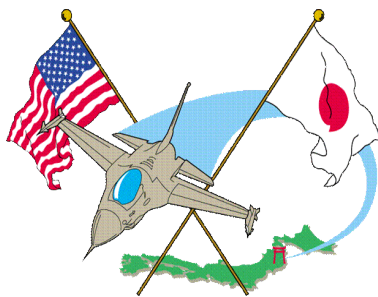




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Volume XV, Issue 3

Misawa AB Retiree
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.

VETERANS' AFFAIRS

Veterans' Group Life Insurance

VA provides valuable life insurance benefits to give you the peace of mind that comes with knowing your family is protected. VA's life insurance programs were developed to provide financial security for your family given the extraordinary risks involved in military service.

Follow this link to find out if you are eligible for their programs - <http://www.benefits.va.gov/insurance/overviewInsurance.html> including Service Disabled Veterans Insurance (S-DVI), Veterans Group Life Insurance and Family SGLI, TSGLI, and Veterans Mortgage Life Insurance. You'll find infographics (timelines and charts) for each program.

Veterans' Group Life Insurance (VGLI) is a program that allows you to continue life insurance coverage after you separate from service.

VGLI provides lifetime coverage as long as you pay the premiums. You may enroll for a maximum amount of coverage that is equal to the amount of Servicemembers' Group Life Insurance (SGLI) coverage you had when you separated from service. Lesser amounts of coverage are also available in increments of \$10,000.

Once enrolled in VGLI, you will have the opportunity to increase your coverage by \$25,000 every five

years up to the legislated maximum of \$400,000, until age 60.

No proof of good health is required.

You have 1 year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days of your date of separation, you will not need to answer health questions.

You are eligible to apply for VGLI, if you had SGLI, and are within 1 year and 120 days of the following events:

- release from active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days.
- separation, retirement or release from assignment from the Ready Reserves/National Guard.
- assignment to the Individual Ready Reserves (IRR) of a branch of service or to the Inactive National Guard (ING). This includes members of the United States Public Health Service Inactive Reserve Corps (IRC).
- placement on the Temporary Disability Retirement List (TDRL)

You are also eligible to apply for VGLI, if you had part-time SGLI and while performing duty, suffered an injury or disability that rendered you uninsurable at standard premium rates. This includes travel directly to and from duty.

Courtesy of benefits.va.gov

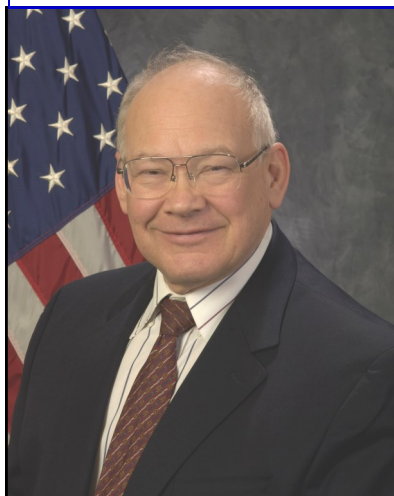
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DFAS

Audit Your Account

Make sure you review your account every year. You'd notice if your banking information was wrong, wouldn't you?

Probably, but there's a lot of other important information to keep updated to make sure you're getting all the retired pay you deserve. Keep your information current so that we can get in touch with you if there is a problem, change or update with your account. Don't let anything slip through the cracks!

Here's a list of things to check at least once a year:

- Update your address
- Update your email address
- Check your tax data
- Review your allotments
- Check family info
- Review beneficiary info

Enter this link into your browser for more info and to learn how:

<http://www.dfas.mil/retiredmilitary/newsevents/newsletter/Audit-Your-Account.html>

Retiree Pharmacy Options at Misawa

Retirees have three options for getting medications here at Misawa (and other overseas military bases), depending on their status and location.

The first and easiest option is to pick up your medications directly from Misawa's Military Treatment Facility's (MTF) pharmacy. They do a good job expanding their pharmacology to meet most needs.

For retirees living too far to get to Misawa easily, your Retiree Activities Office (RAO) has a pick-up and shipping service available.

To take advantage of this service, the retiree must prepare a release form at the MTF Pharma-

cy. This form stays on file at the RAO and the pharmacy. Then, when a prescription is needed, the retiree must call the pharmacy to order the prescription, and must also call or e-mail our office to let us know that the scrip has been ordered. We will go to the pharmacy, pick up the prescription, then go to the local commercial express shipping office and send it Cash On Delivery to the requesting retiree. It usually works good.

Another option is to use the Mail Order Pharmacy service. However, retirees overseas who do not have an APO address are not eligible for this mail-order prescription service. The Mail-Order Pharmacy Service does not ship to overseas addresses.

The third option is to get medications at their local off-base pharmacy and then file TRICARE claims for reimbursement. However recent changes to the TRICARE prescriptions program require beneficiaries to pay full cost for certain medications without reimbursement. Before you fill prescriptions at a local pharmacy, consult your local TRICARE office.

Finally, to round out the medications coverage, it would be nice to have the mail-order pharmacy access for our non-SOFA retirees. The only way that will be realized is if the authority that controls the mail order prescriptions allows delivery to foreign addresses, or if the bases in Japan start allowing non-SOFA retirees to have an on-base mailbox.

By Joe Roginski



DFAS

The Affordable Care Act and Your Taxes

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 documents 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 DFAS newsletter

For information on the Form 1095 copy this link into your browser:

<http://www.fool.com/how-to-invest/personal-finance/taxes/2015/01/17/obamacare-tax-form-must-know-about-irs-form-1095a.aspx>

Avoid Fraud, Protect Your Account

Tips for managing 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 at: <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 Defense Finance and Accounting Service





DFAS—TRICARE

Annuity for “Forgotten Widows”

A small Survivor Benefit Plan annuity may be payable for surviving spouses of members of the Uniformed services who retired from active duty before Sep 21 1972 and died before Mar 21, 1974; or members of a Reserve component of the Armed Forces who had received their 20-year letter (qualified for retired pay, but for the fact that they were younger than 60) and died before 1 Oct 1978.

A small majority of these forgotten spouses are widows although there may be a few widowers.

To qualify for this benefit a spouse:

- Was legally married to the member on the date of death and was married to the member at the time of the member's retirement or if married to the member after retirement, was married to the member for at least one year before the date of death, or was the parent of a child born of the marriage to the member
- And has never remarried.

To apply, complete a DD Form 2769 (Application for Annuity—Certain Military Surviving Spouses) and submit with the following documentation:

- Certified true copy of the marriage certificate .
- Certified true copy of the death certificate
- Copy of member's DD 214 or a copy of Notice of Retirement Eligibility or other official service document showing the member's retired status.

Additional documents may be requested later.

Mail the above documents to the applicable address listed on the reverse side of the DD 2769.

If the application is approved, the annuity payable as of 1 Dec 2008 is \$229.89 per month. However, the amount of the annuity payable will be reduced by any amount paid to that surviving spouse for the same period under any of the following:

- Minimum Income Widow's Allowance
- Retired Serviceman's Family Protection Plan or SBP annuity based on the military service of this or any other deceased retiree
- Dependency and Indemnity Compensation from the Department of Veterans Affairs.

Courtesy of Air Force Retiree Services web site.

Learning About Your TRICARE Benefit

Your health care benefit gives you and your family security in knowing you can receive health care when you need it. TRICARE provides several tools to make sure you understand your health plan, whether you have one of the basic TRICARE plans or transitional health care coverage.

One great option for TRICARE information is TRICARE TV videos on YouTube. These short, monthly videos discuss a specific aspect of the TRICARE benefit. Once on TRICARE's YouTube page <http://www.youtube.com/TRICARE>, you can access all the videos on the playlist. You can also subscribe to receive notifications when a new video is posted.

In addition to news articles, we have a weekly audio podcast <http://www.tricare.mil/podcasts> that recaps the week's news and highlights relevant military health observances.

Monthly webinars provide an opportunity for you to speak directly to TRICARE experts. Subject

matter experts present and take questions at the end of their presentations. Webinars, like TRICARE TV episodes, typically address one aspect of the benefit per session. You can sign up for upcoming webinars on the Military OneSource <http://www.militaryonesource.mil/social/webinars> website and also watch prior webinars on their archives:

<http://www.militaryonesource.mil/social/webinar-archives> page.

All of these resources are on TRICARE's Media Center: <http://www.tricare.mil/mediacenter>. You can also interact and get daily news and information on TRICARE's social media pages: Facebook <https://www.facebook.com/TRICARE>, Twitter <https://twitter.com/TRICARE> and Google+ <https://plus.google.com/+TRICARE/posts>.

For more in depth information, fact sheets give highly detailed information about specific parts of the benefit and are available for download on the TRICARE SMART-SITE: <http://www.tricare.mil/SMART> site.

Learning about your benefit ensures you understand it and the best ways to get care. If you're not sure where to start, you can always begin on the TRICARE website at <http://www.tricare.mil/website>.

Courtesy of the TRICARE web site.





Veterans' Administration

VA Launches New No-Cost Training Programs

The Department of Veterans Affairs (VA) today launched two new no-cost training programs, Accelerated Learning Programs (ALPs) and VA Learning Hubs, to help transitioning Servicemembers and Veterans from all eras learn skills, earn credentials, and advance in civilian careers following separation from service.

ALPs and Learning Hubs are part of VA's [Veterans Economic Communities Initiative \(VECI\)](#), promoting education and employment opportunities for Veterans through integrated networks of support in 50 cities. VA launched the VECI program in response to President Obama's August 2014 challenge to help Veterans and families integrate with their communities and find meaningful jobs that can lead to economic success. Under VA Secretary Robert McDonald's [MyVA](#) transformation, VECI is now in place in cities across the United States.

"My message to transitioning Service members is simple: Plan early and stay engaged, because transition is the mission," said McDonald. "These two new resources provide no-cost opportunities for our transitioning Service members and Veterans to learn new skills and earn credentials, which can increase their competitiveness during their transition."

ALPs offer transitioning Service members and Veterans the opportunity to build on their world-class training and technical skills gained through their military service, and earn certifications in high-demand fields.

VA is piloting ALPs this summer with seven courses focusing on building skills and certifications

needed to advance in high-demand careers in information technology (IT), as part of the [President's TechHire](#) initiative. Each ALP course is offered at no cost and includes free referral and support services.

The first ALP cohort includes seven courses covering a range of IT-related topics, including:

- Coding/Programming Boot Camps;
- 80+ IT Certifications in Hardware, Software, Networking, Web Services, and more;
- Network Support Engineer Job Training and Certification;
- Cybersecurity Training and Certification;
- IT Help Desk Job Training; and
- IT Boot Camps for Desktop Support and Windows Expertise.

Transitioning service members and veterans from any era are invited to apply to their choice of courses. Applications will be accepted starting August 17, 2015 – seats in the pilot cohort are limited; applicants are encouraged to apply early. ALPs do not involve use of the Post-9/11 GI Bill. Students are able to participate in these programs while also pursuing other programs of study using Post-9/11 GI Bill benefits. [Visit the ALP website](#) to learn more about each program and apply.

VA is also launching Learning Hubs in 27 cities across the country this year in partnership with the American Red Cross, The Mission Continues and Coursera, an online education platform.

Transitioning Service-members and Veterans can take advantage of both online and in-person study. Each week, online course modules will be completed outside the classroom while class sessions, led by

Learning Hub facilitators, provide opportunities to discuss course materials with peers, hear from subject matter experts, and network. Upon completion of the program, Service members and Veterans may elect to receive one free verified certificate issued by Coursera.

For more information about the VECI or to learn more about VA ALPs and Learning Hubs, contact VeteranEmployment.vbaco@va.gov.

Courtesy of VeteransResources.org

CONVERTING VGLI COVERAGE

Disenchanted with your Veterans' Group Life Insurance (VGLI) policy or the system itself?

VGLI policyholders have the option to convert their VGLI coverage to an individual policy of insurance at any time. In order to convert VGLI coverage, the policyholder must:

- Select a company from the list of participating companies. See the link at the bottom of this article.
- Apply to a local sales office for the company selected
- Obtain a letter from OSGLI verifying coverage (VGLI Conversion Notice)
- Give a copy of that notice to the agent who takes your application.

Policyholders may convert their coverage to a commercial policy at standard premium rates, without having to provide proof of good health. The conversion policy must be a permanent policy, such as a Whole Life policy.

(continued on page 6)



VA (continued from page 5)

Other types of policies, such as Term, Variable Life or Universal Live Insurance are not allowed as conversion policies. In addition, supplementary policy benefits such as Accidental Death and Dismemberment or Waiver of Premium for Disability are not considered part of the conversion policy.

To find Participating companies, go to:

<http://www.benefits.va.gov/INSURANCE/converting.asp#top>

Scroll down to the VGLI section and click the link for participating companies.

Courtesy of www.benefits.va.gov

VA Improved Claims Process

Filing for veterans' benefits, and appealing decisions on claims, can be time-consuming and confusing. But with the recent roll-out of new, streamlined claims processes, applying for veterans benefits now promises to be faster, easier and more accurate.

The changes involve:

- new requirements to use standardized forms for filing for benefits
- a new form for appealing decisions
- a new "intent to file" a claim process for those who need more time to gather information while preserving an effective date for benefits

The website link is huge and may not work by just clicking it. Try highlighting the entire link below (from "http all the way to /va " and then copy and paste it into the web address box in your browser:

<http://links.govdelivery.com:80/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTUwNDEwLjZlOTcxODMxJm1lc3NhZ2VpZD1NREltUFJELUJVT0yMDE1MDQxMC40Mzk3MTgzMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE2OTk3MzE5JmVtYWlsaWQ9bWlsdG9uLmJlbGwxMjZ>

Military Service Records

AZ21haWwuY29tJnVzZXJpZD1taWx0b24uYmVsbDEyNkBNbWFpbC5jb20mZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&100&&&http://www.blogs.va.gov/VAntage/18183/va

Courtesy VA web-site

Requesting Copies of Military Records

You can initiate requests for Military Service Records using the eVetRecs System online.

You can request a copy of your DD214, service personnel records from the Official Military Personnel File (OMPF) and medical records. These records can be used for proving military service or as a valuable tool in genealogical research.

The eVetRecs system creates a customized order form to request information from your, or your relative's, military personnel records.

You may use this system if your are:

- A military veteran
- Next of Kin of a deceased, former member of the military. The next of kin can be:
 - Surviving spouse that has not remarried.
 - Father. Mother
 - Son. Daughter
 - Sister. Brother

Your request must contain certain basic info for them to locate your service records. This info includes:

- The vet's complete name used while in the service.
- Service number (If applicable)
- Social Security Number

- Branch of Service
- Dates of Service
- Date and place of birth
- If no Service Number then also:
 - Place of discharge
 - Last unit assigned
 - Place of entry to the service, if known.

All requests must be signed and dated by the vet's next of kin.

The first step is to access the eVetRecs system's web page. For complete information and to access the online form enter this web address into your internet browser:

<http://www.archives.gov/veterans/military-service-records/index.html>

Courtesy of www.archives.gov



U.S. Department
of Veterans Affairs



Access to retiree publications of each service:

Army Echoes: www.armygl.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/SemperFidelis

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



Misawa RAO and MMRA in the Community

Misawa Military Retirees' Association Holds First Ever Fundraiser at Misawa Air Show



Until this year, the **Misawa Military Retiree's Association** had raised funds by 'lending out' their private organization fundraising slots at various base events. When it was found that the regulation requires that each organization must do their own fundraising and slots are 'use it or lose it', in the September meeting of the MMRA it was decided to hold a "flea market."

The annual Misawa Air Base Air Show was held on September 6th this year, and if you had an almanac of past air shows, the chance of rain or fog (no matter the month or date), i.e. "The Misawa Curse" was about 50/50. This year the show got dumped on with low clouds and rain after noon that prevented most flying and dampened all the concessions, and a turn-out of about 1/2 the average.

Still, thanks to the volunteers and donors to this effort, after the cost of the booth space and the insurance, the Association had over \$300 profit to add to the General and Widow's fund. Had it not rained, we would surely have cleared \$1,000.

Now that we know what it's like and what to do, let's make next year's fundraiser a great success with lots of volunteers and donations.

Photo and Article By Joe Roginski

RAO Hosts Former Misawa Airman

The Retiree Activities Office had the pleasure of hosting Mr. Charles Sinlock, 10 to 17 May 2015.

Mr. Sinlock was stationed here 1962-64 as a Supply Specialist. His congressman contacted the RAO through Public Affairs about coordinating his visit. Charlie wanted to visit the base to see the changes and if he remembered anything about the base from the early 60s. Needless to say there wasn't a whole lot that still remains from his assignment here. He did remember the Richard Bong, and as it would happen, the old Supply building he worked out of was still on the flight line, but now it is occupied by the JSADF. Dave Barton picked him up at the Misawa Airport on Sunday and got him into billeting at the Misawa Inn. On Monday, Dave drove him around the base showing him all the various changes and new construction.

He was able to meet the Wing Commander, Col. Sundvall, the then Vice Wing Commander, Col. Hansen and Command Chief CMSgt Gary Sharp. In the afternoon, he did a walking tour of the Materiel Management Flight with the Flight Chief, MSgt Anaclet and was greeted by the LRS Commander Lt. Col. Nolan. For the remainder of the week, Charlie rented a car and with a GPS from ITT traveled to various sites in Misawa, Aomori, and Hirosaki. He was tremendously impressed with the growth of the base and the friendliness of the base populace. He was most appreciative of the efforts on his behalf and donated to our Private Organization to help the local retirees and widows. He flew out on Sunday to meet his wife and son in Tokyo for an 11 day tour of southern Japan and its many sight seeing venues. We were happy to make Charlie's visit memorable and wish him good health and many more memories.

By Dave Barton

RAO Brings Sister Of Critically Ill Retiree To Japan

A former staff member of the Misawa AB Retiree Activities Office, Everett 'Tony' Watkins, has been critically ill with brain cancer since last year. In June, Tony's illness was in remission and he was preparing to go home to New Orleans to visit his sister and the rest of the family, when three days before the flight, he was stricken with life-threatening convulsions and had to be taken by helicopter to the Red Cross Hospital in Hachinohe. After being stabilized, tests revealed that he had another tumor and had to continue treatment.

No longer in any condition to travel, Tony became very depressed. The RAO staff assisted in getting his non-refundable ticket back and then coordinated a visit to Japan for his elderly sister, Beverly White, who herself needs a walker to get around.

We booked a round-trip flight from New Orleans, with an overnight at Narita. We gave her detailed instructions with diagrams for each airport, and arranged for each airline to assist her. We also provided detailed instructions for her in English and Japanese to get her to the hotel at Narita, the limo bus to and from Haneda, and connections at Haneda. Ms. White arrived without incident, and we put her up at the base Misawa Inn, and later moved her to a hotel close to the hospital in Hachinohe.



Tony and his sister, Beverly



RAO and MMRA in the Community

Ms. White and Tony's family in Japan were all happy and grateful that the visit went off without a hitch and Tony himself was greatly encouraged.



From left: Tony, Saya (granddaughter), Beverly, Cassie (Tony's wife), Dave Barton, and Kaya (granddaughter)

Tony is currently in a hospice in Momoishi, but is expected to be moved to another facility in the very near future. Nobody speaks English in the hospice and words of encouragement from friends can go a hell of a long way for Tony in his time of need. If anyone would like to visit with Tony, please contact me at the RAO or call me at cell phone 09040450149.

By Joe Roginski

Photos Courtesy of Watkins Family

Misawa Retirees Stand in POW/MIA Retreat Ceremony

The Misawa Air Base POW/MIA REMEMBRANCE WEEK 14-18 September 2015 culminated with a retreat ceremony to honor and remember our soldiers, sailors and airmen who were taken prisoner, missing in action and killed in action.



That Friday, the 18th, was about the worst weather one could ask for to hold a retreat but representatives of all the services and the Misawa military retirees stood proudly and paid tribute.



Standing in Salute, Retirees Far Right

The intermittent rain and low clouds persisted throughout the day, and just as the ceremony started, the rain turned to a downpour that continued through that evening.

As we stood, cold and dripping wet and water running down our elbows as we held our salutes, listening to the stories of the hardships and moral strength of the POWs and the heroism of the MI-As and recovery and identification of the missing, the rain, instead of ruining the event, indeed made the ceremony that much more meaningful and solemn.

Although we were a small group, and the retiree turnout was not as good as other ceremonies, we were all thankful to have been invited and allowed to participate in such an emotional and patriotic ceremony. We are in the autumn of our lives, and as for me, I want to make every such ceremony in the few years I have left.

By Joe Roginski

Photos Courtesy of Public Affairs Office





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:

For Retirees:	For annuitants, beneficiaries and survivors:
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



第15回米軍定年退職者感謝際 2015年10月3日

左から ; ミヨ フィニックス様、ミツエ スコッ様、幸子 マリガン様



副司令官大佐ウィリアム・
レックスのあいさつ



今年の感謝際に参加が出来た未亡
人達



副司令官から感謝の花束



米軍定年退職者の皆さん



抽選会の始まり前



Still Serving!



MMRA Dues

It's October and the beginning of the fiscal year. While that doesn't mean too much to most of us anymore, it did remind me that the Misawa Military Retiree Association is a private organization and needs financial support from its members.

With this in mind, I want to take a minute to remind those of you who are members to consider whether or not your dues are paid up. Dues are only \$20 per year and these funds go a long way to help with the good work that the MMRA and RAO does for your fellow retirees (and maybe yourself) here in Misawa.

So if you want to check if your dues are due, please give us a call at 226-4428 (commercial 0176-77-4428) or e-mail us at:

misawa.rao@us.af.mil and we will gladly check our records and let you know if you are paid up or not.

By Lee Martin

MMRA Notes

1. Membership dues are \$20 a year. If you have not paid your dues for 2015, please call the RAO or e-mail the RAO and talk to Dave Barton, the MMRA Treasurer. Dave 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.

3 February 2015

7 April 2015

2 June 2015

4 August 2015

6 October 2015

1 December 2015

NEXT MEETING—TUESDAY, 1 DECEMBER
Last meeting of the year. See you 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 (*)
 From 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
 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.