

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - February 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 0800-1400, Wed 0900-1400, Thurs 0900-1400 & 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!

RAO VOLUNTEERS NEEDED: We currently have 9 permanent RAO volunteers that support our “Help Desk” (720-847-6693) which, when all volunteers are available, means the office has someone present during some hours of the morning and/or afternoon Mon-Fri. You can leave a voice mail anytime, and we check Voice Mails frequently to return calls. **We still have open time slots during the week and could use more volunteers. If you think you might be interested, or just have questions, please contact me (Steve Young) at my home e-mail - elkfive@centurylink.net.**

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)

- **MPF will be closed on Friday, 17 Feb for Family Day and Monday, 20 Feb for President’s Day.**

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: 19 - Coast Guard Reserve birthday

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.**

DFAS is working to prepare the forms, policies, and processes required to facilitate this SBP Open Season. They will not be able to answer specific questions until they obtain official DoD guidance on the new law, policy, and processes. It will take some time for all of the details to be determined. Information and instructions will be posted on their webpage as they become available. In the meantime, once the law is publicly available, you may review it by visiting websites such as GovInfo at <https://www.govinfo.gov> (which provides free public access to official publications from all three branches of the Federal Government). Once all the details are ironed out, there is also a SBP Counselor available on Buckley SFB (Loretta Lopez) who can help with your questions.

Retirees can help by ensuring their information is up to date in myPay. If you are not yet using myPay, or need to reactivate your account, start with the "New to myPay?" guide at <https://dvidshub.net/r/vbx6su>.

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 State 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: 3 Feb, 3 Mar, 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 \(tre.org\)](#)

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!](#)

SCAMS TARGETING VETERANS: The Federal Trade Commission put out some information about scams targeting veterans. Most of it seems like common sense but it never hurts to review the basics so you don't become a victim. You can find the information they posted at the following link: [Imposter scams targeting veterans and servicemembers | Consumer Advice \(ftc.gov\)](#)

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.

REQUIRED MINIMUM DISTRIBUTION (RMD) CHANGES: With the passing of SECURE Act 2.0, individuals turning age 72 during 2023 or later will start their Required Minimum Distributions (RMDs) at age 73 from traditional IRAs and workplace retirement plans. For those reaching age 74 after December 31, 2032, their start date is age 75. As a reminder, individuals have until 1 Apr of the year **following** the year in which they reach age 73 to take their RMD from their traditional IRAs and workplace retirement plans. From that point on, RMDs must be taken each year by 31 Dec. Consult with the custodian where the retirement plan resides or your tax advisor if you have any questions on timing or the amount you're required to take.

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 15 Feb at 1400 and 28 Feb 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 Wed, 8 Feb (1000 and 1400), Saturday, 11 Feb (1400), Tuesday, 7 Mar (1000 & 1400) and Saturday, 11 Mar (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 21 Feb, 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 21 Mar.** 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.*

MEDICARE PART B PREMIUM APPEALS: Medicare Part B premiums are based on your adjusted gross income from your tax return two years prior. **This means if your income was reduced significantly in the two years**

before you apply for Medicare, your Part B premium may be based on a higher income bracket, and you could be paying more than you need to. For example, if you are just filing for Medicare the Part B premium you pay in 2023 will be based on the income reported on your tax return in 2021. 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 of your premium. 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. You should wait to appeal until the Social Security Administration sends you a benefit determination letter so you know what your Part B premium charge will be and whether an appeal is warranted. As an example, **I myself went through this process and successfully lowered my Part B premium.** I retired from my job as a contractor on Buckley SFB in 2017, about 6 months before I applied for Medicare. So, the government looked at my tax return from 2015 to determine what my Part B premium payment should be. On my 2015 tax return I was still working full time as a contractor and collecting my AF pension. When I actually applied for Medicare my only source of income was my AF pension, so my income was MUCH less. I filed the SSA-44, with supporting documentation showing how my income level had decreased since 2015, and my Part B premium was reduced to the minimum income bracket. Form SSA-44 can be found online by going to www.ssa.gov, clicking on the “Medicare” tab and then selecting “Request premium adjustment”.

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.

FREE LIFETIME NATIONAL PARK PASSES NOW AVAILABLE FOR VETS & GOLD STAR

FAMILIES: As of 11 Nov 22, all U.S. veterans and Gold Star family members are able to get a free lifetime entrance pass for federal parks and recreation sites nationwide. The pass, an expansion on the annual free pass for currently serving troops and their families, grants free access to about 2,000 parks and lands managed by the National Park Service; U.S. Fish and Wildlife Service; U.S. Forest Service; Bureau of Land Management; Bureau of Reclamation; and the U.S. Army Corps of Engineers, according to an announcement on the park service website. It also gives discounted amenity fees in some locations. While not every park or visitor area requires an entrance fee, many do. For example, Yosemite National Park in California charges a \$35 entrance fee per vehicle, while Craters of the Moon National Monument charges \$20. Other locations charge for entering museum or curation areas in the visitor center. For instance, the Begich, Boggs Visitor Center in the Chugach National Forest, Alaska, charges \$5 per adult to access a film and exhibits. Those fees are waived for holders of the new lifetime pass, as well as those with the free active-duty America the Beautiful military pass or other passes sold or awarded by the agencies. **The new pass covers the holder and any accompanying passengers in a private vehicle at sites that charge per car, or the pass owners and up to three adults age 16 and over at sites that charge per person.**

To get the pass, veterans must submit one of the following:

- Unexpired Department of Defense Identification Card (DD Form 2, DD Form 2765, or Next Generation USID replacement)
- Veteran Health Identification Card (VHIC)
- Veteran ID Card
- Veteran designation on a state-issued U.S. driver's license or identification card

To receive a pass, visit a National Park or parks and land agency store or staffed fee kiosk, or order it via the U.S. Geological Survey store. Passes ordered online carry a \$10 processing and shipping fee. Passes received in-person are free. Gold Star family members can receive the pass by presenting a self-verification form certifying they are the next of kin to a military member killed during service overseas. The form includes a signature block and confirmation that the user is an "eligible next of kin (NOK) of a member of the United States Armed Forces who lost his or her life in qualifying situation." No other identification or proof is required for Gold Star family members who want to get a lifetime pass.

DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS) RETIREE NEWSLETTER: The December edition of the DFAS Retiree Newsletter is available on the DFAS website so you can access it. The link is [Retired Military & Annuitants \(dfas.mil\)](https://www.dfas.mil/RetiredMilitaryAnnuitants)

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: As of 1 Jan, the pharmacy implemented the following new hours: Mon-Fri 0800-1700. In addition, they will normally be **closed** on the second Wed of each month for a Training Day (not in Nov due to the holidays for this month). 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. **The pharmacy will be closed on Fri, 30 Dec for Family Day, Mon, 2 Jan for New Year's Day, Fri, 13 Jan for Family Day and Mon, 16 Jan for Martin Luther King Jr. Day.**

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 \(af.mil\)](#)

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 \(AFLASS\)](#) 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 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 \(dfas.mil\)](#)) 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 my home e-mail - elkfive@centurylink.net.

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

AFTERBURNER: Air Force Retiree Services (AFRS) at Randolph AFB, TX publishes the Afterburner twice a year. You can find copies of the Afterburner at the following link: <https://www.retirees.af.mil/library/afterburner/>

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.**