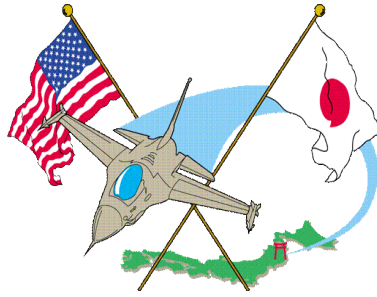




2015



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Volume XV, Issue I

Misawa AB Retiree  
Activities Office

Col Timothy J. Sundvall  
35th FW/CC

Col Andrew P. Hansen  
35th FW/CV

MSgt (Ret) Joseph Roginski  
RAO Director  
Managing Editor

CMSgt (Ret) Dave Barton  
RAO Deputy Director

SMSgt (Ret) Lee Martin  
RAO Staff  
Newsletter Editor

SCPO (Ret) Paul H. Sayles  
RAO Staff

## 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.

### New VA Surviving Spouse Website

The Department of Veteran Affairs has created a new internet website for surviving spouses and dependents of military personnel who died on active duty and for survivors and dependents of veterans who died after leaving the service. The site is organized into two broad categories-death in service and death after service. It provides visitors with information and about a wide range of benefits for surviving spouse, dependent children, and dependent parents of diseased veterans and active duty personnel. The site also has information from, and links to, other federal agencies and organizations that offer benefits and services to survivors and dependents. Several options also apply to surviving retirees participating in the Survivor Benefit Plan (SBP), where the spouse is loss through death, divorce or annulment, and the retiree later remarries. Unless the former spouse coverage elected as part of the divorce, retirees who remarry have three choices. They can: Resume the prior level of coverage; Elect not to resume spouse SBP coverage, (this election is irrevocable), this election will not affect child coverage; or if the original election was for reduced coverage, the retiree may request the base amount be increased. There is also a link to frequently asked questions, and answer most questions. For more specific questions the site tells how to contact the VA directly. The new web-

site can be found at <http://www.vba.va.gov/survivors> Some of the topics found on this page include:

- Dependency and Indemnity Compensation
- Parents' Dependency and Indemnity Compensation
- Survivors Pension
- Home Loans
- Dependents' Educational Assistance Program
- Educational and Vocational Counseling
- Beneficiary Financial Counseling
- Civil Service Preference
- Commissary and Exchange Privileges
- Children of Vietnam Veterans with Certain Birth Defects
- Fiduciary Services

*(Courtesy of the 131st Bomb Wing RAO newsletter.)*

### AFN Direct to Home Decoder Satellite Change

If you own an AFN Satellite dish antenna and decoder you must take some action to redirect your antenna to the new satellite before April 22. Find out how on our website. Go to: [http://www.misawarao.org/howto/afn\\_sat\\_change.pdf](http://www.misawarao.org/howto/afn_sat_change.pdf) and click the Satellite Change link.

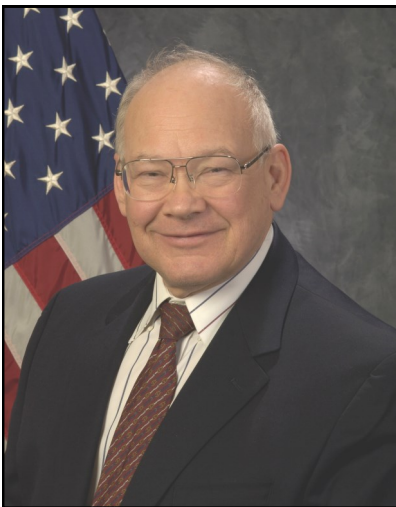
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## YOUR RAO STAFF



**MSgt (Ret) Joseph Roginski  
DIRECTOR**



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



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

## VETERAN'S DAY LUNCH WITH AIRMEN

November 12, 2014 was a Free Lunch Day for a number of our retirees. The Glenn Dining Facility (DFAC) was the scene of lunch and "war stories" as 12 members of Misawa's retiree community shared a great meal and experiences with some of the base's first term airman. TSgt NAME Grant, the staff of the DFAC and many other members of the 35 Force Support Squadron were responsible for planning, cooking and serving the meal.

Above, RAO Director Joe Roginski



and Deputy Director Dave Barton present a plaque to TSgt Grant acknowledging the efforts of her crew.

*By Lee Martin  
Newsletter Editor*

## Its not too late to do your taxes

If you haven't done your taxes yet, you still have a little time.

If you do not have a computer and printer, you can come to the RAO and we will download and print your forms, instructions, and mailing info. Not only tax forms, but we can also download DFAS and SSA documents and give you a place to access your MyPAY account and print your W2s, 1099s, etc.

Call the RAO at 226-4428 or 5675 (0176-77-4428/5675 from off base) or E-mail us at:

[Misawa.rao@us.af.mil](mailto:Misawa.rao@us.af.mil) or to make an appointment.

Also, the Wing offers free tax ser-

vice that is available to retirees. They are open for appointments from 9am—3pm, Monday through Thursday. You can walk in on Fridays. Be sure to bring all your forms (W2, 1099, etc) and Social Security Numbers for your self and any dependents you are claiming. To make an appointment or to get more information, call 226-3948 or 2513 (0176-77-3948 or 2513).

*(Courtesy of the 35FW Legal Office.)*

## Newly Posted Info

See [www.misawarao.org/general](http://www.misawarao.org/general) for access to the Misawa RAO 2014 Annual Report and the 2015 TRI-CARE Standard Health Matters Newsletter.

Also find the instructions for changing your Direct to Home satellite settings to access the signal from the new satellite. These instructions are at the How To section of the site.

## Domo Arigato Tony

TSgt (Ret) Everett (Tony) Watkins has stepped down from his volunteer position at the Retiree Activities Office for health reasons. On behalf of all retirees in the area we want to thank Tony for his 9 years of volunteer service at the RAO.

Tony was also a volunteer at the base hospital for a while. Below, Col Hansen, 35FW/Vice Commander presents Tony with a token of thanks from the 35 FW. Tony's wife, Sada looks on.

*By Lee Martin  
Newsletter editor.*





## TRICARE Tidbits

### Nationwide Scam Affecting TRICARE Beneficiaries

TRICARE beneficiaries need to be aware of a telephone scam affecting beneficiaries over 65 and on Medicare nationwide.

A caller will usually identify themselves as being an official Medicare vendor, and will then offer to sell you back braces. The caller may have specific information that makes the call seem official, typically your address, phone numbers and doctor's name. The caller is hoping this will convince you they are a legitimate vendor and that you will give them your social security number and additional personal information.

If you receive a call like this, DO NOT give any of your personal identifiable information, such as birth date, social security number or banking information. TRICARE never asks beneficiaries for this information when calling for an official Department of Defense survey.

The Defense Health Agency (DHA) Program Integrity Office is closely monitoring this situation. If you receive a call of this nature, please do not provide your information and contact the DHA Program Integrity Office directly. For more information on fraud and abuse reporting visit:

[www.TRICARE.mil/fraud](http://www.TRICARE.mil/fraud).

### International SOS and TRICARE Overseas

International SOS is committed to delivering comprehensive, accessible, integrated health care services to nearly a half million TRICARE Overseas Program (TOP) beneficiaries including deployed personnel, travelers and retirees outside

the 50 United States and District of Columbia.

As the world's leading international healthcare, medical assistance and security services company, International SOS has over 25 years' experience serving Government, employers and individuals worldwide. With over 6,000 employees who live and work in more than 70 countries, International SOS understands the tempo for military families and the sometimes different circumstances in living overseas.

Since 1998, International SOS has managed TRICARE Overseas beneficiary care (Global Remote Operations), ensuring that Active Duty Service Members and their families receive the highest quality care, no matter where their work or travels take them outside the U.S. and Puerto Rico.

"It is a true *honor and privilege* to be given the opportunity to continue our support of America's military families overseas." On the TRICARE Overseas web-site find: Beneficiary Education and Enrollment, Global TRICARE Service Centers, TOP Regional Call Centers, Claims Processing, Tracking and Payment, and 24/7 Customer Service.

Valuable Web Sites:

Toll Free Country Contact at <http://www.tricare-overseas.com/ContactUs/default.htm>

Find a Provider at: <http://www.tricare-overseas.com/ProviderSearch/SearchContent.aspx>

Also check out our website at: <http://www.misawarao.org/howto/index.html> for the official TRICARE Overseas Briefing, TRICARE Overseas Passport and TRICARE Overseas Handbook.

(Information courtesy of the TRICARE Overseas website)

### TRICARE Stops Sending Notices by Regular Mail

An article appeared in the October 9, 2014 Early Brief through Military.com about TRICARE stopping notifications by mail. This meant that effective October 1, 2014, TRICARE will no longer send out notifications on whether you are enrolled in TRICARE, changes to your primary care manager, notices on when you become Medicare eligible or dental status changes.

Instead, you will receive an email message stating you have a message waiting for you in Milconnect. This is provided that you have a valid email address in DEERS. If you don't, you will receive a post card stating you have a message waiting and you will need to sign up for Milconnect.

If you have a computer but do not have an account with DEERS, just go to [Milconnect.dmdc.mil](http://Milconnect.dmdc.mil) and click on Sign Up Now. If you don't have a computer, you can use someone else's computer, or possibly go to your local library or RAO and use theirs.

(Courtesy of Davis Monthan AFB Retiree Newsletter)

### Tricare and Taxes

For the first time, U.S. citizens, including service members, military retirees and their family members, must report their health care coverage on their 2014 taxes, which must meet minimum essential coverage. TRICARE Prime, TRICARE Standard, TRICARE for Life, TRICARE Overseas, TRICARE Remote and the Uniformed Services Family Health Plan meet the minimum essential coverage. When purchased, premium-based plans such as TRICARE Reserve Select or TRICARE Retired Reserve also fulfill the act's requirements. For more information about TRICARE, the ACA and the individual coverage mandate, download the fact sheet on the TRICARE [website](#) and see [this Military.com article](#).

Courtesy of [Military.com/benefits](http://Military.com/benefits)

## More TRICARE Data



### TRICARE Certificates of Creditable Coverage No Longer Needed

TRICARE will no longer send beneficiaries certificates of creditable coverage when they lose TRICARE eligibility. These certificates are no longer needed when beneficiaries transition off TRICARE. Beneficiaries will instead receive notice that their TRICARE coverage is ending.

The Patient Protection and Affordable Care Act (ACA) passed by Congress in 2011 changes the law so that insurers cannot deny you coverage based on preexisting conditions. Before this law went into effect, when you switched health plans, you had to prove to your new plan that you had coverage before joining them; otherwise they might not cover you for prior illnesses or injuries you had. With this change in the law, you don't need a certificate to prove you had coverage.

TRICARE beneficiaries can lose their coverage for several reasons. Some of the most common include separating from active duty, aging out or choosing to stop paying for a premium-based TRICARE plan. When beneficiaries receive notice that their coverage is ending, it will include relevant information about other TRICARE options like the Transitional Assistance Management Program (TAMP) and ways for beneficiaries to explore their options on the state ACA health exchanges.

All TRICARE health plans exceed the ACA requirement that health coverage must offer a level of minimal essential coverage. If you are looking for other health insurance, you're encouraged to explore your options through the Market Place at:

<http://www.healthcare.gov>

The current open season runs from November 15 through February 15, 2015.

Beneficiaries eligible to purchase TRICARE premium-based plans (TRICARE Retired Reserve, TRICARE Reserve Select, TRICARE Young Adult, and the Continuing Health Care Plan Benefit) who choose not to purchase this coverage, may qualify for premium assistance or state Medicaid based on income, family size, and state of residence. They should go to [www.healthcare.gov](http://www.healthcare.gov) or contact their state marketplace for assistance.

### Tax Information Attention Retirees Living Abroad Who Have Foreign Bank Accounts

Most of us retirees living in Japan who are resident aliens (i.e. not under the SOFA) maintain a local bank account to pay our utilities and bills, or just to save a little cash in the foreign currency. Prior to 2014, you were allowed to have an amount over \$200,000 in a foreign account without having to report it but now, if, during the tax year, your foreign bank account or cumulative total of foreign bank accounts was U.S. \$10,000 equivalent or more, you now have certain other and additional filing responsibilities.

Specifically, you must also file a declaration called Report of Foreign Bank and Financial Accounts. A substantial penalty of \$5000 or more can result from willfully not reporting. Here is the quote from the IRS guidelines for 2014:

FinCEN Report 114, Report of Foreign Bank and Financial Accounts ("FBAR") (formerly TD F

90-22.1), must be filed if you had a financial interest in, or signature or other authority over, a bank, securities, or other financial account in a foreign country, the value of which exceeds \$10,000. You do not have to file the report if the assets are with a U.S. military banking facility operated by a U.S. financial institution or if the combined assets in the accounts are \$10,000 or less during the entire year.

You must file this form by June 30 each year with the Department of the Treasury at the address shown on the form. The FBAR form is not a tax return, so do not attach it to your Form 1040.

Effective July 1, 2013, filers must electronically file the FBAR through the BSA E-File System. If unable to E-file, filers may contact the FinCEN Regulatory Help-line at 800-949-2732 to request an exemption.

Help in completing the FBAR is available Monday - Friday, 8 a.m. to 4:30 p.m. Eastern Time, at (866) 270-0733 (toll-free inside the U.S.) or (313) 234-6146 (not toll-free, for callers outside the U.S.). Questions regarding the FBAR can be sent to [FBARquestions@irs.gov](mailto:FBARquestions@irs.gov). Filers residing abroad may also contact U.S. embassies and consulates for assistance.

For E-Filing system questions, call the FinCEN E-Filing Help Desk at (866) 346-9478, option 1 (M-F, 8-6 Eastern time) or email at [BSAEFilingHelp@fincen.gov](mailto:BSAEFilingHelp@fincen.gov).

In addition, you may be liable for filing Form 3520 or Form 3520-A if you made contributions to or received income from a foreign trust or received a gift from a foreign person. *From IRS.gov website & Joe Roginski*



## 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)



## General Information

### Making VA Copayments Online

Do you receive monthly billing statements for services provided to you at the VA?

If so, [www.pay.gov](http://www.pay.gov) is a free, fast, easy, and secure way to pay your VA health care and prescription copayments online. You can pay your balance from the comfort of your home instead of writing checks, driving to your local VA, or calling the payment line. It's as easy as 1-2-3.

Go to the [www.pay.gov](http://www.pay.gov) homepage and click the **Common Payments** link. Then click the **VA Medical Care Copayment** link.

Fill out the form entering your account number exactly as it appears on your VA billing statement, then click **continue**.

Enter your credit or debit card, or checking or savings account information to process your payment, then click **submit payment**

*(Courtesy of the Defense Finance and Accounting Service website.)*

### Air Force Retiree Council Meeting

The 2015 AF Retiree Council Meeting is scheduled to convene 4-8 May 2015 at the Air Force Personnel Center. The 2014 Council discussed a multitude of issues and the Co-Chairmen are set to out-brief the Chief of Staff in March.

Among the issues discussed by the council were the following:

- Maintaining the commissary benefit.
- Continued support for printing and mailing of the Afterburner.
- Lowering the age (currently 75) of granting indefinite identification cards for spouses.
- Enhanced support for Defense Finance and Accounting Service

retired and annuity pay customers including promoting myPay accounts for self-service.

- Continuing Retiree Activities Office support at the base level - both financial and administrative - and the growing need for more volunteers.
- Support for legislative issues, specifically eliminating offset between the Survivor Benefit Plan & Dependency and Indemnity Compensation; paid-up SBP premiums for retirees at age 67 versus 70; and full pay for the month that a retiree dies.
- Concerns about rising TRICARE costs and reduced Medicare/TRICARE for Life coverage.
- Wear of the AF Retiree Pin on military uniforms

*(Per AFPC, Tammy L. Hearn data call e-mail)*

### Glaucoma

One-and-a-half million Veterans have a vision threatening eye disease, including 285,000 with glaucoma.

African-American Veterans should especially get their eyes checked regularly as glaucoma is six-to-eight times more common in African-Americans than Caucasians.

Also, among Hispanic populations, glaucoma is the leading cause of blindness.

#### Starts without Symptoms

What is glaucoma? Glaucoma is a group of eye diseases in which the optic nerve, a bundle of over one million nerves that convey vision from the eye to the brain, slowly becomes damaged over time. In many cases, blood flow to the optic nerve is reduced and may be further reduced by increased fluid pressure inside the eyes slowly rising, leading to vision loss or even blindness.

The highest risk group is those Veterans over 60. Other risk factors

include hypertension, but also too-low blood pressure, especially during the hours of sleep. Some patients who take blood pressure medicine at bedtime, may be at risk of dropping their blood pressure too low during sleep, reducing blood flow to the optic nerves. In addition, patients with obstructive sleep apnea who are untreated may have further risk for glaucoma-related damage to their optic nerves due to drops in oxygenation when they momentarily stop breathing during sleep.

Glaucoma usually starts without any symptoms. Later, there is some loss of side vision, where objects straight ahead are seen clearly, but objects to the side are missed. As the disease worsens, the ability to see objects on the side is increasingly lost and eventually the center of vision is affected.

The test for glaucoma is painless. Your (VA) doctor will test the pressure in your eye by placing an instrument on its surface. If there is a suspicion for glaucoma, the appearance and function of the optic nerve are tested with a visual field test and a special retina camera both of which can detect damage to the optic nerves.

Glaucoma is treated with eye drops, but in some cases, eye surgery is necessary to optimally lower the eye pressure. These treatments work to either make less fluid or to improve its drainage out of the eye.

Glaucoma is a life-long problem. Veterans should have regular check-ups by an ophthalmologist or optometrist to watch for changes in pressure and side vision.

For more information, please visit [www.va.gov/HEALTH/NewsFeatures/2015/January/Glaucoma-Silent-Cause-of-Vision](http://www.va.gov/HEALTH/NewsFeatures/2015/January/Glaucoma-Silent-Cause-of-Vision)



## DFAS Information

### Don't Have a MyPay Account?

#### To create a new myPay account follow these instructions

1. Go to <https://mypay.dfas.mil> and click "Forgot or Need a Password".
2. Enter your Social Security Number and click "Yes" on the bottom right.
3. Choose "mail to my address of record with Military Retired" and click "Send me a Password." Or if you have a valid email address in myPay you can choose to have it emailed to you.

#### If You Do Not Receive a Temporary Password

You should receive your temporary password in 10 business days by mail or two hours by email. If you don't, you will need to have your mailing address updated. To do so, go to: <http://go.usa.gov/WwvR>.

Once your address is corrected, request another temporary password using the steps above.

#### Create a Permanent Password and Login ID

1. After you receive your temporary password, return to myPay and click "Create an Account".
2. Enter your Social Security Number and temporary password and click "Accept/Submit."
3. You will be prompted to create a permanent Login ID and password.
4. Select eight security questions that you can answer later if you forget your password and need to reset it.
5. Answer each question and click "Submit Answers."
6. If you do not have an email address on record, you will be asked to add one.
7. Select "Main" in the upper right corner of the page to begin using myPay. *(Courtesy of DFAS retiree newsletter.)*

#### Requesting a 1099-R

Military retirees and annuitants can

request additional copies of their 1099R tax statements in several different ways. The fastest and most secure way to obtain a copy of your 1099R is **myPay**. Just login to **myPay**, and you can print your 1099R out in the comfort of your own home.

Otherwise, the easiest way to get a copy of your 1099R besides myPay is to use DFAS's telephone self-service option. Telephone self service requests are logged instantly and are sent to your current address of record within three business days. Call: 1-800-321-1080.

If the mailing address you have on file with DFAS is out of date, the easiest quickest way to get your 1099R sent to an updated address is to submit your request through the internet.

You can update your mailing address, enter your email address, and request your 1099R be sent to the new address using one easy form.

Your transaction will be logged instantly and it will be in the mail to you within 7 to 10 business days. Find the link and complete instructions at:

<http://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r/viaaskdfas.html>

Do you prefer traditional mail? Then send DFAS a written request by fax or mail, and make sure you leave us time to reply. Keep in mind, it takes 30 to 60 days to process requests received by fax or mail. Members with unique situations can speak directly to one of DFAS's customer care representatives by calling 1-800-321-1080.

Depending on call volume, you may have to wait on hold.

*(Courtesy of DFAS)*

### DFAS is only place to receive annual tax statement

The Defense Finance and Accounting Service is the only agency that can issue a 1099-R for tax form to retirees and annuitants. Retirees and annuitants should receive a 1099-R electronically via myPay or as a paper copy in the mail each year.

People relying on a paper copy who have not received their 1099-R by the end of January each year can call DFAS at 800-321-1080 and use the self-service request option. Telephone self-service requests are logged instantly and are sent to a person's current address of record within three business days.

A written request by fax or mail takes time. It may take DFAS representatives 30 to 60 days to process requests received by fax or mail.

Those retirees and annuitants with Internet access -- but not a myPay account -- can use the "Ask DFAS" option. This option allows people to update a mailing address, enter an email address and request a 1099-R. The transaction will be logged instantly and it will be in the mail within seven to 10 business days.

Regardless of how a person receives his or her annual 1099-R, it is vital that DFAS has a current mailing address on file for each retiree and annuitant at all times.

*(Courtesy of DFAS website)*

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

**Army Echoes:** [www.armyg1.army.mil/rso/echoes.asp](http://www.armyg1.army.mil/rso/echoes.asp)

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

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

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

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



## TRICARE , Medicare Part B and Living in Japan

### Is MEDICARE Part B Worth It?

When you turn 65, you are given the option of enrolling in Medicare Part B, which stateside, is our government provided health insurance and for us retirees, keeps us eligible to continue coverage under TRICARE. Stateside, you would seek care and reimbursement under the coverage of Medicare Part B, but this coverage does not extend overseas. However for us retirees overseas, to remain eligible for benefits under TRICARE, we must enroll in Medicare Part B, which runs about \$106 per month (\$1236 a year) taken out of your Social Security payment.

If you are covered by other insurance, such as AETNA or Japanese health insurance, TRICARE becomes the second payer. In other words, in a claim, TRICARE is supposed to cover 75% of your out-of-pocket (co-pay) expenses—that is, what your other insurance did not cover, minus an annual deductible. If you had no other insurance, TRICARE becomes the first payer, and the coverage is the same. So when that time comes to sign up for Medicare Part B, you have to make a choice—sign up to keep your TRICARE benefit, or decline to rely only on your primary insurance other than TRICARE, or sign up for supplementary insurance to replace TRICARE as the second payer.

So is the \$1236 a year you pay to keep your access to TRICARE as a primary or secondary payer worth it or are there other options?

If you have the Japanese national health insurance and long-term care insurance, you are covered for as long as you live and contin-

ue to pay the premium, which is considerably less than any stateside insurer under the ACA, and only rely on this insurance for coverage. Normally the Japanese health insurance covers 70% and you pay 30% out of pocket until age 70 when coverage goes to 90%. Additionally there are upper limits on the amount you would pay out of pocket, based on your income, as well as catastrophic limits. Many Japanese purchase secondary insurance coverage to cover the out-of-pocket or co-pay expenses. These insurers usually cover more than TRICARE would and the premiums are less than the \$1236 a year for Medicare Part B.

There are some factors that resident alien retirees in Japan should consider concerning whether or not to pay into Medicare Part B to keep TRICARE coverage:

One is the accessibility of the Military Treatment Facility. Whether or not you are in Medicare Part B, as a retiree, you have access to an MTF both stateside and overseas. Typically the MTFs will cover you in medical emergencies, normal outpatient care and routine pharmaceuticals, at no cost. Long-term care and geriatric care is usually not available at an overseas MTF.

Another factor to consider is that if you are not in Medicare Part B and you need treatment stateside, you will not be eligible for TRICARE benefits. Again, the stateside MTFs may not be able to provide you the care that you need, especially if it is geriatric, long-term or very specialized care such as heart surgery and cancer treatment. So you must consider that if you think there is a possibility you will seek treatment stateside at a

civilian facility, you had better keep your TRICARE benefit by staying in Medicare Part B, or make sure you have another insurer that pays for medical treatment in the United States. If you are absolutely sure you want to have your primary health care under the Japanese system with access to the MTF for routine care, then you can voluntarily withdraw from Medicare Part B by requesting in writing to the Federal Benefits Unit (FBU) at the United States Embassy in Tokyo that you wish to withdraw from Medicare Part B because you live overseas and Medicare only provides stateside coverage. The FBU will stop the Medicare deductions from your Social Security payments. You will no longer be eligible to submit TRICARE claims for out-of-pocket expenses, and you will no longer be eligible for TRICARE benefits stateside.

Another minor factor to consider is that whether you are in Medicare Part B or not, you will have to pay your own transportation to/from an MTF, stateside or overseas, unless it is a MEDEVAC situation for a medical emergency, and even then it is to the nearest MTF.

So the bottom line of this discussion is—Do you go 'completely native' and cut the strings to stateside medical care, or maintain your TRICARE benefit by paying \$1236 a year into Medicare Part B? This is a serious decision that only you can make.

An afterthought, the RAO will pick up and mail you your prescriptions if you live a long distance from the Misawa AB MTF.

*Joe Roginski*





**Community**

**KUDOs to Misawa AB Medical Treatment Facility!**

Chief Herman “T” Tinnirella, (hereafter referred to as “Chief T”) who founded the Misawa AB Retiree Activities Office in 2000 and was its first director, recently had a very close call when he came down with pneumonia in March.

Chief T had a chest cold for over a month that he could not shake. His symptoms worsened with weakness, loss of appetite, shortness of breath, coughing and congestion. His friends constantly nagged him to go to the doctor but as is often the case with us old folks, he had a stubborn streak, which usually is a good survival factor, but which in this case almost did him in.

Chief T staggered in for a regular appointment with his primary care provider who immediately escorted him to the UCC where he was admitted with a critical case of pneumonia that was on the verge of causing kidney and heart failure.

The docs said it was a close call, but they got him stabilized and back to health. Wobbly but happy, Chief T walked out of the hospital 10 days later, duly impressed and full of gratitude for the care he received. Chief T said the care and the entire staff was absolutely super and he sent a letter of thanks for all the persons of the base hospital who helped him recover.

Note that our Misawa AB MTF is well-equipped to handle medical emergencies, such as Chief T’s, but it is not geared for long-term care, or long-term geriatric care. For us retirees who are

here for the duration, we should have arrangements for long-term and geriatric care, which the Japanese health insurance system provides.

*Joe Roginski*

**TSgt Everett ‘Tony’ Watkins Receives Accolades From HQ, Retiree Activities Program, Randolph AFB**

On his retirement from the Misawa AB Retiree Activities Office, in addition to receiving recognition from the 35th FW for his volunteer service (see page 2) in the RAO and base hospital, Tony also earned the appreciation of the headquarters of the RAO Program at Randolph, AFB, Texas.



CMSgt (Ret) Dave Barton, Deputy Director of the Misawa RAO, presented the certificate of appreciation (Joe Roginski took the photo). The certificate is signed by Rodney J. McKinney, CMSAF (Ret) and Steven R. Polk, Lt Gen (Ret), USAF.



Good job and thanks for your service, Tony!

*Joe Roginski*

A man was dining alone in a fancy restaurant and there was a gorgeous redhead sitting at the next table. He had been checking her out since he sat down, but lacked the nerve to talk with her.

\*\*\*\*\*

Suddenly she sneezed, and her glass eye came flying out of its socket towards the man. He reflexively reached out, grabbed it out of the air, and handed it back. 'Oh my, I am so sorry,' the woman said, as she popped her eye back in place. 'Let me buy your dinner to make it up to you.'

\*\*\*\*\*

They enjoyed a wonderful dinner together, and afterwards they went to the theatre followed by drinks... They talked, they laughed, she shared her deepest dreams and he shared his. She listened to him with interest.

\*\*\*\*\*

After paying for everything, she asked him if he would like to come to her place for a nightcap and stay for breakfast. They had a wonderful, wonderful time..

\*\*\*\*\*

The next morning, she cooked a gourmet meal with all the trimmings. The guy was amazed. Everything had been so incredible!

\*\*\*\*\*

'You know,' he said, 'you are the perfect woman.. Are you this nice to every guy you meet?'

'No,' she replies. . . .

'You just happened to catch my eye.'

*Anonymous*



## アメリカの所得税申請もしなければならぬですよ！

アメリカ国籍のない日本人でも、\$ 10,150 (65歳以下) か \$ 11,700 (65歳以上) 以上のアメリカ合衆国による収入があればアメリカの税務局に所得税の申請が必要です。日本と違って4月15日は締め切りです。その上、海外からの申請はさらに2ヶ月のばすこと、6月15日まで可能です。アメリカの会社の給料、銀行の利息、不動産の売買、株、保険、年金、恩給などが収入となります。この退職米軍人事務所(RAO)の知せを受ける方はアメリカ軍人の主人が亡くなって、社会保障局(ソーシャルセキュリティ)の年金(SSA)や米軍による遺族年金(SBP)(サヴァイヴァーベネフィットペイメント)の援助を受けってる人々はほとんどです。残念ですが日本語の申請書がないし、母国語は英語ではない人にとって申請はとても難しいです。それでこの三沢基地のリタイヤーアクテヴェイティブオフィスが役に立ちます。お電話やEメールして下さい。かならず無料でお手伝いします。電話は0176-77-4428、月から金曜日朝の9時から午後3時まで。たまに留守ですのでメッセージをどうぞ。連絡とれたら私達は必要な書類などお説明します。

## アメリカ合衆国による年金、軍人遺族年金は日本の税務所にしなくてもいいです！

日米の条約の中にアメリカ、日本はお互いの国々による年金、遺族年金、保険の支払いは所得税の請求はしません。アメリカの年金に対して、日本の税務局は収入としないし、アメリカも日本の年金、保険なども同じように収入としません。もし、現在日本の所得税申請書の中にアメリカによるSSAやSBPが所得収入と計算されているなら、すぐその税務所の定員にこのことを知らせてください。その上に以前に取られた所得税もいくらか払い戻し可能です。

## アメリカ合衆国のSSAやSBPは日本の銀行に自動振り込みが出来ます！

昨年からアメリカ政府による年金、軍人遺族年金は日本の銀行に毎月自動振り込みが可能になりました。アメリカのどる\$\$\$が日本の銀行に振り込む直前に日本円に替えて自分の口座に日本円が入る。為替手数料なし！この事務所はお手伝いします。ご連絡ください。なお、SSAの振り込みはアメリカ東京大使館の年金局(FBU)もお手伝いします。この文書の真下をご覧ください。

我がRAO事務所はどんな英文の書類を読んだり、記入したりお手伝いします。ご遠慮なくご相談にどうぞ！

*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 (アメリカ大使館連邦年金部): 03-3224-5055**



## Still Serving!



Hello fellow retirees and fellow RAO staff. Here is the First Quarter 2015 issue of the Misawa Air Base RAO Newsletter. It has been a while since we got our newsletter out on time and for a quarter instead of a year. We can thank this accomplishment to our newest staff member, retired SMSgt Lee Martin. Lee is also our webmaster and has been doing good things to the Misawa RAO/MMRA website. Make sure you check it out.

You will see another staff member introduced in the next newsletter. Paul Sayles, SCPO (Ret), USN, worked at the base hospital as the Patient Safety monitor and advocate and just retired from that position. You will see his input as soon as he gets his CAC card and access, as well as his mug shot in the newsletter. Paul's arrival will bring us to a full compliment of RAO staff. I work on Monday and Thursday, Dave Barton on Monday and Wednesday, Lee Martin on Tuesday and Friday in the morning, and Paul will be in the office on Tuesday and Friday in the afternoon. Welcome aboard Paul!

*Joe Roginski*

**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 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.

### MMRA Meeting Schedule

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

3 February 2015

7 April 2015

2 June 2015

4 August 2015

6 October 2015

1 December 2015

**NEXT MEETING—TUESDAY, 7 April**

# 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 bi-lingual. He may be reached at 09040450149 after hours.



35th FW/CVR  
 Unit 5009  
 APO AP 96319-5009  
 Phone: 011-81-176-77-4428/5675  
 DSN: (315) 226-4428/5675  
 Email: [misawa.rao@us.af.mil](mailto:misawa.rao@us.af.mil)  
 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.