



2015



平成  
27年  
12月  
号

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Activities Office

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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.

## AFFORDABLE CARE ACT AND YOUR TAXES

It won't be long until tax time. This year your tax responsibilities have changed. I am reprinting this article from earlier in the year so you can ensure you get the appropriate Form 1095 prior to trying to file your 2015 tax return.

Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

"The term "active duty" means full-time duty in the active service of a uniformed service for more than 30 consecutive days".

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all Retirees, Annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 docu-

ments you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016

You can find more information about the impact of the Affordable Care Act on your federal income tax at: <http://www.irs.gov/Affordable-Care-Act>, or

<http://www.dfas.mil/taxes/aca.html>.

You can act now to make sure your forms remain secure once they are available using myPay. Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it.

*Courtesy of the DFAS website.*

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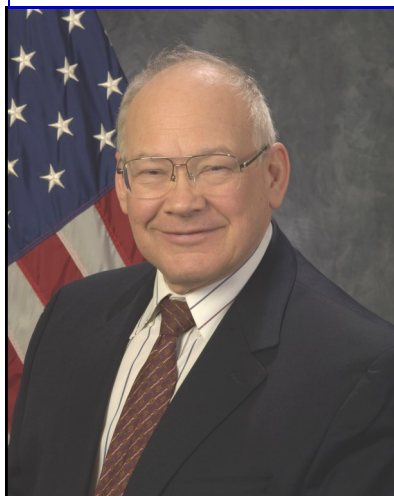
## Rest In Peace—Tony Watkins

Long-time RAO volunteer, TSgt (Ret) Everett (Tony) Watkins Jr., passed away on 12 December 2015 after an 18-month long battle with brain cancer. After retiring from the Air Force, Tony worked with AAFES and was the Furniture Mart manager before totally retiring. He then volunteered with the Hospital as well as the RAO. See more on page 7.





## YOUR RAO STAFF



**MSgt (Ret) Joseph Roginski**  
**DIRECTOR**



**CMSgt (Ret) Dave Barton**  
**DEPUTY DIRECTOR**



**SMSgt (Ret) Lee Martin**  
**Webmaster / Newsletter**



**SCPO (Ret) Paul Sayles**  
**Staff**

## THANKS AAFES

The Retiree Activities Office had the pleasure recently to present an appreciation plaque to the Misawa Exchange for their continuing annual support of our Retiree Appreciation Day event.

Joe Roginski and Dave Barton presented the plaque to Mr. Dan Ederle, Misawa Exchange General Manager, on behalf of the RAO and the Misawa Military Retirees Association. Dan has been a great supporter of the RAD since his arrival even though the Exchange Headquarters in Dallas, Texas, no longer supports this event



## THE SCOOP ON CREDIT SCORES

This may be a shocker, but that all-important number in the world of borrowing – your credit score – doesn't really exist, at least not in singular form. Believe it or not, you couldn't count all your possible credit scores even if you used all your fingers and toes. You could have dozens.

Even so, all credit scoring models share a common purpose: they examine your current and past credit behaviors to predict if you're likely to pay back money a lender is contemplating loaning to you, whether it's a car loan, a credit card or a mortgage.

Your score is calculated by taking the information held at a credit bureau and running it through a scoring model.

Here's why you could have so many scores:

- **Different creators** Often, "FICO score" and "credit score" are used synonymously. That's nice for FICO, the

company that created credit scoring, but it's kind of like calling all soda Coke.

- **Recently another big player entered the fray:** VantageScore. The credit bureaus themselves, in an attempt to tap into the big bucks of credit scoring (and cut what they pay to FICO), created this new form of credit scoring.

- **Different databases** Different information coming in equals different scores coming out. Any of the three credit bureaus could supply the raw data that go into a particular credit score. But not all lenders report the same information to each bureau, so your score may be different based on which database is used.

- **Different purposes** There are different models for different types of lending. There's a score designed to determine how much of a risk you are in general, but there are also scores for

lenders who want to gauge your risk specifically for a car loan, credit card or mortgage.

- **Different versions** Over the years, credit scoring has gotten more and more sophisticated. However, some lenders may not want to pay for the latest and greatest scoring version when they're already using an older (and less expensive) method to calculate your score. This means they save some money, while you have yet more possible credit scores.

Despite the potential confusion created by all these different scores, there's good news. Whether you have 3 or 30, you can be laser-focused in your effort to build or maintain a top-notch score. Do the right things and everything will fall into place, no matter how your score is calculated.

By J.J. Montanaro - February 1, 2015 (as featured in [The American Legion Magazine](#) )





## DFAS

### Avoid Fraud – Protecting Your Account

Online fraud is a fact of life. We've all read the articles about people who have had their accounts hacked into. Every retiree needs to be vigilant to protect themselves from online fraud. Here are some important safeguards that will help you protect your information while doing business online:

1. The first and most important step you can take is to make sure you have a current password and login ID for your **myPay** account. Please be aware it is your responsibility to keep both your password and login ID secure. For more information, you can consult this article. <http://www.dfas.mil/pressroom/onlineprotection/mypaysecurity.html>.
2. Once you have your login ID and a current **myPay** password, use **myPay** to perform all your routine pay-related transactions. Performing your transactions in **myPay's** secure environment is a key element to protect your data integrity.
3. Obtain and use firewall/anti-spyware software on your personal computer and update that software frequently. For more information on this, you can consult this article. <http://www.dfas.mil/pressroom/onlineprotection.html>.

Here are some additional steps you can take to protect your personal information:

1. Limiting access to your Social Security Number (SSN) is the first step towards protecting access to your account. Share your SSN sparingly, and only when there is a legitimate reason to do so.
2. Similarly, share the rest of your Personally Identifiable Information (PII) sparingly, and only when there is a legitimate reason to do so. Don't share PII info with anyone unless you initiate the exchange.
3. Dispose of mail or anything else that may contain your PII carefully, shredding the documents whenever possible.

4. When you are sending physical mail, literally drop it in the US PO box yourself. Do not regard the information in your letter as secure until you see that it is actually in a US PO box.

5. Review your pay information frequently.

6. Review your credit report frequently.

*Courtesy of DFAS Retiree Website —  
<http://www.dfas.mil/retiredmilitary/newsevents/newsletter/Avoid-Fraud--Protecting-Your-Account.html>*

### Arrears of Pay

Arrears of Pay is a one-time payment made to a beneficiary after your death. The arrears of pay payment to your beneficiary will include:

1. The pro-rated amount of your final month's pay, and
2. Any other money owed to you at the time of your death

In most cases, the Arrears of Pay will include the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, **DFAS will reclaim your final month's pay** and audit your account. The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary.

### Why It's So Important

Failing to designate an AOP beneficiary could cause stress and financial hardship for your survivors during an already difficult time. If you do not designate an AOP beneficiary, the payment of any money that remains in your retirement account could be greatly delayed.

When no beneficiary is named, the payment is made to the highest person in what is known as the "[Order of Precedence](#)." The Order or Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary.

It can take many months to locate your survivors, identify who comes highest in the Order of Precedence, and then make the payment. That's why having a current, correct and complete beneficiary designation on file is important to prevent delays or errors in your arrears payments.

Designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary. AOP determination is based exclusively on the AOP beneficiary election in your retired pay account.

Unless otherwise noted, your AOP beneficiary will also be the person DFAS contacts for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

The AOP designation does not entitle the person named as a beneficiary(s) to SBP. A separate SBP election must be made to cover the desired individual for SBP purposes.

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

### IRS Form1099R

The IRS Forms 1099R for the 2015 tax year will be available online. You can access yours on **myPay**.

DFAS also mailed hard copy versions of the 1099R to those who have chosen that option. Please keep in mind that hard copy versions of the 1099R are issued later and will take a while to reach you. If you have elected hard copy, you may not receive it until mid-January 2016.

Please note that 1099Rs are not automatically issued for deceased members. If you want to receive a 1099R on the behalf of a member who passed away, a certificate of death must be on file and you must request that a 1099R be issued. If you would like to make this request, or have questions regarding a 1099R for a deceased member, please contact us using one of the methods described in this link <http://www.dfas.mil/dfas/retiredmilitary/about/aboutus/customer-service.html>

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



## U.S. Treasury—myRA



The U.S. Treasury Department has introduced myRA, a retirement savings account for individuals looking for a simple, safe, and affordable way to save for their retirement. Over thirty percent of all American households have no retirement savings. myRA provides a way to start saving for retirement.

myRA\_TreasuryButton\_01A  
<http://www.myra.treasury.gov/>

Designed for people who don't have access to a retirement savings plan through their job, myRA offers a favorable choice for those who want to save for retirement. With myRA:

- \* There's no cost and no fees to open and maintain an account;
- \* The investment will not lose money;
- \* U.S. Treasury backs the investment;
- \* Account owners choose how much to save (\$2, \$20, \$200 - whatever fits their budget);
- \* If account owners change jobs, the account stays with them; and
- \* Account owners can withdraw the money they put in without tax and penalty.

There are several ways to fund a myRA account:

- From a paycheck. Account owners can set up automatic direct deposits with their employer to their myRA.
- From a checking or savings account. Account owners can set up recurring or one-time contributions from their checking or savings accounts to their myRA.

\* From a federal tax refund. At tax time, account owners can direct all or part of their federal tax return to their myRA.

Employers do not manage employee myRA accounts, contribute to them, or match employee contributions. At no cost to them, employers simply facilitate an ongoing payroll deduction from the employee's paycheck to the designated myRA account in the amount the employee chooses.

I encourage you to learn more about myRA at:  
<http://www.myra.treasury.gov>.

### RAO Lunch With the Girl Scouts



The Misawa Girl Scouts, Brownies and Daisy troops sponsored a Veterans Day Lunch for all retirees and veterans on 11 Nov 2015, at the Edgren HS cafeteria, from 1200-1400.

We had the pleasure of attending and having the girls present us with Veterans Day thank you cards that they made for us and are displayed in the Retiree Activities Office.

The troop leaders and parents prepared a buffet lunch with all the fixings. We joined in with the girls in reciting the Pledge of Allegiance and Dave Barton presented the girls with Pledge of Allegiance cards denoting their patriotism in reciting our nation's pledge.

During the lunch we were able to talk with the girls and scout leaders about our time in the military and we thanked them for organizing the event to honor all veterans on this special day. It was a great time with great food. We hope this will be an annual get-together so the Scouts can again take time to understand the sacrifices we all made and why it is important to recognize all our veterans who put service before self.

*By Dave Barton,*

### National Archives and You

The National Archives can provide you with your military personnel records and/or military medical records online.

The website can also help you learn about and obtain your DD Form 214, research using military records and request replacement military service medals and awards.

In addition, you can find casualty records, awards and decorations and records of combat operations from the Vietnam. Conflict; casualty records from the Korean conflict and casualty records, photos and draft/enlistment records from World War II.

They also have some data on World War I, and as far back as the Revolutionary War era.

Check out the National Archives website and browse the their diversified records at:

<http://www.archives.gov/veterans>

*By Lee Martin*

### Tricare Overseas Note

Get your copy of the latest Tricare Handbook by calling their toll-free number: In Japan call 0120-983-990 and ask them to mail a copy of the Handbook to you.

## 2015 RETIREE APPRECIATION DAY



Volume XV, Issue 4

The 15<sup>th</sup> Annual Misawa Military Retiree Appreciation Day (RAD) was held on Saturday, 3 Oct 2015. As in past years, we began with a breakfast at the Tohoku Enlisted Club Ballroom where approximately 80 retirees, spouses, widows and invited guests sat down to a great meal prepared by the Club Staff.

Colonel Travis Rex, 35<sup>th</sup> Fighter Wing, Vice Wing Commander hosted. We had the pleasure of having the Mission Support Group Commander, Colonel Parrish, his CEM, the Deputy Medical Group Commander, Colonel England and her Squadron Commanders along with other Wing Support Agency Chiefs.

After the RAD breakfast, we all gathered at the Exchange lobby to a cake cutting ceremony again hosted by Colonel Rex. The Exchange lobby was full to overflowing with retirees, spouses, Medical Group information booths, the Misawa Commissary Managers and Vendors, the Navy Federal Credit Union, Exchange Military Car Sales, and the USO.

All the participating sponsors were on hand to present gifts to the retirees as we drew names for the many prizes. We want to thank everyone for their generous contributions and participation in this year's RAD event. We hope to continue to make each year's Appreciation Day bigger and better. The 35<sup>th</sup> Fighter Wing and its support agencies continue to provide the highest level of support to our retiree community throughout the year and we could not have our annual RAD without their selfless giving.



First Row—Bill Tuttle, Bill Bunch, Eddie Pearson, Tim Allman, Andy Anderson, Ruth Herrera, Gary Grishaver, Lee Martin, Dave Barton, Joe Roginski

2nd Row—Greg Rogers, Mark Ringquist, Richard Masoner, Joe Myles, Stan Herrera, Bob Hilton, Cecil Hahn, Sam Thaneemit, Ernie Schatz, Herman Tinnerella

Back Row—Ray Torp, Jack Hanlan, Kevin Titus, Al Holecek, Mike Lahiff, Don Ohman, Tony King, Mike Atkinson, Bruce Morrison, Jim Bebbie, Kevin Bosket, Mark Kesler, Craig Baker, Glen Chavez, Mark Colin





## LIFE INSURANCE AND BENEFICIARIES

### Identifying Beneficiaries

By Susan M. Rubel

Life insurance is usually not interesting to “normal” people, so it’s not something I talk about with family and friends. But I wish I had spoken to my family to offer some advice before my uncle died.

After his death a few years ago, I was surprised to learn he had made me the executor of his estate. He had also unexpectedly listed “my estate” (i.e. his estate) as the beneficiary of his life insurance.

There may be no worse way to handle the proceeds of a life insurance policy than to designate the estate as the beneficiary. Doing that completely negates the advantages of having life insurance, which can be so important to the surviving family members’ financial well-being.

A life insurance policy creates an instant estate and outlines a transfer of wealth. If set up correctly, it should pay beneficiaries immediately and tax-free outside of probate, and proceeds are not available to the deceased’s creditors.

However, if the policy is included as part of the deceased’s estate, loved ones will not have immediate access to the benefit to pay final expenses. The probate process, which averages nine to 12 months in length, delays payment and the benefit may go to the decedent’s creditors rather than to the heirs.

You can avoid all of this by properly naming your beneficiaries. Unfortunately, too many people designate them without a great deal of thought and with no advice.

There are two types. A *primary beneficiary* is the person (or organization) receiving the proceeds if he or she survives the insured person. A *contingent beneficiary* receives the proceeds only if the primary beneficiary dies before the insured person. A common mistake is thinking a contingent beneficiary is an additional or a co-beneficiary.

You may name multiple primary and multiple contingent beneficiaries.

Simply specify the percentage you want each person to receive, making sure each group of beneficiaries adds up to 100 percent.

It’s important to note that having no beneficiary is better than naming your estate as the beneficiary. With no beneficiary, proceeds are paid according to the policy. Usually, a policy’s order of payout is: spouse, children, parents and then siblings.

**Transfers at death by contract:** This means the products—e.g. life insurance; annuities; 401(k)s, IRAs and pension plans; pre- and postnuptial agreements; and payable-on-death, or POD, bank accounts—has a named beneficiary and its proceeds pass outside the deceased’s will. Language in the will has no effect on distribution of the proceeds.

With the exception of trust agreements, my recommendation would be always to list a primary and a contingent beneficiary for any product that will transfer by contract. You may also want to contact your financial institution and name a beneficiary for POD bank account to keep those assets out of probate.

**Transfers at death by operation of law:** Ownership of some assets is governed by law and can vary by state. Scenarios included joint tenants with right of survivorship and joint tenants in common (these two are similar, but have important differences upon death of an owner) and intestate death (i.e. death without a will). For the later case, in some states, assets pass to the surviving spouse.

**Transfers at death by will:** All property not transferred by contract or operation of law is transferred through probate. The will becomes

the complete estate plan for probate property. It can assure the orderly distribution of your estate and your executor can exercise broad powers and discretion.

I recommend that you obtain sound legal advice for your will preparation.

Check your life insurance, retirement accounts, annuities, and pensions, and always review your beneficiaries after a major life change (e.g. marriage, divorce, birth of a child). Keep in mind how transfers by contract or law may negate what you’ve stated in your will. Again, work with an attorney or estate planner because state laws differ.

AFA members covered under AFA insurance plans can write to [srubel@afa.org](mailto:srubel@afa.org) to request a change of beneficiary form.

In general, there is no legal requirement to notify persons whom you name as beneficiaries. Nor are you bound to inform them of changes to their beneficiary status.

Currently, 28 states have laws that will automatically revoke beneficiary designations upon divorce. Thus, if you have remarried and intend to keep your previous spouse as the beneficiary, be sure to list them as “ex-wife” or “ex-husband” so your intentions are clear.

Reprint courtesy of Air Force Magazine, published by the Air Force Association. Article reprinted in its entirety except two paragraphs on AFA membership benefits.

With permission, courtesy of the AFA’s *Wingman Magazine*

### Access to retiree publications of each service:

**Army Echoes:** [www.armygl.army.mil/rso/echoes.asp](http://www.armygl.army.mil/rso/echoes.asp)

**Navy Shift Colors:** [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

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

**Marine Corps Semper Fidelis:** [www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/SemperFidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/SemperFidelis)

**Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>



## Everett (Tony) Watkins Jr. (1939—2015)



Technical Sergeant (Ret) Everett (Tony) Watkins Jr, passed away on 12 December, 2015 after an 18-month-long battle with brain cancer.

Born August 3, 1939 in New Orleans, LA, Tony was the eldest son of twelve siblings, five boys and seven girls. Being of such a large family, his parents had to work hard to feed the entire family of 15 (siblings, parents and grandmother).

While the family lacked material assets, they were close, caring, sharing and loving, and as described by his elder sister, Beverly, he had a wonderful childhood. His favorite time was Mardi Gras, and the kids would all get dressed up for two weeks of parades, great food and lots of fun.

Most recently Tony served as a Deputy Director of the Misawa Air Base Retiree Activities Center. He was responsible for providing assistance and information to approximately four hundred and fifty retirees, dependents and survivors of military retirees in northern Japan (including Yamagata, Miyagi, Iwate, Akita, Aomori and Hokkaido

prefectures). He was responsible for assisting casualty affairs, social security, tax preparation and ensuring survivors of military personnel from all branches of service receive the benefits they are entitled to.

Tony is originally from New Orleans Louisiana and resided in Oirase Japan with his wife Sada (known to friends and family as Cassie).

Tony entered the U.S. Air Force in August 1956. His background included duties in Air Police, Food Service and Logistics.

Tony was first assigned from August 1956 to October 1962 to the 1100th Air Base Wing at Bolling Air Force Base in Washington D.C.

In November 1962 he reported to the Aircraft Storage and Distribution Center at Davis Monthan Air Force Base, in Tucson Arizona and served there until November 1965.

From November 1965 until October 1966 he was assigned to the 12th Supply Squadron, Cam Rahn Bay, Republic of Vietnam.

He then went to the 37th Supply Squadron at Phu Cat Air Base in Vietnam from October 1966 to November 1967; serving consecutive tours in the War Zone.

December 1967 brought Tony to Misawa Air Base and 475th Supply Squadron with extensive time TDY to the 439th Supply Squadron at Udorn Royal Thai Air Base, Thailand. This tour lasted until December 1969.

Tony PCSd to Korat Royal Thai Air Base and the 388th Supply Squadron from December 1969 until December 1970.

From December 1970 until September 1978 Tony “homesteaded” with the 475th Supply Squadron, Yokota Air Base, Japan.

Tony retired from active duty with the U.S. Air Force in September 1978 and took a job with the Army And Air Force Exchange Service (AAFES) in March 1979.

He stayed at Yokota with AAFES for six years working his way up to Japan Retail Manager.

In April 1985 AAFES moved Tony to Misawa Air Base, Japan where he served as manager of the new Burger King and then the Furniture Store manager.

In September 2005, Tony finally retired from AAFES, and became a volunteer at the base hospital.

In June 2009, Tony volunteered with the Misawa Retiree Activities Office and served as Deputy Director until he stepped down in the summer of 2014 after his cancer diagnosis.

Tony was a life member of the Air Force Sergeants’ Association and the Veterans of Foreign Wars.

Tony is survived by his wife, Sada and his sister Beverly White.

Beverly says of Everett’s life “We were all so proud of him. He was a gentle soul, as was my father.”



## International Direct Deposit Now Possible For DFAS and SSA Benefit Payments

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.

### Enrolling in IDD For DFAS Payments

Complete the form for International Direct Deposit Enrollment (SF1199-I) and mail it to the appropriate DFAS address below:

<b>For Retirees:</b>	<b>For annuitants, beneficiaries and survivors:</b>
Defense Finance and Accounting Service U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130  Fax: 1-800-469-6559	Defense Finance and Accounting Service U.S. Military Annuitant Pay P.O. Box 7131 London, KY 40742-7131  Fax: 1-800-982-8459

### For Social Security (SSA) Payments

Assuming you live in Japan, complete the form and mail it to the American Embassy in Tokyo, at the following address:

American Embassy Tokyo  
 1-10-5 Akasaka, Minato-ku,  
 Tokyo 0107-8420  
 Attention: Federal Benefits Unit

**For MPS users:**  
 American Embassy Tokyo  
 Unit 9800 Box 114  
 APO AP 96303-0114  
 Attention: Federal Benefits Unit

Make sure the form is accurately completed and signed. Incorrect or incomplete enrollment forms will be returned unprocessed for correction, delaying your enrollment. Typed forms are preferable. Always make a photocopy of the form before you send it in.

#### General Information...

If you currently have your payment sent via direct deposit to a stateside financial institution, do not close that account until you have verified receipt at your international bank. Otherwise, your pay will be returned to the payer, causing additional delays.

The International Direct Deposit Enrollment (SF 1199-I) can be downloaded as a .pdf from DFAS, SSA, RRB, DTIC and other organizations. You can also obtain this form from your RAO.

**Currency-**Your payment will be converted from U.S. dollars to local currency two business days prior to the U.S. payment date, using a wholesale exchange rate. IDD puts your money directly into your local bank in local currency.

## 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.

### 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

### Social Security Administration Offers Disability Benefits

Did you know that many disabled veterans and wounded warriors may qualify for Social Security disability benefits, in addition to their Veterans Affairs benefits? For info go to [www.socialsecurity.gov/disabilityfacts](http://www.socialsecurity.gov/disabilityfacts)





## アメリカの所得税申請に何が必要ですか？

アメリカ合衆国内国歳入庁（アメリカがっしゅうこくないこくさいにゆうちょう、英：Internal Revenue Service、略称：IRS）は、[アメリカ合衆国](#)の連邦政府機関の一つで、連邦税に関する執行、徴収を司る。日本でも、そのままIRS（アイアールエス）と呼称されることもあるが、内国歳入庁や米国税庁などと翻訳される。連邦政府の機構上は[財務省](#)の外局であり、日本の省庁になぞらえれば[財務省](#)の外局である[国税庁](#)に相当する。[ワシントンD.C.](#)に本部を置く。-wikipedia.co.jp

毎年1月から4月15日まではアメリカ合衆国の所得税申請の時期です。全てのアメリカから得た収入を報告しなければなりません。

ほとんどのアメリカ人と日本人の夫婦は共同の所得申告 (Joint Tax Return) を申請しますがアメリカ人のほうが亡くなった日本人の方、アメリカ人から離婚した日本人の方がアメリカから得た収入があれば、アメリカの国民権があっても、なくても、申請をしなければなりません。

たのめば、私達はRAOのボランティアはもちろん申請の手伝いをします、全部の書類をそろえなければ、正しい所得税申請が出来ません。なら、何の書類が必要ですか？ まず、その年のそれぞれの収入明細書です。

アメリカの社会保障年金のSSA-1099/SSA-1042S（社会保障給付の明細書）  
フォームForm 1099-Rか1099-INT. Form 1099-Rは米軍の生存者給付金の明細です。他の収入の原もForm 1099-RかForm 1099-MISCを発行します。例：保険、株、年金等、Form1099-INTは銀行の利子、株の利子、保険の利子、等。法律で全てのForm 1099は1月末まで発行しなければなりませんので2月中ころ明細書は行方不明と思えて、新たに元に連絡し再発行してもらうこと。

その年に努めた場合はW-2賃金と所得税明細書が発行されます。

他の収入は家や土地の売買、株の売買、保険金が出た場合等。収入が申請が必要か分からない場合はご相談して下さい。

書類が全部そろえたら、ご連絡下さい。アポイントメントを作って、書類を持ってきて、おまかせ！

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 (アメリカ大使館連邦年金部): 03-3224-5055**



## Japan's Long-Term Care Insurance

Unlike the United States, Japan has a **mandatory** Long-Term Care Insurance program. If you are a registered alien in Japan, you must participate and pay into this program.

Japan established their system to respond to society's major concern about aging and care, whereby citizens can be assured that they will receive appropriate care and support.

In Japan, one of every two bedridden persons is bedridden for three years or more. Over 50 % of caregivers (usually family members) are 60 years or over. The percentage of elderly persons living with their children is decreasing. To answer to these issues, the Japanese government established the current system in 2000.

One of the goals is efficient delivery of a user-centered, quality long-term care service. Rather than build a government network of long-term care centers, the government promotes the participation of a variety of independent enterprises such as people in private enterprise, agricultural cooperatives and citizens' non-profit organizations, to provide diverse and efficient services.

Another goal is to separate long-term care from medical care insurance and make elderly persons the policyholders, and have them bear the cost of premiums where possible, by introducing a fixed rate 10% charge for long-term care services. By separating long-term care from coverage of health care insurance, the aim is to establish a system which decreases cases of "social hospitalization" with the goal of restructuring the entire social security system. The ultimate goal is a system in which the society as a whole supports those who are facing the need of long-term care. While the system is basically operating efficiently, it is a work in progress.

**The Japanese Long-Term Care Insurance System is based on six points:**

1) **Insurers**—Insurers shall be the municipalities and wards in met-

ropolitan areas. . The central government, prefectural government, health care insurers and pension insurers provide continuous support and assistance to the municipalities and wards.

2) **The insured, beneficiaries and premiums**—Category 1 insured persons are persons aged 65 or over who require long-term care (bedridden, dementia).

3) **Premiums are collected by municipalities.** Premiums are fixed per income bracket (premiums for persons with low incomes are reduced). The funds are deducted from pension benefits above a given amount, or they are collected directly by municipalities. From the standpoint of having people bear the cost according to their ability to pay, the insurance premium of Category 1 insured people, is a fixed amount set by each municipality according to their income level. This reduces the burden on people with low income, meanwhile people with high income pay higher premiums.

4) **Procedures for use** - Municipalities or prefectures provide long-term care requirement certification and support requirement certification based on the screening judgment results of the long-term care approval board. The long-term care approval board investigates the mental and physical condition of the insured person and makes a screening judgment based on the opinions of a regular doctor. In-home benefits will be determined depending on the level of long-term care required, of which there are six levels, each level requiring increasing care. .

5) **Insurance benefits**

A. **In-home Service**—Persons requiring long-term care through home visits receive bathing, rehabilitation, nursing, day service, short stays in

a facility, in-home medical care and management, special care for those with dementia, allowances for purchase of welfare devices (wheelchairs, walkers, etc.) and home renovation for special needs (ramps, handrails).

B. **Services at Facilities**—Persons requiring stay in long-term care welfare facilities and special nursing homes for the elderly, long-term care health facilities for the elderly, sanatorium-type wards for elderly patients with dementia, and hospitals with enhanced long-term care service.

6) **Costs**—Out-of-pocket payment for services is at a fixed rate (10% of the cost of the insured services) and a standard charge for meals imposed on users of facility services (such as special nursing homes for the elderly). There is an upper limit on out-of-pocket payments. The upper limit of the out-of-pocket payment and standard charge for meals is set lower for people with low income.

Some of the main benefits of the system are that users can choose the type of service and facilities they want to use. They can make a long-term care service usage plan (care plan) and use medical care and welfare services comprehensively. Services are provided by various organizations such as private companies, agricultural cooperatives, livelihood cooperatives, and volunteer organizations, etc. Users pay 10% of the total for the provided service regardless of their income.

The typical flow for using the system is that a user applies at the city hall, gets examined for certification, gets certified and gets placed into one of three categories—self-supporting, or needing in-house support, at care level 1 to 5. -Joe Roginski

**-Japan Ministry of Health, Labor and Welfare website**



# Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the last 2015 issue of the Misawa Air Base RAO Newsletter. I thank our staff member, Lee Martin, our editor, who made it possible for us to bring out the newsletter at its original quarterly schedule.

The regulation recommends but does not require a newsletter, and there is no recommended frequency. However, we at the RAO are charged with the responsibility of getting information to you, the local retired community. To that end, Lee and I ask for your help. It's a lot of work, gleaning information from various sources, and getting permissions to use articles published by others. We need original material! Anyone can provide input of information or opinion. We will gladly edit and include your contributions in the newsletter. Please contact us if you want to contribute. Additionally, your suggestions and feedback are solicited and appreciated. Our goal is to provide a top-notch informative and entertaining publication to our fellow retirees and those who still serve.

-JJR

## MMRA Notes

1. Membership dues are \$20 a year. If you have not paid your dues for 2012, please call the RAO or e-mail the RAO and talk to Dave Barton, the acting MMRA Treasurer. The Treasurer will arrange to collect your dues and record it in the financial report.
2. Donations to the Misawa Military Retirees' Association are greatly appreciated. Dues and donations are used for the operations of the organization, charitable activities, community activities, assistance grants, and assistance in the case of death in the family. ALL funds go to the community except for the snacks served at the bi-monthly meeting.

**The Misawa Military Retirees Association (MMRA) meets bi-monthly on the first Tuesday of even months, at 1700 hours, in the Tohoku Enlisted Club's Gray Room. All military retirees regardless of service affiliation are welcome as members. These meetings are your forum to voice your opinions, concerns, questions and suggestions, and get information about retiree and survivor issues and support on Misawa Air Base. We are your voice to the active duty community and help to support the many retiree programs on the base. We also provide assistance in emergencies to retirees and surviving spouses in times of need. Come out and join our group, share your experiences and skills, contribute to the community. The time you give to your fellow retirees and their families may someday come back as assistance to you or your sur-**

## MMRA Meeting Schedule

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

2 February 2016

5 April 2016

7 June 2016

2 August 2016

4 October 2016

6 December 2016

**NEXT MEETING—TUESDAY, 2 FEBRUARY  
Please be there!**



# SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



## USEFUL NUMBERS

Exchange: 0176-7788255-7 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: 226-4954 (034-580-0506)  
 Emergency Room:  
     Non-Urgent: 226-6647 (0176-77-6647)  
     Emergency- 911 / Off Base 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 (222) or 77 (226) then the last four. (\*)means use the Phone Tree

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 bilingual. He may be reached at 09040450149 after hours.



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 Cell Phone: 090-4045-0149

**WE'RE ON THE WEB!**  
[HTTP://MISAWARAO.ORG](http://misawarao.org)

This publication is written, edited and published by the Misawa Air Base Retiree Activities Office for the retired community in northern Japan. The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF or the 35 FW. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy or currency can be given nor should be assumed.