

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - April 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 1000-1300, Tues 1200-1400, Wed 0900-1400, Thurs 0900-1200 & Fri 0900-1400

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 in 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!

COVID-19 IMPACTS ON BUCKLEY AFB: While there are currently no mask requirements on the base, this can change at any time with the fluid COVID risk assessment in our county. **The RAO will not be sending out notifications every time COVID restrictions on base change.** For the most current info on COVID restrictions, base facilities and additional details on **days/hours**, etc. please check the Buckley AFB and 460 FSS FaceBook (FB) pages and Buckley AFB website.

<https://www.facebook.com/BuckleySpaceForceBase/>

<https://www.460fss.com/>

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

MPF Call Center: Mon/Tues/Thurs/Fri: 1200-1500; 720-847-4357, Option 2 (Questions or make appts)

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.**

NEW PHONE PROCESS FOR MAKING BLDG 606 ID CARD APPOINTMENTS: We've been getting some calls from customers saying when they call the AF MPF Call Center number (720-847-4357) to make an ID card appointment they basically just get a VM telling them they are too busy to answer the phone. The Call Center was established during the pandemic as a way folks could call and schedule an appointment. At that time the MPF had a robust casual manpower pool (people awaiting security clearances) to man the call center. That manpower is no longer available so when I talked to the MPF Flight Chief about this issue he agreed a change was needed. The MPF is working to change the information on their website and the current phone message. The new voice message (VM) will instruct folks to call anytime of the day and leave a short message just saying you need a new ID card and leaving your name and phone number. The MPF will check these VMs daily and call you back to schedule your appointment. If MPF manning improves in the future, they will have people to answer the phones as folks call in. Of course, you are still able to use the RAPIDS site to schedule your own appointment online and we encourage folks comfortable with using computers to do just that.

OBSERVANCES IN APRIL: 5 - Gold Star Spouses Day; 14 - Air Force Reserve Birthday; 23 - Army Reserve Birthday; 30 - National Military Brats Day.

WOMEN VETERANS CELEBRATION LUNCHEON: On 10 Jun, at 1100, there will be a Women Veterans Celebration luncheon at the Central Christian Church (3690 E Cherry Creek South Dr). The event is sponsored by the American Legion Auxiliary District 6. The POC for the event is Edrie O'Brien at 303-378-4799 or edrieobrien@comcast.net.

SURVIVOR BENEFIT PLAN (SBP) OPEN SEASON ENROLLMENT FORMS NOW AVAILABLE: The Defense Finance & Accounting Service (DFAS) just recently made the open season enrollment forms (Letter of Intent (LOI) to Enroll During the SBP Open Season) available. The LOI and details are available on the NDAA 2023 SBP Open Season special focus webpage at <https://www.dfas.mil/sbpopenseason23>

IKON 23/24 SEASON SKI PASSES: Buckley Information, Tickets, and Tours (ITT) has military-discount Ikon season passes for the 2023/24 ski season on sale now. This discount is available to all eligible MWR customers – this includes military/dependents, retirees/dependents, DoD Civilians (APF and NAF), and more. Military pricing at Buckley ITT: \$729 Ikon Pass, \$429 Ikon Base Pass - this is an additional \$100 and \$160 discount off the online military discount. ITT is required to verify eligibility in person, so customers must come to Buckley ITT, bldg. 1022, for this savings opportunity.

BUCKLEY SFB COMMUNITY CENTER EVENTS: The Buckley Community Center has upcoming virtual cooking classes, trivia nights, and more. The virtual cooking class is expected to feature a Master Chef. You can keep up with their offerings by following them on Facebook @BuckleyCommunityCenters

67th US ARMY BAND PERFORMS IN SHERIDAN, WY: For our WY retirees, the 67th United States Army Band "Wyoming's Own" will perform in the City of Sheridan at the Whitney Center for the Arts on Tuesday, 4 Apr, at 1930. The City of Sheridan welcomes the 67th Army Band to the Whitney Center for the Arts as they tour the State of Wyoming. This exclusive performance features US Army Soldier Musicians under the direction of Chief Warrant Officer Brett White showcasing various genres of music from American Patriotic Songs to Pop Classics.

RECYCLE “DUMPSTERS” ON BUCKLEY SFB: We’ve had several calls from retirees asking about the recycling “dumpsters” on the base that they were using but are no longer there. To my knowledge, they have been permanently removed because of dumping abuse that continued even after the base installed surveillance cameras. Apparently, many people just drove down to the FamCamp area and dumped everything you can imagine both inside and outside of the dumpsters. Also, it should be noted **this service was never intended/authorized for off-base people to bring their recycling onto the base**. It was intended for recycling items generated within the base.

COLORADO TECHNICAL UNIVERSITY (CTU) PATRIOT SCHOLARSHIPS: These scholarships are for active service members or honorably discharged veterans of the United States Armed Forces that have received, or are receiving, medical treatment for service-connected disabilities with a disability rating at or over 30%. Spouses, non-medical attendants, caregivers, and college-ready dependents are also eligible to apply. Finally, you must meet CTU’s application requirements and provide proof of high school graduation or an equivalency document. Scholarship recipients are awarded full tuition to any eligible CTU degree program and may pursue an online degree or a program at one of the Colorado campuses in Colorado Springs or Aurora. All scholarship recipients must begin their program within the scholarship year they are awarded in. Recipients also receive a new laptop computer and hardcopy textbooks or e-books. Finally, specially trained military education advisors and 24/7 technical support are available to support accepted students. The application for the 2024 Patriot Scholarship is now available for applicants. **All applications must be completed and submitted no later than June 30th, 2023.** To apply, please click the following link: [Colorado Technical University Patriot Scholarship | CTU](#) If you have any questions you can e-mail: Patriot@coloradotech.edu

TRUSTED TRAVELER PROGRAM BASICALLY SUSPENDED ON BUCKLEY SFB: At the direction of the Space Based Delta (SBD) 2 Commander, as of 1 Dec 2022 Buckley's trusted traveler program was condensed to the hours of **0630 - 0830, Monday through Friday**. During these hours of operation, only the vehicle operator will be required to show a valid form of military identification. NOTE: If the escorted persons do NOT have an authorized base access credential, they must remain with the sponsor at ALL times. NOTE: Trusted Traveler does not apply to DoD dependents under the age of 18. NOTE: During Trusted Traveler operations the military ID Card holder may only vouch for US Personnel. During all other hours, **every vehicle operator and occupant will be required to produce a valid military identification to be scanned at the access point**. NOTE: Any vehicle occupant who fails to present a military ID outside of the Trusted Traveler window will be denied entry, along with the vehicle operator, and directed to the Visitor Control Center (VCC). At this time there is no estimate on when the Trusted Traveler program will be back in effect full time.

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS) E-MAIL INVITES: TAPS sends out a monthly email invite to survivors who are "TAPS family" or registered with TAPS two days prior to the meeting date (Care Groups, etc). You can be added to their distribution list by sending an email to caregroups@taps.org. If you are not a member of TAPS you will need to register. You must be a survivor of an active duty or Veteran loss and you can register at: <https://www.tapsconnected.org/portal/Account/ProfileCreate>

BANK DEPOSITS: ARE YOUR FUNDS SAFE?: With the recent failure of three banks (for example, Silicon Valley Bank, Silvergate Capital and Signature Bank), there is concern about whether this trend could become widespread and some folks question whether we could see a repeat of 2008. While we obviously can't predict the future, it's a good idea to understand some information regarding banking best practices. When an individual or business puts money in a bank account, they are making a loan to the bank, which then goes out and makes loans or buys assets with those deposits. Even if the bank makes poor loans or investment decisions, remember that the Federal Deposit Insurance Corporation (FDIC) insures your deposits up to \$250,000 for an individual account or \$500,000 for a joint account per financial institution. Clearly the overwhelming majority of us hold less cash than these FDIC insured amounts, so the average household should feel secure about their deposits **as long as their bank is FDIC insured**. For the few households that may hold more cash than the FDIC limits at a single bank, they might want to consider opening additional accounts at another FDIC insured financial institution to receive the additional FDIC coverage. While there are other options for managing large amounts of cash, it would be recommended to consult with your CPA or financial advisor first.

NEXTGEN ID CARDS: DoD officials have yet to set a specific date for the complete changeover to the new, more secure Next Generation (NEXTGEN) Uniformed Services type of ID card, but retirees with "indefinite" cards of the old variety can replace them anytime. The transition to the NEXTGEN ID card began in July 2020, replacing paper-based cards with plastic ones with updated security features. The transition will be complete sometime in 2026. If you're not sure which card you have samples and guidance are available [at this DoD website](#). DoD provided the following guidance for those considering a renewal:

- ID card holders can visit any ID card site to exchange their older, paper-based card for the new ID.
- [This website](#) allows visitors to find nearby locations, make appointments, and find out whether a facility provides walk-in services.
- The site also allows visitors to see how far in advance they'll need to plan. DoD officials warn some locations will have significant backlogs.

2022 COLORADO TABOR REBATE: IS IT TAXABLE? In May 2022, Gov. Polis signed a new law to give Coloradans a tax rebate of \$750 for individual filers and \$1,500 for joint filers. The Department of Revenue began sending refunds to Coloradans in August 2022. Many Coloradans were left wondering, "Is this going to be taxable on my federal return?" On 10 Feb 23 the Internal Revenue Service (IRS) finally issued guidance and announced that taxpayers **WILL NOT** need to report the state payments on their 2022 federal tax return (or your CO tax return).

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS) CARE GROUPS AND GOOD GRIEF

CAMP: Each year, TAPS hosts a series of weekend-long seminars and Good Grief Camps to provide survivors space to honor their fallen heroes, grow with their grief, connect with peers, and learn from experts in grief and loss. TAPS seminars are open to all military survivors, regardless of their relationship to the deceased or where they are in their grief journey. Specialized programming is provided for adults, young adults, children, and teens. Childcare is available for survivors ages five and under not yet in kindergarten. Adults participate in small-group sharing sessions and expert-led workshops on grief and loss. Young Adults, ages 18-30, focus on the five pillars of growth: Personal Development, Financial Stability, Communication, Career Development, and Service to Others. This program is specifically designed for surviving children and siblings. Children and Teens, ages 5-18, attend Good Grief Camp alongside a Legacy or Military Mentor to explore their grief and embrace healing among friends at a similar place in their grief. Activities are led by experts in child development, mental health, and education. You can visit taps.org.caregroups or call 800-959-8277 (TAPS) for more info.

Colorado Springs Care Group: meet in-person the first Saturday of every month.

1 Apr, 0900-1030

Denver Care Group: meet in person 3rd Saturday of every month.

15 Apr, 1200-1330

9 Sep, TAPS CO Celebrity Classic

Link to register for Denver 31 Mar - 2 Apr **Mountain Regional Survivor Seminar and Good Grief Camp:** virtual or in-person **Registration open until 1 Apr 2023.** <https://www.taps.org/seminars/2023/mountain>
Scan the QR code or visit taps.org/seminars/2023 to register.

BUCKLY SFB RV STORAGE LOT HAS IMMEDIATE AVAILABILITY: I imagine some of you have RVs and know in the past there was a huge waiting list (~10 years/600 people!) for the Storage Lot on base. Well, with the new lot completed they now have immediate availability. The RV Storage Lot now has space available in all sizes 20' through 45'. The cost is \$45-\$70 per month, which I'm told is considerably less than most local commercial lots. Current registration and insurance is required. You can get more info by calling Matt Lorenz at 720-847-6067 or by stopping by Outdoor Rec, Bldg. 1022.

NEW ENGRAVING SHOP AT OUTDOOR REC: There is now an engraving shop available at Outdoor Rec on base - all the work is done on site. You can check out some of the items available at the following link: [Corporate Awards \(premiercorporateawards.com\)](https://premiercorporateawards.com) At this time they **don't** engrave customer property so they can't engrave something you take in. If you have any questions you can contact Outdoor Rec at 720-847-6100/6853.

TRICARE AND QUALIFYING LIFE EVENTS (QLEs): When you get married or move to a new state, updating your health plan probably isn't the first thing on your mind. But when it comes to your health care coverage, personal milestones like these, as well as many other changes in your life, are known as [Qualifying Life Events](#) (QLEs). A QLE opens a 90-day period for you and your family to make eligible changes to your TRICARE health plan outside of open season.

What Counts as a QLE?

TRICARE QLEs include military, family, and government-directed changes. Some common examples are:

- **Gaining or losing other health insurance.** This includes employer-sponsored health insurance, Medicare entitlement, or Medicaid entitlement.
- **Change in family composition.** This includes getting married, getting divorced, and having a baby.
- **Change of address.** This includes moving to a new city or country and moving away to college.
- **Change in sponsor status that results in ineligibility to continue existing coverage.** This includes retiring from active duty and separating from active duty.

- **Losing sponsor or family member eligibility that results in ineligibility to continue existing coverage.** This includes when a Retired Reserve member turns age 60 and when a sponsor or family member turns age 65 and becomes eligible for Medicare.

Rules and restrictions apply to each QLE. Visit [Qualifying Life Events](#) for a full list of QLEs and more information about each one.

Actions Following a QLE

When you or a family member experience a QLE, you should update your information in the Defense Enrollment Eligibility Reporting System (DEERS) as soon as possible. You only have within 90 days of a QLE to enroll in a TRICARE plan, keep the same plan or change plans or you'll have to wait until TRICARE Open Season.

Some QLEs may mean you or your family members become newly eligible for certain premium-based health plans (TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult). With premium-based health plans, you can enroll anytime throughout the year. Remember, a QLE may also mean you're no longer eligible for a TRICARE health plan. You can visit the [TRICARE Plan Finder](#) to learn about which plans you may be eligible for based on your QLE.

To learn more about QLEs, check out [Qualifying Life Events](#) and the [TRICARE Qualifying Life Events Fact Sheet](#). If you need help enrolling in a health plan, review [Enroll or Purchase a Plan](#) or reach out to your [TRICARE regional contractor](#).

FEDERAL LONG TERM CARE INSURANCE PROGRAM: The Office of Personnel Management (OPM) has suspended applications for coverage in the FLTCIP to assess the benefit offerings and establish sustainable premium rates. The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice to end or extend the extension period. Long term care is care that you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. It isn't care that is intended to cure you; it's ongoing care that you might need for the rest of your life. The need for long term care can be because of an extended illness such as cancer, a disabling event such as a stroke, a chronic disease such as multiple sclerosis or Alzheimer's, or a permanently disabling automobile or sporting accident. In many cases, however, people need long term care simply due to aging. The enrollment status or benefit eligibility of current enrollees does not change. Their coverage will continue if they are currently enrolled. For those in a claim status, there is no change. Learn more at <https://www.ltcfeds.com/>. NOTE: Most long term care is not medical care and is not covered by TRICARE or Medicare.

SURVIVOR BENEFIT PLAN (SBP) OPEN SEASON: Congress provided for a Survivor Benefit Plan (SBP) Open Season in the 2023 National Defense Authorization Act (NDAA). The SBP Open Season began on 23 Dec 2022 and ends on 1 Jan 2024.

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who are currently NOT enrolled in SBP or Reserve Component Survivor Benefit Plan (RCSBP) to enroll. For a member who enrolls during the SBP Open Season, **the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's family circumstances).**

The SBP Open Season also allows eligible members and former members who are currently enrolled in either SBP or RCSBP to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. **Previously paid premiums will not be refunded.**

Reserve Component Retirees: If you previously elected reserve component coverage and are already receiving retired pay, the Reserve Component Premium deductions (for the coverage already provided to you while you awaited the requisite age of entitlement to retired pay), sometimes referred to as "add-on" cost, will continue. Reserve Component Premium deductions generally continue until your retired pay has been reduced for a total of

360 months, or until the death of the RCSBP beneficiary. The law generally requires that any currently covered spouse, former spouse or child aged 18-22 must concur under the 2023 NDAA Open Season. The covered party's signature must either be notarized or witnessed by an SBP counselor. Discontinuance requests will not be considered valid without these signatures.

What you need to do: Before submitting a request to discontinue SBP coverage, it is recommended you and your adult beneficiaries review the DFAS webpage on the advantages and disadvantages of the Plan at <https://www.dfas.mil/sbpadvantages>.

The SBP Open Season 2023 Discontinuance Form - Provisional is available for download from the DFAS SBP Open Season special focus webpage at <https://www.dfas.mil/sbpopenseason23>. Once downloaded, fill out the form, sign and date, and ensure all adult covered beneficiaries have their signature signed, dated and notarized or witnessed by an SBP counselor. Completed and signed forms can be submitted either by uploading through the askDFAS online upload tool, via fax or through the mail. Specific instructions are on the 2023 SBP Open Season special focus webpage.

If you have questions: Please see the information and FAQs on the DFAS special focus webpage: <https://www.dfas.mil/sbpopenseason23>. **It is important to note, any valid request to discontinue coverage generally cannot be reversed** - you will not be allowed to reenroll in the Plan once you submit the Discontinuation Form.

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](#)

SOLDIERS' ANGELS FOOD DISTRIBUTION EVENTS: Do you know a veteran in need of food assistance? Soldiers' Angels Veteran Food Distributions may be able to help. Soldiers' Angels hosts monthly veteran food distributions for low-income, at-risk, and homeless veterans in Denver. Veterans in-need can register to attend and

receive food support for themselves and their families. Each event serves 200 veterans with approximately 75 pounds of quality produce, meat, and non-perishables. This amount of food could produce up to two weeks of meals for a family of four. These events are held at The Jewell VA Clinic, 14400 E Jewell Ave, Aurora, CO 80012. Food distribution events will be held on the following dates in 2023: 7 Apr, 5 May, 2 Jun, 7 Jul, 4 Aug, 1 Sep, 6 Oct, 3 Nov, and 1 Dec. For additional information, **and to register**, go to the website: https://soldiersangels.formstack.com/forms/denvervfd_0123 With a limited number of veterans served spots can fill up quickly.

VETERANS GROUP LIFE INSURANCE (VGLI) COVERAGE INCREASE: Passage of the Supporting Families of the Fallen Act on 17 Oct 2022 increased the maximum VGLI coverage to \$500,000 from \$400,000, but the increase won't happen automatically. The change takes effect 1 Mar 2023 and individuals under 60 with \$400,000 coverage will be able to purchase more coverage in \$25,000 increments up to the \$500,000 limit, according to a message from the VA to veteran's service organizations. According to the message, individuals impacted will receive mailed notifications of this coverage opportunity. This marked the first increase in the VGLI maximum coverage since 2005. The legislation also raises the Servicemembers' Group Life Insurance (SGLI) maximum to \$500,000 as of 1 Mar 2023.

Supposedly, many of the VGLI materials available at VA.gov have not been updated to reflect this change but further information is expected in February. Individuals with VGLI coverage can contact the Office of Servicemembers' Group Life Insurance (OSGLI) at (800) 419-1473 for more information.

Up-to-date VGLI premium rates are available at [Veterans' Group Life Insurance \(VGLI\) | Veterans Affairs \(va.gov\)](#). Details on managing VA insurance policies online are available at [Access Your VA Life Insurance Policy Online | Veterans Affairs](#).

SURVIVING SPOUSES INFORMATION: Surviving spouses comprise approximately 13% of the Military Officer's Association of America (MOAA's) membership - that is over 46,000 members. The Surviving Spouse Advisory Council (SSAC) represents these 46,000 members by supporting surviving spouses and spouses and promoting MOAA's strategic priorities. For those who don't know, MOAA has a Facebook group called the "MOAA Surviving Spouses and Friends." The group's purpose is to provide support and focus on issues and topics of interest to MOAA's surviving spouses. **You do not need to be a MOAA member, or the surviving spouse of an officer, to join this group - surviving spouses of enlisted members are welcome.** Please share the group with those who need information about pre-planning, survivor benefits, surviving spouse issues, and MOAA issues that impact survivors. They welcome and encourage your comments and questions regarding various subjects related to service and benefits. When asking to join this group, you simply answer a few questions for the administrators, who will determine your eligibility to join the group. I myself joined this group as a way to keep abreast of issues of interest to surviving spouses, perhaps provide some insight on various issues we deal with in the Buckley SFB military Retiree Activities Office (RAO), etc. You can reach this page using the following link: [\(1\) MOAA Surviving Spouses And Friends | Facebook](#) If you are not aware, The Retired Enlisted Association (TREA) is a group similar to MOAA, that is for retired enlisted and their spouses, and there are two chapters in Aurora, CO (Chapters 3 and 39). You can find more information on TREA at the following link: [Home \(trea.org\)](#)

TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS): TAPS is the national nonprofit organization providing compassionate care and comprehensive resources for all those grieving the death of a military or veteran loved one. Since 1994, TAPS has provided support 24/7 through a national peer support network and connection to grief resources, all at no cost to surviving families and loved ones. TAPS provides a variety of programs to survivors nationally and worldwide. Their National Military Survivor Seminar and Good Grief Camp has been held annually in Washington, D.C., over Memorial Day weekend since 1994. TAPS also conducts regional survivor seminars for adults and youth programs at locations across the country, as well as retreats and expeditions around the world. Staff can get you connected to counseling in your community and help navigate benefits and resources. If you are grieving the loss of a fallen service member, or if you know someone who can use our support, the TAPS 24/7 National Military Survivor Helpline is always available toll-free

with support and resources at 800-959-TAPS (8277). For more information see the TAPS website at [Tragedy Assistance Program For Survivors \(TAPS\) Is Here For You!](#)

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.

FREE ESTATE PLANNING WORKSHOPS: I did a little online research and found a law firm that offers some free estate planning workshops. **Most in-person workshops are in Colorado Springs!** I thought some of you might be interested in attending an actual in-person workshop to get information and have the opportunity to ask questions of the experts so I'm including the information in this newsletter. Just FYI, this firm also offers Webinars so of course you can participate in those from home if you prefer that. There will be **webinars on 11 Apr at 1400, 25 Apr at 1600, 9 May at 1400 and 24 May at 1600.** You can register for these at the same website as the in-person workshops. **This should in no way to be construed as an endorsement of this firm by me, the RAO or the AF, because it isn't.** I'm just making you aware of an opportunity to get information on this subject, if **you** choose to do so. I called the law office myself and they assured me the workshop is free, with no obligations, and I was told they will even provide attendees with a free consultation if you want one. If, for some reason, that turns out not to be the case please don't crucify me, I'm just relaying what the firm's secretary told me. **The in-person workshops are presented by the Hammond Law Group. There will be in person workshops on Wednesday, 12 Apr (1400 & 1800) and Saturday, 15 Apr (1000), 2 May (1000 & 1400) and 6 May (1000) all in Colorado Springs.** You can register online at [Estate Planning Webinar and Workshop Registration Page – Hammond Law Group \(coloradoestateplan.com\)](#) If you have questions, I suggest you call the Hammond Law Group at 303-736-6060.

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: **On 18 Apr, 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. **This event is currently being held the third Tuesday of every month on Buckley SFB, so we expect the next one to be on 16 May.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

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. When I checked this month there were 22 different AARP tax-aid 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>

DFAS 1099-R TAX FORMS FOR 2022 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”
- 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.*

ISSUES WITH DFAS MYPAY 2-FACTOR AUTHENTICATION FOR GRAY AREA ACCOUNTS: One of our volunteers is a Navy Gray Area reservist who brought to our attention a problem he was experiencing with his newly created DFAS myPay account. We suspect this issue is impacting other Gray Area retirees with a MyPay account so wanted to pass this information along. When he activated his Gray Area Future Retiree myPay account he selected the option to use an **application** for his second authentication method instead of a phone text or e-mail. When the authentication pin was generated, he couldn't tell **where** it was being sent, so couldn't access it and was therefore unable to apply the second authentication and access his account. Once he had selected this option, he couldn't change it to use one of the other options because he couldn't access his account. So, even though he had an active account, with a valid password, he couldn't access the account because he could never get the information needed to complete the two-factor authentication. Eventually he was able to work with a DFAS account representative, verbally authenticate his identity with them, and then the representative changed the second authentication option to one he could access. For any Gray Area retiree (or maybe others) having this issue, DFAS has told us the Customer Care Center (800-321-1080) can change your 2-factor authentication preference from the authenticator app to your mobile phone or email if you need help.

SURVIVOR BENEFIT PLAN (SBP) AND DFAS NOTIFICATONS: 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>

SURVIVING SPOUSE BENEFITS INFORMATION: A surviving spouse retains his or her health care coverage if the military retiree dies first. That includes TRICARE Prime, Select, Overseas Select, and TRICARE for Life (TFL). The death of a beneficiary is a “qualifying life event,” which, if desired, allows the surviving beneficiary to change TRICARE plans - Prime to Select or Select to Prime (TFL and Overseas Select remain unchanged). A surviving spouse retains all other relevant benefits and ID card for access to base, commissary, and exchange. If a surviving spouse remarries, their TRICARE benefit is gone forever, unless they marry another military retiree. If a couple takes the Survivor Benefit Plan (SBP) at retirement, and the retiree dies first, the surviving spouse must “apply” for the annuity to begin. On Buckley SFB there is a SBP counselor (Loretta Lopez) who can help with this process.

Below are a few Frequently Asked Questions (FAQs) related to SBP benefits:

Q. If the military retiree hasn't made all 360 SBP payments, will the remaining premiums be deducted from the annuity? No, premiums stop upon the retiree's death.

Q. If the spouse of the military retiree dies first, does the retiree get their paid SBP premiums back? No, SBP is essentially an insurance policy and there is no refund in this case. The retiree should notify DFAS so the SBP premiums will stop though. If the retiree remarries, on the one-year anniversary the new spouse will be covered (DFAS must be notified soon after you remarry). If you had not made your 360th payment before the first spouse died, your premiums will begin again where they left off until reaching 360.

Q. What if my ex-spouse receives the SBP benefit? If your ex-spouse dies first, the benefit can be transferred to your current spouse. If you die first, your ex-spouse will begin receiving the benefit, and it cannot be transferred to your surviving spouse upon your ex-spouse's death.

Q. If you are a surviving spouse receiving SBP, what happens if you remarry? If you have reached your 55th birthday before remarrying, you continue receiving the benefit. If you marry before your 55th birthday, the benefit is suspended. If that subsequent marriage ends in death or divorce, SBP can be restarted.

4 CHANGES COMING TO TRICARE PHARMACY PROGRAM IN 2023. Tricare beneficiaries who get prescriptions at a Kroger pharmacy or other store in the Kroger group should have received letters telling them the company is leaving the Tricare pharmacy network effective 1 Jan 2023. Express Scripts will no longer have a auto refill. All your prescriptions will need your approval. Additionally, there will be more options for electronic notifications, and you can add caregivers. Read more about it at [Changes at Tricare Pharmacy](#) Also, a merger of Kroger and Albertsons grocery corporations could reduce the number of Tricare network pharmacies available to military retirees in 2023. By some accounts, Kroger's plan to acquire Albertsons, Safeway, Vons and other retail grocery chains could reduce the network by another 5,000 stores. Kroger recently announced their decision to leave the network in response to a contract offer from the Defense Department's pharmacy benefits manager,

Express Scripts. Kroger plans to acquire Albertsons and its affiliates by 2024, given regulatory approval. Nearly 15,000 small and independent pharmacies were dropped in Oct 2022, which some say reduced the network by ~25%. The Defense Health Agency and Express Scripts maintain that, despite the loss of pharmacies, more than 90% of beneficiaries will have access to a pharmacy within a 15-minute drive.

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.

TRICARE LOWER BACK PAIN PILOT PROGRAM: Tricare is looking for active-duty service members, retirees and dependents with lower back pain who want to receive free physical therapy treatments.

A pilot program, running from 1 Jan through 31 Dec 2023, is designed to treat one of the most common causes of disability in the U.S. and is available exclusively to Tricare members in 10 states nationwide, **one of which is Colorado. The pilot program offers three free physical therapy sessions** for beneficiaries suffering from lower back pain.

Who Is Eligible?

Tricare beneficiaries with a primary diagnosis of low back pain and a physical therapy referral from a Tricare-authorized provider are eligible to participate in the program according to Tricare. For most, the physical therapy provider must be in-network; however, **those using Tricare for Life can use either a network or non-network provider.** The pilot program waives cost shares for up to three physical therapy sessions to treat back pain. After the third covered physical therapy session, regular cost-shares and copayments apply.

Why Is Tricare Running a Back Pain Treatment Pilot Program?

An analysis of Tricare claims conducted by the Defense Health Service showed that retirees were nearly 50% less likely than others to receive physical therapy treatments for lower back pain. One factor that may contribute to this is the fact that retirees have a higher copay or out-of-pocket cost than other groups of Tricare beneficiaries.

DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS) RETIREE NEWSLETTER: You can always access the latest issue of the DFAS Retiree Newsletter on the DFAS website at [Retired Military & Annuitants \(dfas.mil\)](#)

BUCKLEY SFB PHARMACY WEBSITE AND INFO: If you haven't checked out the Buckley SFB pharmacy website, I would encourage you to do so. There is a lot of good information on the site - 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.**

PHARMACY HOURS: The current pharmacy hours are: Mon-Fri 0800-1700. In addition, they will normally be **closed** on the second Wed of each month (**8 Mar**) for a Training Day. When there is delayed reporting for non-mission essential personnel the pharmacy will open 30 minutes **after** the Report No Earlier Than time. Please remember holidays, family days, etc. can impact these hours so you can always check the Buckley SFB Facebook page for the latest info on hours.

PHARMACY - PATIENT ADVOCATE E-MAIL ADDRESS: As you know, pharmacy patient advocates are available to hear your comments and concerns related to pharmacy operations. There are forms available in the pharmacy for you to submit comments to them, but with the pandemic you don't have access to those. The pharmacy has established an e-mail inbox for the patient advocates so you can now e-mail them directly at the pharmacy patient advocate org box: usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil.

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 \(af.mil\)](http://af.mil)

LEGAL OFFICE OPEN FOR “LIMITED SERVICES” FOR RETIREES & DEPENDENTS: Legal is once again providing **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 \(AFLASS\)](http://U.S.AirForceLegalAssistance(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.

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 \(dfas.mil\)](http://myPayWebSite(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.**