

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - February 2024

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 1200-1400, 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**. If no one answers you will be able to leave a message, after the beep, and (we're told) 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 FEBRUARY: 3 - Four Chaplains Day; 4 - USO birthday; week of 12 Feb - National Salute to Veteran Patients Day; 19 - Coast Guard Reserve birthday.

FAMILY DAYS AND HOLIDAYS IN FEBRUARY: 16 Feb, Friday, is a Family Day because Monday, 19 Feb, is President's Day. 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.

RENEWING MILITARY ID CARDS ONLINE: The Defense Department announced in Jan 2024 that it's expanding a pilot program that began in 2023 and initially allowed certain dependents' Uniformed Services Identification cards, or USID, to be renewed by mail. While in the past the renewed card had to be retrieved in person at a local ID card facility, it will now be delivered by mail under the pilot program. This will be available to U.S.-based retirees, their dependents and reservists. This option is **only** for people who already have a USID and need to renew it. Those applying for an ID card for the first time will still need to go to an on-base office of the Real-Time Automated Personnel Identification System, or RAPIDS.

Sponsors and cardholders may request renewals of their ID card at the ID Card Office Online website: <https://idco.dmdc.osd.mil/idco/> At the site, the sponsor must verify the dependent's identifying information and digitally sign a new Form DD 1172-2 to receive the renewed ID by mail.

Eligibility requirements:

- The USID card being renewed is active (not expired).
- The card recipient has a photo in the Defense Enrollment Eligibility Reporting System (DEERS) taken in the last 12 years.
- The card recipient has an email address saved in DEERS for communication.
- The card recipient has a physical address (not a post office box) saved in DEERS in the continental U.S., Alaska or Hawaii.

The Defense Manpower Data Center (DMDC) will create and mail the new card, emailing both the sponsor and cardholder when it has done so. An email will also be sent if the online renewal wasn't successful. Once the card arrives, the sponsor must log back into the ID Card Office Online website to acknowledge receiving it. Since military ID cards are considered government property, users are asked to return their old, replaced ID cards either by dropping them off at a local ID card office or by mailing them to:

DMDC- DSC Attn: USID Card Returns 2102 E. 21st Street N. Wichita, KS 67214

MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD (MA OEP): Each year, people on Medicare have two opportunities to change their plans. The first, known as the Annual Enrollment Period (AEP), runs annually from 15 Oct - 7 Dec. During AEP, *anyone* on Medicare can make ANY changes to their plans and your coverage choices go into effect on 1 Jan. **After AEP, there's a second chance - for people enrolled in a Medicare Advantage plan only** - to make one final change to their plan. This period, known as the Medicare Advantage Open Enrollment Period (MA OEP), runs annually from 1 Jan - 31 Mar.

During MA OEP, anyone enrolled in a Medicare Advantage plan has the ability to:

- Switch to another Medicare Advantage plan.
- Drop their Medicare Advantage plan and return to original Medicare.
- Join a Medicare Prescription Drug plan.

During this time, policyholders of Medicare Advantage plans are able to make **one** switch to their policy. The chosen coverage goes into effect on the first day of the next month from when the change was made. For example, if you switch Medicare Advantage plans in Feb, the new coverage becomes effective 1 Mar.

MA OEP is the best time to re-evaluate Medicare Advantage plan options if you're thinking about switching to a plan better suited to your needs.

If you are unhappy with your Medicare Advantage plan or your doctor, you can make a final change to your plan. Ultimately, you should make sure your plan fits your budget and gives you access to the right care.

Here are some possible reasons you might want to switch plans during MA OEP:

- You want to switch from a Health Maintenance Organization (HMO) to a Preferred Provider Organization (PPO).
- You're getting an expensive medical treatment, and you want to reduce out-of-pocket costs by choosing a plan with a lower out-of-pocket maximum limit.
- Many medical services are not anticipated, so you only want basic coverage with the lowest premiums possible.
- You lost access to your primary care provider and/or specialists when you switched plans in the fall, and you'd like to resume your care.
- You are unsatisfied for any reason with your plan and want to revert back to your old plan or try something new.

SOCIAL SECURITY, MEDICARE AND RETIREMENT INCOME WORKSHOPS: Periodically, different organizations offer workshops/seminars on things like social security, Medicare, retirement income, estate planning, etc. These are subjects some of our readers may be interested in, so we try to make you aware of some educational opportunities when we come across them. We are simply trying to provide you with *information*, and absolutely **not** recommending any organization that hosts any of these workshops/seminars. For example, CO Retirement Specialists are hosting several workshops in Feb and Mar that may be of interest to you: 3 Feb in the Ft Collins Senior Center; 2 Mar in the Hadley Branch Library; and 30 Mar in the Schlessman Public Library. For more information, and to register, you can use the following link: <https://www.yourcoloradoretirement.com/events> Also, Bowman Financial Strategies is offering a seminar on taxes and social security in Castle Rock and Parker on

2, 21 and 27 Feb. You can visit <https://www.bowmanfinancialstrategies.com/events> for details and to register. You can find other potential events at <https://www.eventbrite.com/d/co--denver/social-security>

APPEALING HIGHER MEDICARE PART B PREMIUMS: For Medicare, Income Related Monthly Adjustment Amounts (IRMAA) are based on your reported income from two years prior (i.e., the premium you pay in 2024 will be based on your income reported on your tax return in 2022). If you have experienced a “life-changing event” since the time of your reported income AND your income has gone down, you may submit form SSA-44 to request a reduction or elimination of the IRMAA amount. Examples of “life-changing events” include marriage, divorce, death of your spouse, work stoppage (or retirement), work reduction, loss of income-producing property, loss of pension income, or employer settlement payment. Wait to appeal the IRMAA adjustment amount until the Social Security Administration sends you a benefit determination letter. Form SSA-44 can be found online by going to www.ssa.gov, clicking on the “Medicare” tab and then selecting “Request to lower IRMAA”.

NEW CASTLE ROCK VA OUTPATIENT CLINIC GROUNDBREAKING CEREMONY: There will be a groundbreaking ceremony for this new clinic on Thursday, 1 Feb at 1200. The ceremony will be at the site of the clinic, 3753 Dacoro Lane in Castle Rock, Colorado. Please RSVP to Janelle.beswick@va.gov if you plan to attend.

TRICARE AND AMBULANCE SERVICES: TRICARE covers ambulance services when medically necessary, based on the condition of the beneficiary receiving the service. If you have TRICARE For Life, you must follow Medicare’s rules for ambulance services. This doesn’t apply if you live outside the United States and U.S. territories.

Outpatient and inpatient ambulance services: Your location plays a role in the type of ambulance service you receive. Outpatient ambulance service happens when an ambulance takes you from your home, an accident scene, or another location to a hospital. Inpatient ambulance service happens when an ambulance takes you from one hospital to a hospital more capable of providing the care you need. These services have out-of-pocket costs based on:

- Your TRICARE plan
- Your beneficiary group
- Whether you go to a network hospital or a non-network hospital
- Whether the ambulance service is inpatient or outpatient

You can find these costs at: <https://tricare.mil/comparecosts> and more details at <https://newsroom.tricare.mil/News/TRICARE-News/Article/3647547/how-tricare-covers-ambulance-services>

WOMEN VETERANS OF COLORADO CONFERENCE: This conference will take place on Saturday, 10 Feb from 1000 - 1400 at the DoubleTree Inn, 13696 E Iliff Place, Aurora. The Women Marines’ Association will Co-Sponsor this conference and welcome their new Women Veterans Representative at the DMVA in Colorado. They are pleased to offer this conference free to women veterans living in Colorado. The goal is to provide information helpful to transitioning active-duty members and benefits for veterans and active-duty members. There will be Professional Military Training at 1000 in the Amphitheatre and lunch at 1130 in the Grand Ballroom. The Keynote speaker is Colonel Nicole Malachowski USAF (R), National Women’s Hall of Fame, and the special guest speaker is Lt Colonel Anne Crittendon, USMC (R), National President, Women Marines Association. All attendees must register, and you can do so at the Women Marine Assoc CO-1 website: <https://wmaco1.org>

VETERAN STRATEGIES FOR SUCCESS WORKSHOP: The United Veterans of Colorado Education Committee is bringing a Financial Education Workshop to members and veterans. The workshop will be on 17 Feb, from 0900-1300, at VFW 9644 (2680 W. Hampden Ave., Englewood 80110). For additional information and registration visit their website at <https://uvcoc.org/veterans-strategies-for-success/> or download flyer.

COLOARDO TECHNICAL UNIVERSITY PATRIOT SCHOLARSHIP: The Patriot Scholarship application acceptance process starts on 1 Mar 24. In 2008, Colorado Technical University (CTU) created a scholarship to give back to those whose lives have been altered due to injury while serving in the United States Armed Forces. As of 31 Dec 22, CTU has awarded 750 scholarships totaling over \$18 Million. For many, the impact of an injury

reaches farther than the service member alone. That's why CTU annually awards a scholarship to fifty eligible wounded service members, their spouses, non-medical attendants or caregivers, and dependents. For additional information visit the following website: <https://www.coloradotech.edu/military/ctupatriot>

QUARTERLY MEDICAL GROUP TOWN HALL: The last Med Group Town Hall was held on Wednesday, 17 Jan. Unfortunately, the Med Group folks were unable to get the option to attend remotely to work, something that will hopefully not be the case at future meetings. I'm told 16 retirees attended this meeting, much better than the 6 that made the last one. The next Town Hall is planned for **Wednesday, 17 Apr, from 1600-1700**, at the Buckley SFB Chapel (Bldg 316 - across from the A-Basin CDC), so mark your calendars. These events are *your* opportunity to meet face-to-face with Med Group personnel and ask questions or make your concerns known regarding the pharmacy - please make the most of it!

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: On 15 Feb, from 1300-1600, in Building 606, Room 140 (the Military & Family Readiness Center), on Buckley SFB, there will be 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 being discharged 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. This event is scheduled for the third Thursday of every month, so expect the next one to be on 21 Mar. For more info, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681

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

- Breakfast Fly-In
 - Date: February 3
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details Visit: <https://wingsmuseum.org/events/breakfast-fly-in-feb/>
- Cockpit Demo Day
 - Date: February 10
 - Location: Wings Over the Rockies Air & Space Museum
 - For Details Visit: <https://wingsmuseum.org/events/cockpit-demo-day-feb/>
- Radio Controlled Aircraft & Drone Showcase
 - Date: February 10
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details Visit: <https://wingsmuseum.org/events/rc-aircraft-drone-showcase/>
- SCFD Free Day
 - Date: February 11
 - Free admission to both Wings Over the Rockies locations
 - For Details Visit: <https://wingsmuseum.org/events/list/?tribe-bar-search=scfd+free+day>
- Air & Space Museum Open Late

- Date: February 21 from 12pm-8pm
 - Location: Wings Over the Rockies Air & Space Museum
 - For Details Visit: <https://wingsmuseum.org/events/museum-open-late/>
- Public Safety Day
 - Date: February 24
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details Visit: <https://wingsmuseum.org/events/public-safety-day/>

ROCKY MOUNTAIN NAVY (RMN) GROUP: The Rocky Mountain Navy is an informal group of mostly retired Naval and Marine Corps veterans who meet monthly to share lunch, information and fellowship. The meetings are held on the second Wednesday each month at the American Legion Post #1, 5400 E. Yale Ave. in Denver. After a hot lunch the group enjoys a guest speaker who shares information on a topic of general interest to the group. The group uses membership dues and fund-raising events to help other veteran organizations like the United Veterans Coalition of Colorado. Occasionally members volunteer to help similar organizations with events to benefit Colorado veterans and their families. RMN has been meeting in one form or another for more than two decades. Membership is open to any area military person or veteran of any service. For more information, please contact Paul Linton at 303-298-8900.

DENVER DA FRAUD & SCAM RESOURCES: The Denver District Attorney site has resources regarding fraud and scams. They have a “Scam Spotter”, which can be made available to your inbox each month, which contains tips about staying scam free and reports on current scams and fraud activity in our community. You can use the following link to sign up for this tool and get additional information. [Consumer Protection – Denver DA](#)

The Denver District Attorney's Office also oversees the Denver Forensic Collaborative for At-Risk Adults. This multi-disciplinary team staffs at-risk cases to provide a safety net to victims of abuse, neglect and exploitation of at-risk adults. An at-risk- adult is defined as anyone over the age of 70 and those over 18 that have intellectual or developmental disabilities. If you believe you have been scammed, conned, or exploited, you can call the DA’s Fraud Hotline at 720-913-9179.

INCOME TAX FILING ASSISTANCE: It’s that time of year again so I thought some of you might be interested in some tax preparation options available in our area if you don’t do your own using Turbo Tax or whatever. While many places will do your taxes for a fee, there are at least two free alternatives.

The Volunteer Income Tax Assistance (VITA) program offers *free* tax help to people who generally make \$55,000 or less, persons with disabilities and limited English-speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. While some RAOs have volunteers who take the VITA training and assist with taxes, we simply do not have the staff to provide that service.

In addition to VITA, the Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS. The web site at <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers> provides you with two links where you can search (by zip code) for places near you that offer **free** tax return preparation by volunteers. One link is for the “VITA/TCE Locator Tool” and one is for the “AARP Tax-Aide Site Locator Tool.”

The last time I checked, AARP will do taxes for *anyone* at no charge - you don’t need to be an AARP member. While there was no information yet when I checked the AARP site, you can keep checking back. Last year when they were up and running there were 20 different AARP tax-aide locations listed within 25 miles of my zip code - at libraries, retirement homes, senior centers, rec centers, etc. Some of them allow you to make appointments on-

line and others you have to call. If you have additional questions for them, you can call the AARP tax-aid site located nearest you or visit [AARP Foundation Tax-Aide Locator](#). Some usually start up in Feb and some later, and most usually require an appointment. Call the specific site you are interested in for details.

As you know, if you do your own taxes, you have numerous options when it comes to filing - essentially snail mail or electronically. When filing electronically, some tax software you buy (like Turbo Tax) will charge you to file your taxes and to have any refund deposited into your account. You may not know the IRS offers some free tax filing options (with various caveats). For more info on the IRS free options see the following link:

<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

FREE MILTAX SERVICES AVAILABLE TO RECENT RETIREES: If you separated from service within the last 12 months, you are eligible to file your taxes for free with MilTax e-filing software and support. Veterans are eligible for free support from Military OneSource, including MilTax, until 365 days past end of tour of service, retirement date or discharge date. This includes service members on the Temporary Disability Retirement List, as well as their immediate family including spouses, children and anyone who has legal responsibility for a service member's children, for the benefit of the children. New in 2024, eligibility is being verified through the Defense Enrollment Eligibility Reporting System (DEERS). Visit Military OneSource to learn more about eligibility.

MilTax free tax filing software and support

MilTax from Military OneSource is:

- No cost to eligible users and includes access to tax consultants
- Designed to account for the complexities of military life
- Offers secure industry-leading software, provided by the Defense Department

Contact Military OneSource at 800-342-9647 for more information.

DFAS 1099-R TAX FORMS FOR 2023 ARE AVAILABLE ONLINE: The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and annuitants can log in to myPay anytime and print a copy of their 1099-R. Instructions are at: <https://myPay.dfas.mil> For retirees without a myPay account, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through the DFAS telephone self-service option. To use telephone self-service:

- Call 800-321-1080
- Select option "1" for Self-Serve
- Select option "1" 1099-R
- Enter your Social Security Number when prompted

Your 1099-R should be in the mail within 7-10 business days to the address DFAS has on record. *Please note that 1099-R reissues requested through the telephone self-service option cannot be mailed prior to February 10, 2022.*

HOW TO REACTIVATE MYPAY ACCOUNTS: Some of you may only use myPay once a year to get your 1099-R during tax season and when you do try to access your account, you discover your password is expired, lost, or forgotten. If your myPay account is in an inactive status because your password has expired, you can follow the steps below to reactivate your account.

1. Go to <https://mypay.dfas.mil> in your web browser on a computer or connected device.
2. Click on the "Forgot or Need a Password?" link
3. Enter two of the following: your Login ID, Social Security Number and/or registered email address (previously registered in myPay). Check the box affirming you are the account owner and click "Continue."
4. If you previously set up the security questions, you'll be presented three security questions to answer. When finished answering the questions, click "Check my Answers."
5. If you answer the security questions correctly, you will be able to reset your password online.

If you haven't set up security questions, or answer them incorrectly, you'll get the option to have a temporary password sent to you. You can choose to send the temporary password to: A) Your mobile phone via text if your mobile phone number is registered in myPay; OR, B) The mailing address you have on file with DFAS in your pay

account. When you receive the temporary password, go back to myPay and log in to reactivate your account. If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at 1-888-332-7411, select option 5 or at 1-317-212-0550.

PROPERTY TAX EXEMPTION FOR QUALIFYING DISABLED VETERANS AND GOLD STAR SPOUSES: Qualified Disabled Veterans and Gold Star Spouses can receive 50% of the first 200,000 value of their home value exempted from their property tax. This exemption is for primary residences owned and occupied since 1 January of the year in which the Veteran or Gold Star Spouse is applying. Disabled Veteran applicants must have an honorable discharge and established a service-connected disability that has been rated by the Federal Department of Veterans Affairs, The United States Department of Homeland Security, or The Department of the Army, Navy or Air Force as a one hundred percent (100%) permanent disability or 100% medically retired from the federal Department of Veterans Affairs, The United States Department of Homeland Security, or The Department of the Army, Navy or Air Force. Individual being compensated at 100% unemployability, does not qualify for this exemption. Gold Star spouses of a United States Armed Forces service member who died in the line of duty and received a death gratuity from the Department of Defense; a surviving spouse of a veteran whose death resulted from a service-related injury or disease as determined by the United States Department of Veterans Affairs; or, a surviving spouse receiving dependency indemnity compensation awarded by the United States Department of Veterans Affairs is eligible for this property tax exemption. Applications will be on the Division of Veterans Affairs website at vets.colorado.gov/housing beginning 1 Jan 2023, and accepted between 1 Jan 2023, through 1 Jul 2023. Applications may be submitted in person or mailed to 155 Van Gordon Street, Suite 201, Lakewood, CO 80228, or via fax at 303-914-5414. The Colorado Division of Veterans Affairs will review applications received to validate applicant eligibility in accordance with Title 39 of the Colorado Revised Statute and forwarded verified applications to the respective county tax assessor for further processing. Questions or requests for assistance should be directed to Beth Maxwell at 303-914-5840.

COLORADO PROPERTY TAX EXEMPTIONS FOR QUALIFYING SENIORS: In Colorado there is a property tax exemption for qualifying seniors. Requirements for eligibility are as follows:

- Applicant must be a senior who is 65 or older, or a surviving spouse of a senior who previously qualified for the exemption.
- Applicants must have owned and occupied the property as their primary residence for **ten or more years**.
- Fifty percent of the first \$200,000 in actual property value is exempt from property taxation.

More information on this can be found at the following link: [Senior and Veteran Property-Tax Programs | Colorado Department of the Treasury](#)

DFAS “WHAT TO DO WHEN A MILITARY RETIREE DIES” CHECKLIST: DFAS has created a PDF checklist for actions required to complete with them following the death of a military retiree. The checklist includes all the pertinent information about the required forms and supporting documents, along with important reminders. The checklist also provides helpful tips on how to submit the documents to DFAS. You can find the “What to Do When a Military Retiree Dies” Checklist on their new Quick Tools page. The checklist can be found toward the top of the page: <https://www.dfas.mil/raquicktools> They have also added more information to their webpage on DFAS.mil for reporting the death of a retiree and the next steps your family will need to take.

Report a Retiree’s Death - <https://www.dfas.mil/retdeath>

BUCKLEY SFB PHARMACY NEEDS VOLUNTEERS: The Buckley pharmacy wants you to volunteer! They are looking for volunteers to assist in the pharmacy, connect with the pharmacy team and other beneficiaries as a pharmacy volunteer. Current opportunities include helping to dispense at the window, preparing prescriptions for the pickup system, prepacking medications, along with other opportunities. Requirements for volunteering include: 1) over 18 years old, 2) current vaccination statuses, 3) availability to come in at least twice monthly (due to training requirements), 4) a positive attitude and willingness to work with an infectious team! Please reach out to the pharmacy by phone (720.847.9355 (option 4, option 4)) or in person. We have posted a volunteer application form on the RAO website.

PHARMACY OPERATIONS:

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

GENERAL PHARMACY HOURS AND CLOSURES IN FEBRUARY: 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 \(tricare.mil\)](#) 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.

Hours of Operation:

Mon - Fri	Lobby	0730-1630
	Drive-thru	1300-1600
Thurs	Extended Lobby pick-up only	1630-1730

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

14 Feb	MDG Training Day	CLOSED
16 Feb	Base Family Day	CLOSED
19 Feb	President's Day	CLOSED
23 Feb	MDG Function	CLOSING @1500

LEGAL OFFICE OPEN 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.

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. Please visit the following Tricare site to verify copayment amounts for specific medications: [Open Enrollment - Pharmacy Benefit Plans \(express-scripts.com\)](https://express-scripts.com)

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.

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).

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.

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 \(military.com\)](#)

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.

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 \(af.mil\)](https://www.dfas.mil/changesbp)

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 Form1099 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 \(dfas.mil\)](https://www.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.