

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - December 2023

18401 East A-Basin Ave, Stop 95, Buckley AFB, CO 80011

Building 606, Room 104, phone **720-847-6693**, e-mail address: **raobuckley@gmail.com**

Normal Hrs: Mon 0900-1200, Tues 0800-1400, Wed 1000-1300, Thurs 0900-1200 & Fri 1000-1200

Director: Steve Young, Lt Col, USAF, Ret

RETIREE ACTIVITIES OFFICE (RAO) LOCATION: We are in Rm 104 of Bldg 606, close to the main building entrance. As you come into the main entrance, turn left, enter the first hallway on your right and Rm 104 is the first room on your left. Remember, we assist military retirees from **all** Services!

Buckley AF MPF Bldg 606 ID card service hours are: Mon/Tues/Thurs/Fri 0800 to 1500; Wed 0800-1200

For folks not comfortable making ID card appointments with the Buckley SFB AF Military Personnel Flight (MPF) using the RAPIDS website, you can **call the MPF at 720-847-4357, Option 2, from 0800 to 1200 Mon-Fri for assistance with appointment scheduling.** We're told that if no one answers you will be able to leave a message, after the beep, and someone will call you back. The MPF requests your message just leave your name, contact information and basic need, i.e. you need to make an appointment, you have a policy question etc.

Retiree & Dependent ID Cards (Appts Only)

To find the ID facility nearest you and make an appointment online please go to the RAPIDS Site Locator at the following link: <https://idco.dmdc.osd.mil/idco/#/>

Once you get to the RAPIDS site, click on the "ID Card Office Locator & Appointments" Continue box. The page that comes up should default to the "Search for Site by Address" tab. Ensure "All" is selected under the "Search For" area, then enter your zip code in the "Enter Location" area, select an entry from the "Radius" drop-down menu, and click on the "Search" box. A list of sites will pop up and then you can select "More Info" for the site you want to use, and the "Schedule an Appointment" block. A calendar will come up for that site where you can scroll through the months on the calendar to see when appointments are available. During the pandemic some locations may not show any appointments available. When you pick a day with appointments you will see a list of the times available for that day below the calendar and you can pick the one you want and click on "Book This Appointment." **Just FYI, you will typically find more online appointments available on the 140th ANG and NOSC sites - both on Buckley SFB - than at the MPF in Bldg 606.**

OBSERVANCES IN DECEMBER: 1 - Civil Air Patrol B-Day; 7 - Pearl Harbor Remembrance Day; 13 - U.S. National Guard B-Day; 18 - Wreaths Across America Day.

FAMILY DAYS AND HOLIDAYS IN DECEMBER: Monday, 25 Dec, is Christmas so 26 Dec, Tuesday, is a Family Day. With Monday, 1 Jan being New Years, we expect Tuesday, 2 Jan to be a Family Day. Thursday, 23 Nov, is Thanksgiving. As you know, Family Days impact various operations on base (Pharmacy, MPF ID card section, 6th Ave Gate, etc.) so keep that in mind if you have things to do on base during those days.

2024 CONTRIBUTION LIMITS ANNOUNCED - The contribution limit for TSP, 401(k), 403(b) and most 457 plans will increase to \$23,000, up \$500 from 2023. The catch-up contribution limit for 2024 remains the same at \$7,500. The limit on annual contributions to an Individual Retirement Arrangement (IRA) increased to \$7,000, up from \$6,500. The catch-up contribution limit for IRA's remains the same at \$1,000. Check the IRS website for income ranges when determining eligibility to make deductible contributions to traditional IRAs, to contribute to Roth IRAs, and to claim the Saver's Credit.

CHAPTER 127 OF THE AIR & SPACE FORCES ASSOCIATION: If you are not aware, we have a local chapter of the Air & Space Forces Association, AFA Mile High Chapter 127. If anyone is interested in becoming a member, or would just like more information on the chapter and what they do, you can check out their website at

[Home | Air & Space Forces Association \(afa.org\)](#) They meet every 3rd Thursday of the month @ 4PM in the Aurora Chamber of Commerce bldg (14305 E Alameda Ave, Aurora, CO 80012, 3rd floor) and virtually via Zoom.

TRICARE PHARMACY COSTS FOR 2024: If you get prescription drugs through the TRICARE Pharmacy Program, copayments for most beneficiaries are changing beginning 1 Jan 2024. These new costs are part of the National Defense Authorization Act for Fiscal Year 2018 and most beneficiaries will pay \$1 to \$8 more per copayment.

A few factors affect your pharmacy costs. Your beneficiary category is one of them.

- **Survivors of ADSMs and medically retired service members and their family members:** Your copayments won't change in 2024.
- **All other beneficiaries:** Your copayments will increase in 2024.

TRICARE has several categories of covered drugs. The drug category affects cost, as shown in the [TRICARE Pharmacy Program Overview Fact Sheet](#). [Generic formulary drugs](#) are the least expensive and most widely available. This is followed by [brand-name formulary drugs](#) and [non-formulary drugs](#).

Your costs also depend on the type of pharmacy you use. **As always, you'll pay nothing for prescriptions from military pharmacies.** See the new copayments for other pharmacy types below. New costs are in bold.

TRICARE Pharmacy Home Delivery (Up to a 90-day supply)

- Generic formulary drugs will increase from \$12 to **\$13**.
- Brand-name formulary drugs will increase from \$34 to **\$38**.
- Non-formulary drugs will increase from \$68 to **\$76**.

TRICARE retail network pharmacies (Up to a 30-day supply)

- Generic formulary drugs will increase from \$14 to **\$16**.
- Brand-name formulary drugs will increase from \$38 to **\$43**.
- Non-formulary drugs will increase from \$68 to **\$76**.

Note: If you aren't an ADSM, you can't refill [certain maintenance drugs](#) after two refills at retail network pharmacies unless you pay full cost for the drug. If you live in the U.S. or U.S. territories, you must refill them at a military pharmacy or through home delivery after two refills.

Non-network pharmacies (Up to a 30-day supply)

If you have a TRICARE Prime health plan your non-network pharmacy costs will stay the same. With a TRICARE Prime plan, you'll pay a 50% cost-share. This will happen after you meet your point-of-service deductible for covered drugs.

For other TRICARE plans, you'll pay a copayment or cost-share after you meet your annual deductible. These costs are as follows:

- Generic and brand-name formulary drugs will cost **\$43** (up from \$38) or 20% of the total cost, whichever is more.
- Non-formulary drugs will cost **\$76** (up from \$68) or 20% of the total cost, whichever is more.

If you have questions about your TRICARE pharmacy benefit go to [TRICARE Pharmacy](#), or call Tricare, to learn more.

TRICARE FOR LIFE HANDBOOK: If you have Tricare for Life (TFL), you can find the Tricare for Life Handbook at this link - [TRICARE For Life Handbook](#) The handbook is from Jan 2021 but still has lots of very useful information.

LIMITED BUCKLEY SFB BASE HOUSING AVAILABLE TO RETIREES: As of 1 Dec, when I spoke to Hunt Housing, who manages the base housing units on Buckley SFB, they have a few homes available for lease by military retirees. My understanding is they are 3 bedroom, 2.5 bath, single car garage homes. The monthly lease is ~ \$2520, which includes water, trash pick-up and sewage. Tenants are responsible for gas and electric. If you have any questions, you can call 720-844-0800, option 1.

WINGS OVER THE ROCKIES AIR & SPACE MUSEUM AND WINGS OF EXPLORATION AT CENTENNIAL AIRPORT: Below is some information regarding December events for the museums, and links where you can get further information.

- Breakfast Fly-In
 - Date: 12/2
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details: <https://wingsmuseum.org/events/breakfast-fly-in-dec/>

- Santa in the Hangar
 - Date: 12/9 at the Air & Space Museum from 10am-2pm
 - 12/10 at Exploration of Flight at Centennial Airport from 12pm-2pm
 - For Details: <https://wingsmuseum.org/events/list/?tribe-bar-search=santa>

- Grand Opening of the Updated Wright Brothers Exhibit
 - Date: 12/17
 - Location: Wings Over the Rockies Air & Space Museum
 - For Details: <https://wingsmuseum.org/events/wright-flyer-grand-opening/>

- Jump Into the New Year Showcase
 - Date: 12/30
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details: <https://wingsmuseum.org/events/jump-into-the-new-year-showcase/>

WHAT DOES PARTICIPATING IN SBP MEAN?: If you are participating in the Survivor Benefit Plan (SBP), you chose to provide an income to your family after you pass away, by ensuring your beneficiary receives a monthly annuity. What happens if the beneficiary you chose for SBP is no longer eligible?

Even if your SBP beneficiary is no longer eligible, you are still considered a participant in the plan unless you terminated your coverage in one of the ways allowed under title 10, chapter 73, subchapter II of the United States Code. For example, if you chose child coverage at retirement and your children have reached the age where they are no longer eligible beneficiaries, your coverage is suspended, and no additional child SBP premiums are being deducted from your retired pay. However, you are still a participant in the plan. If you have or adopt another child, that new child would be covered under the plan (you still do need to notify DFAS).

Please remember to report any change of life events. Some changes to SBP coverage must be made within one-year of the life event, so it is very important that you notify DFAS promptly. They do **not** get notified through DEERS or other government channels, they need to hear from you.

Learn more about SBP at: <https://www.dfas.mil/changesbp>

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: On 21 Dec, from 1300-1600, in Building 606, Room 140 (the Military & Family Readiness Center), on Buckley SFB, there will Veteran Service Officers (VSOs) available to help you file a VA disability benefit claim. You can just show up and walk in, no registration is required. If you are discharging from the military within 90-180 days, bring a copy of your medical

records, your marriage certificate and your children's birth certificates and they can do the rest. You should understand up front that an average Benefits Delivery at Discharge (BDD) claim can take 2 hours or more for a records review and submission and there is almost always "homework" a veteran needs to do before they are completely prepared for an appointment. That being said, there are three things the VSOs at these meetings can do to prepare you for filing: answer any questions you may have about claims and claim processes; process simple requests such as input an Intent to File, for a retiree for instance, to save a date or update address information; prepare you for, and schedule, longer appointments in a VSO office to complete and submit claim documents. **Please note, this event has changed from the third Tuesday of every month to the third Thursday, so we expect the next one to be on 18 Jan.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

GENERAL PHARMACY HOURS AND CLOSURES IN DECEMBER: The pharmacy will normally close at 1500 on the last Friday of each month. There is a lot of good information on the pharmacy website - here is the link: [460th Medical Group - Buckley Space Force Base > Health Services > Pharmacy \(tricare.mil\)](http://460thMedicalGroup-BuckleySpaceForceBase>HealthServices>Pharmacy(tricare.mil) The site also lists a phone number for the Pharmacy Patient Relations/Advocate, which is 720-847-6603. The e-mail for the advocates is: usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil .

The pharmacy will be closed the following days in the month of December:

Closures:

25 & 26 December (Holiday/Family Day)

1 & 2 January (Holiday/Family Day)

10 January (MDG Training Day)

12 & 15 January (Holiday/Family Day)

26 January closed at 1300 (MDG closure)

SURVIVOR BENEFIT PLAN (SBP) OPEN SEASON INFORMATION: If you have a good e-mail on file with DFAS, you should have received the following e-mail information from them on 18 Oct: "Congress provided for a Survivor Benefit Plan (SBP) Open Season in the 2023 National Defense Authorization Act (NDAA). The SBP Open Season ends on January 1, 2024. The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were NOT enrolled in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to enroll. The SBP Open Season also allows eligible members and former members who were enrolled in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to permanently discontinue their SBP coverage. The 2023 NDAA SBP Open Season does not allow for changes to existing SBP coverage.

Please see our special focus webpage for FAQs and forms: <https://www.dfas.mil/sbpopenseason23>

Important Open Season Deadline - January 1, 2024

Open Season Enrollment and Discontinuance Forms must be RECEIVED before midnight Eastern on January 1, 2024. We strongly recommend you upload your form via our askDFAS online upload tool to ensure it is received prior to the deadline.

Request for Individual Estimate Deadline: November 1, 2023 for Members Retired with Pay Who are Considering Enrolling

Retirees who want an individual estimate prior to officially enrolling should submit their Letter of Intent (LOI) to DFAS no later than November 1, 2023. **If we do not receive the LOI by November 1, we may not be able to provide an individual estimate in time for you to enroll by the deadline.** We strongly recommend you upload your LOI via our askDFAS online upload tool. Please note: You can enroll without getting an individual estimate.

For a member already receiving retired pay: Upon enrollment you will be legally responsible and obligated to pay a "buy-in premium." The buy-in premium is comprised of (a) amounts you would have been required to pay you had enrolled in SBP at an earlier opportunity plus (b) additional open season costs.

To protect a retiree from making a legal commitment to payment of an undetermined amount for the buy-in premium (which may be thousands of dollars) we set up a four-step process that includes a request for an estimate prior to officially enrolling and making that legal commitment.

However, a retiree can enroll without an estimate by submitting an official Enrollment Form, including your choice for how to pay the buy-in premium. Keep in mind that unless we receive a written request to cancel your enrollment within 30 days of the date of your signature on the enrollment form, you will be legally obligated to pay the buy-in premium and monthly premiums.

Please see our special focus webpage for important information, FAQs and forms:

<https://www.dfas.mil/sbpopenseason23>

We will also have example Buy-In Premiums posted on the webpage. The examples will help you gauge the size of what your Buy-In Premium could be, if you haven't requested an estimate.

BUCKLEY SFB SNOWLINE: With winter right around the corner base operations are sometimes impacted by snow/weather. Sometimes there is delayed reporting for non-mission essential personnel, the 6th Ave gate hours may be impacted, the ID card section and/or pharmacy may have delayed openings, etc. If the weather forecast is calling for snow you may want to check the Buckley SFB Facebook page ([Buckley Space Force Base | Facebook](#)) or call the Snowline (720-847-7669) for the latest base information before you head to base.

DEPARTMENT OF VETERANS AFFAIRS EXPANDS BENEFITS FOR VETERANS END-OF-LIFE EXPENSES: The Department of Veterans Affairs is expanding benefits to help pay for veterans' end-of-life expenses. The expanded benefits include reimbursements for transporting remains to state and tribal veteran's cemeteries, in addition to previously eligible national cemeteries; allowances for VA plots or interments for tribal organizations; and higher payments for non-service-connected burial benefits.

According to VA officials, fewer than half of veterans who qualified for a burial allowance or headstone last year used the benefit, while just 20% of eligible veterans were buried in a cemetery managed or supported by the VA, a benefit that comes at no cost to the veteran's family. The VA manages 155 cemeteries nationwide and funds an additional 121 state, territorial and tribal veteran's cemeteries.

The department will pay a veteran's surviving spouse, child, parent or executor for expenses related to burying the veteran if they have not been reimbursed by any other organizations. The veteran must have been discharged under something other than dishonorable conditions. If a veteran's remains are unclaimed, the department also provides benefits to the funeral home or third party who handled burial arrangements. Non-service-related deaths have been able to get up to \$893 for a burial allowance and \$893 for a plot.

The expenses the VA will cover can include a veteran's gravesite, burial, funeral and transportation of remains to the final resting place, and benefits are available for all legal burial types, including cremation, burial at sea and donation of remains to a medical school. Claims for non-service-connected benefits must be filed within two years of the veteran's burial or cremation.

If you have any questions on these benefits we suggest you contact your local Veteran Service Officer (VSO) ([County Veterans Service Offices | Colorado Division of Veterans Affairs](#)) or a Veterans Benefit Advisor in Bldg 606 on Buckley SFB (720-847-4838).

FEDERAL EMPLOYEE DENTAL & VISION INSURANCE PLAN (FEDVIP) OPEN SEASON IN 2023: For the Federal Employees Dental and Vision Insurance Program (FEDVIP), participants will see an assortment of

national dental (8) and vision (5) options for 2024. For the most part, your enrollment in FEDVIP will continue automatically with little to no interruptions. If you are thinking about making a change, according to the website, **this year's open season runs from 13 Nov through 11 Dec**. It's generally the one opportunity a year you'll have to enroll or make changes to your health, dental and vision plans. For information on the rates for various dental and vision plans go to the following link: [Plan Premiums \(opm.gov\)](https://www.opm.gov)

TRICARE PRIME OR SELECT OPEN SEASON IN 2023: Tricare Open Season is the annual period when you can enroll in, or change, your health care coverage for the next year. **This is only for those using Tricare Prime or Select, not Tricare for Life!** According to the website, **in 2023, Tricare Open Season for those with Tricare Select or Tricare Prime begins on 13 Nov and ends on 12 Dec with the enrollment change going into effect on 1 Jan 2024**. You have three options during enrollment: keep the same plan you have now, enroll in Tricare Prime or Tricare Select if you are not currently enrolled, or change between Tricare Prime and Tricare Select. If you are already enrolled in a plan that you want to stay with, you don't have to re-enroll.

Related Links:

TRICARE Open Season: www.tricare.mil/openseason

Federal Benefits Open Season: www.benefeds.com

TRICARE COSTS FOR 2024: The Defense Health Agency has published 2024 costs for TRICARE premium-based plans, including TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and TRICARE Young Adult (TYA). When Congress extended TRICARE eligibility with legislation creating TRS, TRR, and TYA, it directed DoD to calculate premiums based on the actual costs incurred for beneficiary care - costs which typically increase each year because of health care inflation, increased utilization, and/or a change in the beneficiary pool (more heavily weighted to those with significant health care needs).

For 2024, the Selected Reserve will see monthly premiums increase 7.2% for TRS to \$51.95 for individual and \$256.87 for family coverage. Gray area retirees' TRR monthly premiums will increase 6.5% to \$585.24 for individual and \$1,406.22 for family coverage. Young adult dependents will face monthly premium increases of 11.8% for TYA Prime (to \$637) and 6.9% for TYA Select (to \$311) in 2024.

As the nation relied heavily on reserve component deployments to support military operations in Afghanistan and Iraq, Congress established TRS with the FY 2005 National Defense Authorization Act (NDAA). The 2010 NDAA included legislation creating TRR. DoD covers 72% of TRS program costs, with enrolled Selected Reserve servicemembers and their families paying 28% through monthly premiums. The cost of TRR coverage for "gray area" reservists (those who have retired but are too young to receive retired pay) is fully covered by enrollees' monthly premiums.

MEDICARE OPEN ENROLLMENT PERIOD IN 2023: If you are currently enrolled in a Medicare plan you should get your "Annual Notice of Change" document in the mail soon (I got mine for my Humana Medicare Advantage Plan already). This document will list any changes in your plan coverage, service area or cost that will go into effect in 2024. You can use this to help decide if you want to change plans. According to the website, **open enrollment is 15 Oct - 7 Dec 2023 and changes will be effective Jan 2024**. During this time, you can: switch from Original Medicare to Medicare Advantage; switch from Medicare Advantage to Original Medicare; or switch from one Medicare Advantage plan to another. If you are already in a Medicare Advantage plan you can also change to another Medicare Advantage plan or to Original Medicare plus a Part D plan from 1 Jan - 31 Mar 2024. Remember, some Medicare Advantage plans from commercial providers (Blue Cross, Kaiser, Humana, GEHA, etc) offer "0 Premium" plans that will cost you no more out of pocket than your current Medicare Part B premium - **some of these plans may actually give some of your Part B premium back. Some Advantage plans offer benefits Original Medicare does not (free gym membership, dental/vision benefits, hearing aids, transportation to medical appointments, etc)**. As always, you have to do your research to see which plans your current doctors take, where the plans are accepted (different states, etc), what the co-pays are, etc in order to determine what plan best meets

your needs. **Tricare for Life (TFL) functions as your “Medicare Supplement” whether you use Original Medicare or a Medicare Advantage plan.**

MEDICARE PART B PREMIUMS INCREASE FOR 2024: In 2024, the standard Medicare Part B premium will increase from \$164.90 to \$174.70, an increase of \$9.80. The standard premium applies only to individuals with a modified adjusted gross income (MAGI) of \$103,000 or less, or joint filers with income of \$206,000 or less, on their 2022 tax return. Other beneficiaries pay Income-Related Monthly Adjustment Amounts (IRMAA), which vary by income level. For example, those with income from \$103,001 to \$129,000 on an individual return or from \$206,001 to \$258,000 on a joint return will pay \$244.60 per month, up from \$230.80 in this bracket in 2023.

NEED HELP WITH MEDICARE OPTIONS? A health insurance broker can provide you with information regarding various Medicare Advantage carriers/plans. Just be aware these brokers generally focus on plans offered by insurers with whom they have a contractual arrangement (think Kaiser, Humana, Blue Cross, United Healthcare, etc). You can do a Google search to locate a health broker in CO. Another alternative is the counselors working in the federally funded **State Health Insurance Assistance Program (SHIP)**. **These counselors provide free advice with no conflicts of interest** whereas brokers typically earn commissions from policies they sell. For example, a broker will get no commission if you select Original Medicare vs a Medicare Advantage plan. You can get additional info on SHIP and counselors in your area at the following link: <https://www.shiptacenter.org/> click on the “SHIP Locator” icon. For Colorado you can also call 1-888-696-7213 or visit the following link: <https://doi.colorado.gov/insurance-products/health-insurance/senior-health-care-medicare>

DFAS MYPAY ACCOUNTS FOR ANNUITANTS: If you weren’t aware, widows/widowers who are receiving Survivor Benefit Plan (SBP) payments from DFAS can have a myPay account, which is the quickest and most convenient way to manage your annuity pay. This online account allows you to view your SBP annuity account detail, including your Annuitant Account Statement, change Direct Deposit information, change your mailing address, and print and view IRS forms, such as the 1099-R. **Only annuitants who are current receiving an SBP annuity payment or SSIA pay can use myPay.** If you've never used myPay, it's easy to get started. Go to <https://mypay.dfas.mil> using the internet from your computer or your mobile device browser and click "Forgot or Need a Password" to have a temporary password mailed to you. The password will be mailed via regular mail to the address you have on file with DFAS and you will receive it in about 10 business days. Once you have received a password, return to the myPay home page and click "Create your myPay Profile" to get started. Enter your SSN and temporary password. You can get a downloadable myPay guide at: [Slide 1 \(dfas.mil\)](#)

VA DISABILITY RATES FOR 2024: Using the following link to the Military.com website you can see the 2024 VA disability rates for various disability ratings: [2023 VA Disability Pay \(military.com\)](#)

MAJOR PHARMACY CHANGES AS OF 1 OCTOBER 2023: Recently the base pharmacy notified us of major changes that were implemented on 1 Oct. Below is a summary of these changes.

New Prescriptions

Activation of new prescriptions by customers via phone or the Genesis Patient Portal is no longer required.

Electronic prescriptions will automatically be activated

Hardcopy prescription activation is via the Pharmacy DROP BOX

Urgent prescriptions will be ready the same day

Routine prescriptions ready after 1400 on the 2nd duty day

Refills

The Automated refill number is 720-847-7455

There is a 5 duty-day turnaround - after 1400

There has been an education adjustment for patients regarding the turn-around time for new prescriptions and refills. The pharmacy asks that beneficiaries call in their refill medications 7 days prior (for a 30-day supply) or 21 days prior (for a 90-day supply) to ensure they do not run out of medications before their refill will be ready.

Pharmacy phones - for Customer Service and Questions ONLY

Hours

Lobby: 0730-1630 Mon-Fri
Drive-Thru: 1300-1600 Mon-Fri
Extended Hrs: Thursday, 1630-1730 for Pick-up Only

BUCKLEY SFB SOLID WASTE/RECYCLING PROGRAM: The Solid Waste and Recycling Program Manager at Buckley SFB asked that we provide you with the following information regarding your personal trash and recyclables. All of the dumpsters on Buckley SFB are for government use only and cannot be used for personal refuse. The dumpsters in housing are for residents only. You may have previously used, or heard about, a recycling area that used to be located by the 6th Ave. gate. Those dumpsters were removed due to frequent abuse and will **not** be relocated. If you have general recyclables (plastic bottles, aluminum cans, cardboard, etc.) you can take them to the Denver Arapahoe Disposal Site (DADS) at 3500 S. Gun Club Rd, Aurora, CO 80018 for free. They will also accept non-recyclables for a fee depending on how much you have. If you have any questions or comments, you can contact Ethan Woodard at ethan.woodard.1@spacforce.mil or call 720-847-9268.

HQ AIR RESERVE PERSONNEL CENTER RESERVE RETIREMENT COUNSELING CELL (RRCC): We hear from a lot of Gray Area retirees from all Services, typically as they are approaching 60, start working on their retirement packages, and have questions or run into problems. We want to make AF Gray Area retirees aware that on 1 Jun ARPC activated a **Reserve** Retirement Counseling Center (RRCC) to help AF Reservists working on their retirement package. If you click the link below it will tell you a little about this group.

[ARPC activates new retirement services initiative > Air Reserve Personnel Center > Article Display \(af.mil\)](#)

RRCC Contact Info: 800-682-1929, E-mail: afpc.dpt.rrcc@us.af.mil Our understanding is the plan is to expand this service to also include AF Gray Area **Guard** folks as well.

LEGAL OFFICE OPEN FOR “LIMITED SERVICES” FOR RETIREES & DEPENDENTS: Legal provides **limited** legal assistance services for military retirees and their dependents. **Wills for retirees and dependents will only be done on Wednesdays and Thursdays of each week from 1300 to 1500 and you must have an appointment.** For notary services and powers of attorney, walk-ins for retirees are available on **Mon-Thurs from 0800-1200.** Retirees have the option of conducting their legal assistance appointment by telephone or in person. Legal expects the will appointments to fill up very quickly and they will **not** have a “waitlist.” Thus, legal may ask that retirees call back in 2-3 weeks to check for open appointments once they are booked for several weeks. **Prior to scheduling an appointment for a will, medical directive or power of attorney, legal will require a ticket # or worksheet, as well as your DoD ID Number** which is located in the lower right front of the old (DD Fm 2) ID card (10-digit number). You can obtain a ticket # from the AF legal assistance website at [U.S. Air Force Legal Assistance \(AFLASS\)](#) when you go to the site to fill out the required information for whatever document it is you want completed. **If you call legal to make an appointment, they will not give you an appointment unless you have the ticket number issued by the website.** For any questions call base legal at 720-847-6444.

DENVER REGIONAL COUNCIL OF GOVERNMENTS (DRCOG): The Older Americans Act was signed into law on 14 Jul '65. This act established the Administration on Aging within the Department of Health, Education, and Welfare, and called for the creation of State Units on Aging. Programs funded under the Older Americans Act include protective services, homemaker services, transportation services, adult day care services, training for employment, information and referral, nutrition assistance, and health support. DRCOG is the Area

Agency on Aging for the Denver Metro Area and Douglas County. **DRCOG is a good resource for finding support services for older adults.** You can visit DRCOG's Network of Care page for more info or you can call DRCOG Information & Assistance Line at 303-480-6700 <https://denverregion.co.networkofcare.org/aging> Some DRCOG phone numbers: Case Management - 303-480-6704; Community Options Program - 303-480-6838; Information & Assistance Options Counseling - 303-480-6700; Long Term Care Ombudsman/Program of All-Inclusive Care for the Elderly Ombudsman - 303-480-6734; State Health Insurance Assistance Program & Senior Medicare Patrol - 303-480-6835; and Veteran-Directed Care - 303-480-6755.

VOLUNTEER OPPORTUNITIES IN THE DENVER AREA: Since I fully retired in 2017, I spend much of my time volunteering. In addition to running the Buckley SFB RAO, I also volunteer in the Denver Airport United Services Organization (USO) lounge, the SecorCares food bank in Parker and at a local elementary school. I have found volunteering to be very rewarding and a great way to stay engaged. There are tons of volunteer opportunities with a wide variety of organizations, which makes it easy to find something that appeals to you, no matter what your interest may be. When I first retired, I contacted the Volunteers of America (VOA) in Denver for help connecting me with places I might be interested in volunteering. If you have any interest in volunteering (and we can't convince you to try the RAO!) you might reach out to VOA. You can reach Gayle Larsen at 720-264-3339 or glarsen@voacolorado.org If you are interested in volunteering at the USO you can contact me, and I'll put you in touch with the USO volunteer coordinator.

PREPARING FOR THE DEATH OF A MILITARY SPONSOR: Proper preparation can help reduce the stress on family members, already dealing with significant trauma, when a military sponsor dies. The loss of a military sponsor or veteran spouse can result in financial instability and the loss of health care and other privileges if not handled correctly. Careful preparation before a death, and a pre-planned systematic process after, can help survivors deal with these issues more effectively. Gathering the crucial details needed to help family members in the days and months after a death can be time consuming, but well worth your time. **There is a detailed "End of Life Planning Checklist" located on the Buckley SFB RAO website you can use to start this process.**

The preparation process starts by ensuring that correct names are on every account and asset, and state laws on survivorship can help steer decisions on structuring the names on mortgages, vehicle titles, and financial accounts. Ensuring that the Defense Finance and Accounting Service (DFAS), the Defense Enrollment Eligibility Reporting System (DEERS), all insurance policies, and any Survivor Benefit Plan (SBP) paperwork have the correct name of the survivor/beneficiary can prevent legal issues from cropping up after a death. In addition to checking these details, a folder or binder containing the sponsors DD-214, DFAS Retiree Account Statement (RAS), every account number, including long- and short-term investments, insurance policies, computer and phone passwords, code words, critical paperwork, and a list of benefits for which survivors might be eligible is vital.

Once a retired military sponsor dies, there are numerous calls and contacts to be made, beginning with outreach to a funeral home or planner who assists not only with the arrangements and burial details but also with obtaining death certificates. The next contact should be to DFAS, either by phone or via the DFAS website, notifying the service of the death. Coast Guard survivors can report a death and jump-start the process to receive benefits by calling the Coast Guard Pay and Personnel Center at (866) 772-8724. DFAS will send a letter containing an SF-1174, Claim for Unpaid Compensation of Deceased Member of the Uniformed Services (Arrears of Pay), as well as annuity account forms and instructions for those enrolled in SBP. Those enrolled in SBP will submit a DD Form 2656-7 with a copy of the death certificate to begin receiving payments. The Buckley SFB Casualty Assistance Rep (CAR) & SBP Counselor, Loretta Lopez, can help with DFAS notifications and paperwork.

Beneficiaries shouldn't use any retired payments received after the date of retiree's death, nor should they return any retired payments that were deposited directly to a bank account, because DFAS will automatically reclaim any money owed it when they receive notification of a death. Widows or widowers of military retirees will retain the same health care benefits they've had when their sponsor was alive unless they remarried.

The Defense Manpower Data Center (DMDC) will receive any information from the services on the death and will do any necessary updates for medical coverage. Survivors will need to contact Express Scripts, TRICARE's pharmacy benefit manager, if their sponsor was on TRICARE Prime or Select, to stop any prescriptions. Survivors of military retirees remain eligible for dental and vision insurance through the Federal Employee Dental and Vision Insurance Program (FEDVIP) unless they get remarried. If enrolled, they should contact BENEFEDS to inform the managers of the change of status, which could reduce the premium since the deceased beneficiary is no longer a policy holder.

The surviving spouse should get a new military ID card at the nearest ID card facility, as their status changes from "dependent" to "DoD Beneficiary." This can be done by confirming the sponsor's death in DEERS by taking a copy of the death certificate to the ID card center. Survivors will need two forms of identification, including at least one government-issued ID such as a passport or driver's license.

For Social Security benefits, any funeral home will report the person's death to the Social Security Administration (SSA). Survivors will need to provide the funeral home the deceased's Social Security number to ensure this occurs. Survivors can also do this themselves by calling the SSA during business hours. Again, survivors should not use any of the deceased individual's Social Security payments issued after the date of death as they will be expected to pay the money back.

If the sponsor was collecting any disability payments from the Veterans Affairs (VA) that organization will need to be notified as well. Various benefits are available to surviving spouses or dependent children, especially if a veteran dies of a service-connected condition or the spouse already receives their health care coverage through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Funeral homes can be helpful aiding families in tracking down burial benefits, insurance, and disability compensation from the VA. Even better, a Veteran Service Officer (VSO) can provide information on available VA benefits, help with VA notifications, providing/filling out/submitting VA forms, etc. Every county in CO has VSOs to assist you. The VA also has a toll-free number you can call for help, (800) 827-1000.

You should know you can also apply to find out in advance if your sponsor can be buried in a VA national cemetery. This is called a pre-need determination of eligibility and it can help make the burial planning process easier for your family members in their time of need. The form is VA Form 40-10007 - Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery. For more info visit the following link: <https://www.va.gov/burials-memorials/pre-need-eligibility/>

BUCKLEY SFB COMMUNITY CENTER EVENTS: The Buckley Community Center has upcoming trivia nights, and more. You can see info on their activities on the Community Center Facebook page at: [Buckley Community Centers | Facebook](#)

MYPAY SUPPORT AT DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS): For problems using myPay, or establishing/changing your myPay password, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-332-7411 or commercial at (216) 552-5096. This support line is available Monday through Friday, 0800 to 1700, Eastern Time. The Centralized Customer Support Unit can also provide assistance on how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your password.

SURVIVOR BENEFIT PLAN (SBP) AND DFAS NOTIFICATIONS: You need to ensure you inform DFAS about life-changing events promptly to ensure the correct premiums are billed and your dependents don't face delays or difficulties in receiving their SBP annuity payments. Below are two examples of common life events and deadlines for changing your SBP coverage:

At retirement, you're single with no children. After retirement, you marry or have a child. You need to notify DFAS within ONE YEAR by sending them a DD Form 2656-6 and a copy of the marriage or birth certificate if you want SBP coverage for them.

You divorce and elect former spouse coverage. Your former spouse passes away and you later re-marry. You need to notify DFAS within ONE YEAR of your re-marriage by sending them a DD Form 2656-6 and a copy of your new marriage certificate if you want SBP coverage for your new spouse. You can find out more about changing SBP coverage at: <https://www.dfas.mil/changesbp>

MY AIR FORCE BENEFITS WEBSITE: While the site is mainly focused on active-duty folks, there is a **lot** of information on there of interest to retirees/surviving spouses as well. The site has about 180 fact sheets on various benefits and a section for "Transition and Retirement Planning." If you look under the "Benefit Library" tab (top left of the page), and click on the "Resource Locator" link, you can then click on CO (or any other state) to see a wealth of information on resources in your state (with base specific resources as well). I strongly encourage you to check out this website. [Home | An Official Air Force Benefits Website \(af.mil\)](#)

HOW TO CREATE A MYPAY ACCOUNT WITH DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS): If you don't have a MyPay account with DFAS I recommend you create one. With your own account you can download your Form 1099 for taxes, print a copy of your Retiree Account Statement (RAS), set up beneficiaries for Arrears of Pay, update your mailing and e-mail address, adjust federal and state withholding for taxes, etc. You start by requesting an initial password on the myPay homepage ([myPay Web Site \(dfas.mil\)](#)) using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days. Once you receive your password in the mail, you return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile. DFAS has a downloadable step-by-step Get Started Guide to myPay on their website and a how-to video on the DFAS YouTube channel. For additional info on obtaining a MyAccount you can visit: <https://www.dfas.mil/retiredmilitary/manage/mypay/>

EMPLOYMENT SERVICES FOR VETERANS: Arapahoe/Douglas Works! (A/D Works!) Workforce Center is a member of the Colorado Department of Labor and Employment and provides a variety of no-cost services to veteran job seekers; resources and workshops for a self-directed job search, one-on-one employment counseling, customizing resumes, referrals to other state and federal agencies and training assistance. For more information you can visit their website at <http://www.adworks.org/>. Just FYI, there is an A/D Works! Veterans Employment Specialist that works several days a week in Bldg 606 on base (when non-mission essential personnel are allowed back in their offices on Buckley AFB). For more info you can also contact the AD Works! Call Center at (303) 636-1160 and ask to be contacted to a Veterans Employment Team Member.

HAVE YOU EXPERIENCED UNSATISFACTORY SERVICE FROM THE RAO? We are staffed completely with volunteers who do their very best to help with your issues. While we always strive to provide you with the best possible support, we realize there may be times you experience what you consider to be unsatisfactory customer service when you contact the RAO. Perhaps you never received a response to a voice mail/e-mail you left, you got inaccurate information regarding a question you had or the person who helped you was unable to provide an adequate answer to your question. **If you are ever dissatisfied with the support you get from the RAO please contact the RAO Director to discuss the situation.** The best way to reach me is via the RAO e-mail - raobuckley@gmail.com.

DENVER VA REGIONAL BENEFITS OFFICE HOURS & LOCATIONS: *Do you have a question about your VA Benefits? Compensation Claim, Pension Claim, Aid and Attendance, Appeals, survivor and burial benefits, Home Loans, Employment, or Education*

The VBA Office in the Rocky Mountain Regional VA Medical Center is holding office hours:

Office Hours: Monday - Friday, 8:30 a.m. to 4 p.m. (last appt. at 3:30 p.m.)

Phone: (800) 827-1000

Location:

Rocky Mountain Regional VA Medical Center
Veterans Benefits Administration (VBA)
1700 North Wheeling Street
Aurora, CO 80045

Sign up to meet with a counselor in the Pharmacy waiting room.

We also have a Veterans Affairs Office on Buckley SFB in Bldg 606 with Benefits Advisors (Mr Tyrone Groce & Ms Deloris Evans) who can normally be reached at 720-847-4838 from Mon-Fri 0800 - 1600.

LIFE CHANGING EVENT? KEEP DFAS INFORMED: Ensuring your retired pay comes to you accurately and on time is the primary goal at DFAS. To do this, they need your help to keep your account up to date. *Keeping your account up to date includes making sure your mailing address, banking information, allotments, tax withholding status, and your beneficiary choices are current. Be sure to report any change of life events as soon as they happen.* These life-changing events include:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a child

Some changes, especially those regarding SBP, have a one-year time limit, so it is very important that DFAS is notified of life-changing events when they happen. When you notify them, be sure to include supporting documents, such as birth or marriage certificates. Keeping your contact information updated is also key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that affect your pay, and a new Retired Account Statement (RAS) is sent when your net pay changes (unless you are on **myPay** where the new RAS is available online). **If your mailing address is not correct and you are not on myPay, they have no way of notifying you about changes. The easiest way to stay up to date is to use myPay. You can use myPay to change your mailing address, your direct deposit information, Survivor Benefit Plan (SBP) coverage, certain allotments and your tax withholding status. You can create a myPay account at <https://mypay.dfas.mil/>**

Reporting the Death of a Retiree

Do your loved ones know who to contact in the event of your death? Casualty Assistance Representatives (CARs) stand ready to lend a hand with your casualty assistance needs. Call them for an appointment to talk about what you should have ready for your loved ones in the event of your passing. **If you are not sure who your AF Casualty Assistance Representative (CAR) is, you can call 877-353-6807, enter your zip code, and you will be automatically transferred to the base CAR responsible for your area.**

Buckley SFB Casualty Assistance Office (Loretta Lopez) - CAR/SBP Rep 720-847-6946

Retired Air Force.....	1-877-353-6807
Retired Army.....	1-800-626-3317
Retired Coast Guard.....	1-800-772-8724
Retired Marines.....	1-800-847-1597
Retired Navy.....	1-800-368-3202
Retired Civil Service.....	1-888-767-6738
Receiving VA Compensation.....	1-800-827-1000
Social Security Administration.....	1-800-772-1213

This newsletter is a RAO publication for retirees, annuitants and surviving spouses. Content is not to be construed as the official view of, or endorsement by, the RAO, the U.S. Government, the Department of Defense or the Air Force.