *my* Social Security **account**

You can now easily set up a personal *my* Social Security account. This allows you to access your *Statement* to check your earnings and get your benefit estimates. You can also use your personal *my* Social Security account to request a replacement Social Security number (SSN) card (available in some states and the District of Columbia).

If you receive Social Security benefits, you can also:

- Get your benefit verification letter.
- Change your address and phone number.
- Request a replacement Medicare card.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Start or change your direct deposit

Continued on page 4

Social Security

Social Security Survivors Benefits

Continued

To create a personal *my* Social Security account, you must be at least 18 years old, have an SSN, and a valid email address. To create an account, go to ***www.ssa.gov/myaccount***.

If you are a new *my* Social Security customer, you will need to create a credential with one of our two credential service providers, Login.gov or ID.me or sign in with your existing Login.gov or ID.me account. If you don't have an account, select the "Create an Account with Login.gov" link to start this one-time registration process. If you create a credential with Login.gov, you may still need to provide some additional personal information to verify your identity.

When a relative dies...what you need to know about survivors benefits

How do I apply for benefits?

If you're not currently getting Social Security benefits

Apply for survivors benefits promptly because, for some claims, we'll pay benefits from the time you apply and not from the time the worker died.

You can apply by telephone or at any Social Security office. We'll need certain information, but don't delay applying if you don't have everything. We'll help you get what you need. We need either original documents or copies certified by the agency that issued them.
The information we need includes:

- Proof of death — either from a funeral home or a death certificate.
- Your SSN, and the deceased worker's SSN.
- Your birth certificate.
- Your marriage certificate if you're a surviving spouse.
- Your divorce papers if you're applying as a surviving divorced spouse.
- Dependent children's SSNs, if available, and birth certificates.
- Deceased worker's W-2 forms or federal self-employment tax return for the most recent year.
- The name of your bank and your account number so your benefits can be deposited directly into your account.

If you're already getting Social Security benefits

If you're getting benefits as a spouse based on your spouse's work, we'll change your payments to survivors benefits when you report the death to us. If we need more information, we'll contact you.

If you're getting benefits based on your own work, call or visit us. We'll check to see if you can get more money as a surviving spouse. If so, you'll get a combination of benefits that equals the higher amount. You must complete an application to switch to survivors benefits. We also need to see your spouse's death certificate.

How much will I receive?

We base the benefit amount on the earnings of the person who died. The more the worker paid into Social Security, the greater your benefits will be.
We use the deceased worker's basic benefit amount to calculate the percentage survivors can get. The percentage depends on the survivor's age and relationship to the worker. If the worker who died was getting reduced benefits, we'll base your survivor's benefit on that amount.
In most typical claims for benefits a:
Surviving spouse, at full retirement age or older, generally gets 100% of the worker's basic benefit amount.
Surviving spouse, age 60 or older, but under full retirement age, gets between 71% and 99% of the worker's basic benefit amount.
Surviving spouse, any age, with a child younger than age 16, gets 75% of the worker's benefit amount.
Child gets 75% of the worker's benefit amount.

Maximum family benefits
There's a limit to the benefits we can pay to you and other family members each month. The limit varies between 150% and 180% of the deceased worker's benefit amount.

Pensions from work not covered by Social Security
If you get a pension from work for which you paid Social Security taxes, that pension won't affect your Social Security benefits. However, if you get a retirement or disability pension from work not covered by Social Security, we may reduce your Social Security benefit. Work not covered by Social Security may include the federal civil service, some state or local government employment, or work in a foreign country.

What if I work?

If you work while getting Social Security survivors benefits and are younger than full retirement age, we may reduce your benefits if your earnings exceed certain limits. The full retirement age for survivors is 66 for people born between 1945 and 1956. The full retirement age will gradually increase to age 67 for people born in 1962 or later. To find out what the earnings limits are this year and how earnings above those limits reduce your Social Security benefits, read *How Work Affects Your Benefits* (Publication No. 05-10069).

There's no earnings limit beginning with the month you reach full retirement age.
Also, your earnings will reduce **only** your benefits, not the benefits of other family members

What if I remarry?

Usually, you can't get surviving spouse's benefits if you remarry before age 60 (or age 50 if you have a disability). But remarriage after age 60 (or age 50 if you have a disability) won't prevent you from getting benefit payments based on your **former** spouse's work. And at age 62 or older, you can get benefits on your new spouse's work, if those benefits would be higher.

Right to appeal

If you disagree with a decision made on your claim, you can appeal it. For an explanation of the steps you can take, read *Your Right To Question The Decision Made On Your Claim* (Publication No. 05-10058).

Courtesy of SSA.gov

SOCIAL SECURITY

Social Security Benefits For Children

Each month Social Security pays benefits to millions of children whose parents (one or both) are retired, deceased, or have a disability. These benefits provide necessities for eligible family members and help make it possible for those children to complete school. When a parent develops a disability or dies, Social Security benefits help stabilize the family's financial future.

NOTE: *Children with disabilities whose parents have little income or resources may be eligible for Supplemental Security Income payments.*

Who can get child's benefits?

To get benefits, a child must have either:

- A parent who is retired or has a disability and is entitled to Social Security benefits.
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

Your unmarried child can get benefits if they are:

- Younger than age 18.
- Between ages 18 and 19 and a full-time student at an elementary or secondary school (grade 12 or below).
- Age 18 or older with a disability that began before age 22.

Under certain circumstances, they can also pay benefits to a stepchild, grandchild, step-grandchild, or adopted child.

What you will need when you apply for child's benefits

When you apply for benefits for your child, you'll need the child's birth certificate or other proof of birth or adoption. You'll also need the parent's and child's Social Security numbers. Depending on the type of benefit involved, other documents may be required. For example, if you're applying for survivors benefits for the child, you'll need to provide proof of the parent's death. If you're applying for benefits for a child with a disability, you'll need to provide medical evidence to prove the child's disability. The Social Security representative helping with your application will tell you what other documents you may need.

Benefits can continue at age 18

Benefits stop when your child reaches age 18 unless that child is a student or has a disability.

If your child is a student

Three months before your child's 18th birthday, they'll send a notice to you letting you know that benefits will end when your child turns 18. Benefits don't end if your child is a full-time student at an elementary or secondary school (grade 12 or below). If your child is younger than age 19 and still attending an elementary or secondary school, it is important to follow the instructions in the notice so benefits continue. They must complete a statement of attendance certified by a school official. The benefits will usually continue until your child graduates or until 2 months after they reach age 19, whichever comes first.

If your child has a disability

Childhood disability benefits are payable beyond age 18 if the disability began before age 22:

- If you take care of a child
- If you are receiving benefits because you have a child in your care, the date your benefits stop may be different than your child's.
- If the child does not have a disability, your benefits will stop when they turn 16.
- If the child has a qualifying disability, your benefits can continue if you exercise parental control and responsibility for your child. Your benefits can also continue if you perform personal services for a child who has a physical disability. Before the child reaches age 16, they will send you a notice describing the conditions under which your benefits can continue.

How much can a family get?

Within a family, a child can receive up to half of the parent's full retirement or disability benefits. If a child receives survivors benefits, they can get up to 75% of the deceased parent's basic Social Security benefit. There is a limit, however, to the amount of money they can pay to a family. The maximum family payment is determined as part of every Social Security benefit computation. It can be from 150% to 180% of the parent's full benefit amount. If the total amount payable to all family members exceeds this limit, they reduce each person's benefit proportionately until the total equals the maximum allowable amount. They do not reduce the parent's benefit amount because it's not part of the maximum allowable amount.

Contacting Them

The most convenient way to do business with us is to visit *www.ssa.gov* to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit ***www.ssa.gov/foreign*** to access our online services.

If you don't have access to the internet, they offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, call us The FBU at DSN 224-5182 or commercial 033-224-5000. Email them at fbu.tokyo@ssas.gov

Extracted from Social Security publication 05-10085

Social Security

Social Security Benefits For Children with Disabilities

Supplemental Security Income payments for children with disabilities
SSI provides monthly payments to people with limited income and resources who are 65 or older, or blind, or have a disability. Children younger than age 18 are eligible if they have a medical condition or combination of conditions that meets Social Security's definition of disability. Their income and resources must fall within the eligibility limits. The amount of the SSI payment differs from state to state because some states add to the SSI payment. Your local Social Security office can tell you more about your state's total SSI payment.

SSI rules about income and resources
We consider a child's income and resources when deciding if they are eligible for SSI. We also consider the income and resources of certain family members living in the child's household. These rules apply if your child lives at home. They also apply if your child is away at school but returns home from time to time and is subject to your control.
Your child's income and resources, or the income and resources of certain family members living in the child's household, may exceed the amount allowed. If so, we may deny the child's application for SSI payments.
We limit the monthly SSI payment to $30 when children are in a medical facility and health insurance pays for their care.

SSI rules about disability

- Your child must meet all the following disability requirements to be considered medically eligible for SSI:
- The child, if not blind, must not be working or earning more than $1,620 a month in 2025. The child, if blind, must not be working or earning more than $2,700. This amount usually changes every year.
- The child must have a medical condition or a combination of conditions, that results in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities.
- The child's condition(s) must have been disabling or be expected to be disabling for at least 12 months; or the condition(s) must be expected to result in death.

Providing information about your child's condition
When you apply for SSI payments for your child based on a disability, they will ask you for detailed information about the child's medical condition and how it affects the child's ability to perform daily activities. We will also ask you to give permission to allow the doctors, teachers, therapists, and other professionals who have information about your child's condition to send it to us.
Please provide any of your child's medical or school records that you have. This will help speed up the decision-making process.

What happens next?

They send all the information you give us to the Disability Determination Services (DDS) office in your state. Doctors and other trained staff in that state agency will review the information. They will request your child's medical and school records and any other information needed to decide if your child meets our criteria for disability. The state agency may not be able to make a disability determination using only the medical information, school records, and other facts they have. They may ask you to take your child for a medical examination or test. We will pay for the exam or test.

We may make immediate SSI payments to your child
The state agency may take 6 to 8 months to decide if your child's condition meets our criteria for disability. For some medical conditions, however, we make SSI payments right away, for up to 6 months, while the state agency decides if your child meets the criteria for immediate payment.
These conditions include, but are not limited to:

- Total blindness.
- Total deafness.
- Cerebral palsy.
- Down syndrome.
- Muscular dystrophy.
- Severe intellectual disability (child age four or older).
- Symptomatic HIV infection.
- Birth weight below two pounds, 10 ounces — We evaluate low birth weight in infants from birth to attainment of age one and failure to thrive in infants and toddlers from birth to attainment of age three. We use the infant's birth weight as documented by an original or certified copy of the infant's birth certificate or by a a medical record signed by a physician.

Your child may get SSI payments right away. If the state agency ultimately decides that your child's disability is not severe enough for SSI, you won't have to pay back the SSI payments that your child received.

SSI disability reviews
After your child starts receiving SSI, the law requires that we review their medical condition from time to time to verify that their disability still meets our criteria. We must do this review at each of the following times:
At least every 3 years for children younger than age 18 whose conditions are expected to improve or for which improvement is possible.
By age 1 for babies who are getting SSI payments because of their low birth weight. If we determine their medical condition isn't expected to improve by their 1st birthday, we may schedule the review for a later date.
We may perform a disability review even if your child's condition isn't expected to improve. When we do a review, you must present evidence that your child's disability still severely limits their daily activities. You must also demonstrate that your child has been receiving treatment that's considered medically necessary for their medical condition.

For more information please check social Security Administration Publication 05-10026.

What happens when your child turns 18?

Continued on page 5

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

MILITARY CONSUMER

Getting the Word Out About FTC Imposter Scams

Using old tactics and new twists, scammers are impersonating government agencies, including the Federal Trade commission (FTC), to try to steal people's personal information and money. The FTC is committed to combatting these imposter scams, and there's encouraging news these efforts are making a difference to American consumers.

Every day, they're working to increase awareness about FTC imposter scams by giving people practical information when and where they need it — like the FTC's anatomy of an imposter scam blog series. We take it seriously when scammers claim that the Chairman of the FTC is on the line to help you get out of a bind or that you're being charged with serious crimes. No one at the FTC will call, email, or text you to say any of those things. That's why you'll find clear warnings across the FTC's website, on their homepage, on the bio pages for FTC commissioners and officials:

The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. If you have been targeted by an illegal business practice or scam, report it.

These warnings are getting noticed and making a difference, but you don't have to take their word for it. Listen to people who — in the middle of a conversation with a scammer pretending to be from the FTC — stopped and searched for the FTC online. They found our advice just in time to hang up and report it to the FTC:

"I googled FTC and found out [the call about a prize was] a scam, so I am reporting it!!"

"I checked the FTC website and discovered the FTC will not ask you to withdraw money during an investigation."

We're also witnessing the role that technology can play in amplifying these messages. Through the power of AI, search engines are now highlighting FTC advice at the top of their results pages. And popular chatbots are answering questions like, "Will the FTC text me?" and "Will the FTC threaten me?" with answers straight from the FTC: no, the FTC will not text or threaten you. That's a scam.

While these developments are encouraging, too many people are still losing money to government imposters. There's more work to be done and the FTC is on the case. But here's how you can help, too. Talk about these scams. Help the people you care about know how to slow down, check it out, and stop before they pay a scammer. Read and share How To Avoid Imposter Scams (*https://consumer.ftc.gov/features/how-to-avoid/imposter-scams)*. Help a friend sign up to get Consumer Alerts just like this one. And encourage people to report imposter scams at ReportFraud.ftc.gov.

Paying For Your Education

Your education benefits are there to help you during your service and after you transition to civilian life. But once you've used them, they're gone. Maximize your benefits by choosing the school with the best value for your money and a degree that will help you get where you want to be.

While you're still in the military, take advantage of the benefits offered.

Your branch's Tuition Assistance (TA) program could pay the cost of much or all of your studies. Learn more: Army, Navy, Air Force, Marine Corps, and Coast Guard. DoD's TA DECIDE compares the schools you choose to see if they're eligible to accept your benefits and if they meet your educational goals.
Talk with someone in your branch's Voluntary Education office. They'll explain your benefits, eligibility requirements, funding, and programs.
Active duty servicemembers also may take advantage of GI bill benefits. Research your options and decide whether to use your post-9/11 GI Bill or Montgomery GI Bill benefits while you're serving, during your transition to civilian life, or as a veteran.

As you're planning to leave the service, research options for financing your education.

The Transition Assistance Program prepares you and your family for pursuing education, a job, or business ownership in civilian life.

Check with your state's Department of Veterans Affairs office to find out what state veterans benefits you're eligible for.

Use the VA's GI Bill Comparison Tool to make sure your school or program is approved for GI Bill benefits, how much your benefits will cover, and how much you'll need to pay.

Fill out the Free Application for Federal Student Aid (FAFSA) at StudentAid.gov. The FAFSA will help you get federal grants, work-study, and loans for college.
Check with your school's financial aid office about scholarships and loan options.

Don't listen to companies that guarantee they can get you a scholarship in exchange for an upfront fee.

If you pay, most give you nothing in return — and they make it impossible to get a refund. If you already have student loan debt, there are programs to reduce what you have to pay.

Understand some student loan basics. There's a lifetime cap on the total amount of federal student loans you're eligible for. Once you hit the cap, you can still take out private loans — but they usually cost more. You have to repay your loans whether or not you finish school.

Call the school's financial aid office or bursar's office. Ask the program's total cost, including fees for things like equipment or labs. Find out whether you pay by the course, semester, or program.

Before you commit to taking out a student loan, make sure you understand:
how much you're borrowing and the interest rate when repayment begins

- how much time you have to repay the loan
- When repayment begins
- How much time you have to repay the loan

Check out the Military "Consumer Toolkit at *https://www.militarryconsumer.gov/toolkit.*

Courtesy of militaryconsumer.gov

Real ID / Health

Real ID Act and NextGen ID Card

Passed by Congress in 2005, the REAL ID Act enacted the 9/11 Commission's recommendation that the Federal Government "set standards for the issuance of sources of identification, such as driver's licenses." The latest information indicates the Department of Homeland Security started Real ID Act enforcement on 7 May 2025. This affected what forms of ID/documentation people can use to access certain federal facilities, board domestic commercial flights or individuals visiting military installations.

Even after the Real ID Act went into effect, there was **no** change for military base access for individuals (military retirees/dependents/surviving spouses) who already possess military, or DoD issued credentials; non-DoD personnel without base access credentials will be the largest demographic affected by REAL ID requirements. If you don't have the NextGen ID card, but an "old style" ID card (DD Form 2, DD Form 1173, DD Form 1173-1 or DD Form 2765(blue, pink or tan ID) you will still be able to access a base for now!

It's important for military retirees/dependents/surviving spouses to know, at some time in the future, these old forms of ID will **not** be valid to access a military installation, and you will **need** issuance of the NextGen ID card. This will be true even if your old ID card has an INDEF expiration date on it - the ID will still be **invalid**. DoD has not specified a date when this will happen, and we have no idea how much advance warning you will get before you must have the NextGen ID card. Social media and word of mouth, however, you receive information, we are hearing the deadline **may** be on 1 Jan 2026. We understand DoD will formally announce.

Based on this, we strongly encourage everyone with an old-style ID card to get a NextGen ID card now!

There are several ways to make an appointment to get a new ID card.
(1). You can visit the RAPIDS ID Card Office Locator website to find the closest office and either call them to make an appointment or
(2). schedule your own appointment using the website. *https://idco.dmdc.osd.mil/idco/* To make an appointment using this site select the "ID Card Office Locator & Appointments" block.
(3). You **may** be able to renew your ID card online and have it mailed to you, no waiting in line! You select the "Family ID Cards" block on the website at the link above.

Below are the requirements to renew a card online:
- Sponsor must be a CAC holder or have a DoD Self-Service Logon username/password
- Must be requesting a renewal of an active USID card
- Sponsor and Cardholder must have email addresses listed in DEERS that they have authorized DoD to use for contacting them
- Sponsor's personnel status must extend at least 30 days into the future
- Cardholder has a photo saved in DEERS taken in the last 12 years
- Cardholder's mailing address is present in DEERS and is in United States or Overseas.
- USID cards cannot be shipped to PO Boxes

If you have an old-style ID card, you can get the new NextGen ID at any time - do it now!

Courtesy of the USAF

Colorectal Doesn't Have to Kill You

Colorectal cancer (CRC) is one of the most common cancers in the United States. Each year, VA diagnoses approximately 4,000 new cases. VA remains committed to improving CRC outcomes for all Veterans by increasing screening and access to care.

Screening for CRC starts at age 45 for Veterans without any known risk factors. CRC is one of the few cancers where screenings, done on a regular basis, can prevent a cancer diagnosis by detecting polyps that can be removed before turning cancerous. Veterans with a family history of CRC or other risk factors should talk to their provider about what screening is right for them.

Bringing care to the Veteran

VA's National Colorectal Cancer Screening Program delivers more than 25,000 fecal immunochemical test (FIT) kits each month to the homes of Veterans eligible for CRC screening. This outreach effort is expected to increase the proportion of Veterans who are up to date with CRC screening. We're on track to deliver more than 350,000 FIT kits this calendar year.

These tests increase VA's capacity to screen for CRC by providing convenient access to Veterans without requiring them to visit their VA provider. If the FIT is positive, a follow-up colonoscopy will be scheduled.

Innovation and high quality colorectal cancer screening

While at-home screening offers an alternative to colonoscopy for CRC screening, providing high quality colonoscopies is also critical for Veterans who need the procedure. By the end of 2025, all VA facilities that perform colonoscopy will use a standardized documentation system that will allow for quicker and easier monitoring of colonoscopy quality across the enterprise.

In combination with the recent deployment of artificial intelligence devices to improve precancerous polyp detection, this system will promote efforts to ensure all Veterans undergoing colonoscopy within VA have access to the highest quality examinations.

Courtesy of news.va.gov

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

重要な知らせ

１．この事務所は定年退職米国軍人とそれらの家族を支援する役目があります。もちろん定年退職軍人ので私達は中高年齢で、亡くなる人が少なくないです。最近の数年間に亡くなった人々に一人暮らしの方もいました。

以前の記事に銀行の口座、遺言書などについて書きましたが、亡くなって数日間だれも分からない人もいました。亡くなってから10日ほどやっと連絡がないと気が付いて親戚の人が家主親に電話をしてからその一人暮らしの人が亡くなったと分かりました。

あなたは一人暮らしですか？　一人暮らしのひと知ってますか？　もし、いざっとなった時にどんな計画ありますか？　それに付いて困ったらこっちの事務所にご相談して下さい。

２．高齢者が米国で支払う税金を減額するのに役立つ新しい法律が可決された。この法案は、既存の税率と税率区分を恒久化する一方で、トランプ氏が選挙運動で訴えていた新たな税率と税率区分を一時的に追加する。チップや残業代への課税を免除し、年収7万5000ドル以下の高齢者（65歳以上）には6000ドルの控除を増やす。

当事務所では、今後、詳しい情報が入り次第、具体的な内容をご説明し、引き続き税務申告のサポートを提供してまいります。

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

This article by Joe Roginski

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 XXVI, Issue 2

Still Serving!

Hello fellow retirees and fellow RAOs staff. Here is the second quarter 2025 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 2025, 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, 5 August 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