Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - April 2024 18401 East A-Basin Ave, Stop 95, Buckley AFB, CO 80011 Building 606, Room 104, phone 720-847-6693, e-mail address: raobuckley@gmail.com Normal Hrs: Mon 0900-1500, Tues 0900-1300, Wed 1000-1500, Thurs 0900-1200 & Fri 1000-1500 These hours are totally dependent on volunteer availability! Director: Steve Young, Lt Col, USAF, Ret

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

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

For folks not comfortable making ID card appointments with the Buckley SFB AF Military Personnel Flight (MPF) using the RAPIDS website, you can call the MPF at 720-847-4357, Option 2, from 0800 to 1200 Mon-Fri for assistance with appointment scheduling. If no one answers you will be able to leave a message, after the beep, and (we're told) someone will call you back. The MPF requests your message just leave your name, contact information and basic need, i.e. you need to make an appointment, you have a policy question etc. You can also e-mail 460fss.fsmps.customerservice@us.af.mil

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: <u>https://idco.dmdc.osd.mil/idco/#/</u>

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 APRIL: 5 - Gold Star Spouses Day; 9 - former POW Recognition Day; 14 - Air Force Reserve birthday; and 23 - Army Reserve birthday.

FAMILY DAYS AND HOLIDAYS IN APRIL: None.

PRESCRIPTION REFILLS USING MHS GENESIS PATIENT PORTAL: The Defense Health Agency has launched a new feature that lets you request prescription refills through MHS GENESIS. We've posted a flyer about this on the RAO website. We're told prescription refills through the MHS GENESIS Patient Portal became available on 29 Feb. You can refill prescriptions by selecting the "Rx Refills" tab in the upper right panel on the portal's homepage. Through your MHS GENESIS Patient Portal, you'll be able to:

- See all your prescriptions that are available to be refilled.
- Choose which ones you want refilled.
- Choose where you want to pick up the refill.
- See when your prescriptions are ready to be picked up.

This new feature also applies to existing prescriptions that have remaining refills. You can request a refill once you've used 75% of the previous fill, and no earlier. To access the MHS GENESIS Patient Portal, visit <u>https://patientportal.mhsgenesis.health.mil</u>.

NATION FORMER PRISONER OF WAR RECOGNITION DAY: On Tuesday, 9Apr, in the Rocky Mountain Regional VA Medical Center will host an event in their auditorium at 1100 to recognize and honor former prisoners of war on National Former Prisoner of War Recognition Day.

QUARTERLY MEDICAL GROUP TOWN HALL: The next Town Hall is planned for Wednesday, 17 Apr, from 1600-1700, at the Buckley SFB Chapel (Bldg 316 - across from the A-Basin CDC), so mark your calendars. Topics will include the following:

- pharmacy updates including refills via MHS Genesis, updated hours of operation for the pharmacy
- details about EFMP (exceptional family member program)
- updates surrounding HealthNet Federal Services and the transition to Tri-West

The Med Group has two options to attend virtually - a dial-in option or Microsoft Teams (w/video)

Dial-in information: +1 410-874-6757, 241738417# United States, Odenton Phone Conference ID: 241 738 417#

Microsoft Teams meeting Join on your computer, mobile app or room device <u>Click here to join the meeting</u>

These events are **your** opportunity to meet face-to-face (or remotely) with Med Group personnel and ask questions or make your concerns known regarding the pharmacy, Genesis Patient Portal, etc. - please make the most of it!

TRICARE PRESCRIPTION POLICY CHANGES: TRICARE beneficiaries with prescriptions for specialty drugs through a retail pharmacy may need to make new arrangements to receive their medication after a 1 Mar TRICARE policy change that expanded the list of maintenance medications beneficiaries must refill through home delivery or at military treatment facilities (MTFs). Patients taking new medications added to TRICARE's maintenance drug list will have a limited time - two refills - to move their prescription to either a military pharmacy or TRICARE Home Delivery. This change supposedly impacts fewer than 1% of TRICARE beneficiaries, and those impacted have been notified by mail. Specialty medications treat chronic conditions and may require special storage and/or clinical training to administer. These include a variety of cancer-fighting medications, as well as treatments for multiple sclerosis and hepatitis C. While these drugs represented less than 1% of military health system (MHS) prescriptions in FY 2022, they accounted for roughly half of total drug costs.

RETIREMENT AND INVESTMENT PLANNING: If you'd like a *complimentary* consultation on retirement planning and investment planning strategies, there's a financial advisor from Wells Fargo (Tommy Nguyen) who's offering that opportunity. Anyone interested can reach him at 949-520-2500 or tommy.t.nguyen@wellsfargoadvisors.com You should understand the RAO is absolutely **NOT** endorsing this individual, or Wells Fargo, just letting you know he has offered to let folks contact him for a free consultation on these subjects. If, after talking to Mr. Nguyen, you decide you want to proceed and actually hire a firm, *any firm*, to do your financial/retirement planning, who you choose will be a decision only YOU can make, and any firm you do choose WILL charge you for their services.

VA EASTERN CO HEALTH CARE SYSTEM (VA-ECHCS) PATIENT TELE-TOWN HALL: On Wed, 17 Apr, at 1700, VA ECHCS will be hosting a patient Tele-Town Hall event for ECHCS patients. Agenda topics for the event will include leadership and health care system updates, as well as answering patient questions live on the call. They will dial out to a small sampling of their patient population to participate, but anyone is welcome to join. Patients on the dial out list will receive a robo-call the night before, making them aware of the call the next day. If you don't receive a robo-call the night before, and would like to participate, dial in to the event call-in line at 1700, when the call begins. The event dial-in line for patients is: 855-274-9533. If patients have personal health care questions or problems that aren't appropriate for discussion in a public forum, please call the ECHCS Patient Advocates for assistance: 720-723-6766 Denver Metro Area Patient Advocates; 719-227-4047 Southern Colorado

DFAS MARCH RETIREE NEWSLETTER AVAILABLE: You can find the Mar issue of the DFAS Retiree Newsletter at the following link: <u>Defense Finance and Accounting Service > RetiredMilitary > newsevents > newsletter (dfas.mil)</u>

NATIONAL CREATIVE ARTS FESTIVAL: VA ECHCS and the American Legion Auxiliary will host the National Veterans Creative Arts Festival in May. The event will take place in several venues in the Denver metro area during the week of 11-18 May. Across the country each year, Veterans enrolled at VA health care facilities compete in a local creative arts competition and first place entries are invited to attend the National Veterans Creative Arts Festival. The competition categories include visual arts, writing, as well as the performing arts of dance, drama, and music. There will be several events open to public spectators, so stay tuned for more information.

PACT ACT & 2024 EXPANDED HEALTH CARE ELIGIBILITY: Beginning 5 Mar 24, the VA is made all Veterans exposed to toxins while serving our country eligible to enroll *directly* in VA health care without first applying for VA benefits. This effort is to ensure that as many of these Veterans as possible go to the VA for their care. This expansion of care means that all Veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, the Global War on Terror or any other combat zone after 9/11 will be eligible to enroll directly in VA health care without first applying for VA benefits. Additionally, Veterans who never deployed but were exposed to toxins or hazards while training or on active duty in the United States will also be eligible to enroll. For further information, or if you have questions, go to www.va.gov/PACT or call 1-800-MyVA411 (800-698-2411).

SENIOR RESOURCE/WELLNESS FAIRS: There are several senior resource/wellness fairs planned for April and May. An "Active Aging Expo" is scheduled in Englewood (Malley Rec Ctr, 3380 S Lincoln St) for Thursday, 18 Apr, from 1400-1700. This free event offers information from 70+ agencies on topics including nutrition, wellness, active aging, local community services, aging in place, caregiving, safety and much more. <u>Active Aging Expo | City of Englewood, Colorado (englewoodco.gov)</u> On Friday, 10 May, there is an "Older Adult Wellness Fair scheduled in Lakewood (Charles Whitlock Rec Ctr, 1555 Dover St. 80215) from 0830-1200. <u>Older Adult Wellness Fair - City of Lakewood</u> On Saturday, 11 May, there is a "Senior Life Expo" scheduled in Colorado Springs (Colorado Springs Event Center, 3960 Palmer Park Blvd) from 0900-1400. On Thursday, 16 May, there is a "Senior Summit" scheduled in Colorado Springs (Great Wolf Lodge, 9494 Federal Dr, 80921) from 0900-1400 with over 80 vendors. <u>Senior Summit - Silver Key Senior Services</u> On Wednesday, 6 June, there will be a Senior Life Expo at the Douglas County Event Center.

DENVER VETERANS JOB FAIR: On Thursday, 25 Apr, from 1100-1500, there is a Denver Veterans Job Fair at Empower Field at Mile High (1701 Bryant St, 80204). See the following link for more information: <u>myRecruitMilitary</u>

ROTH IRA CONVERSIONS: The Tax Cuts and Jobs Act of 2017 (TCJA) lowered Federal income tax rates for many Americans starting in 2018 and we still have those lowered tax rates today - that's the good news! The reduced tax rates expire at the end of 2025 and will return to pre-TCJA tax rates starting in 2026 - that's the bad news! One way to "lock in" or take advantage of the historically low rates we have today is to consider paying for the taxes now through Roth IRA conversions. What is a Roth IRA conversion? Working with your custodian/financial institution, you can ask them to transfer cash and/or investment holdings from a traditional IRA to a Roth IRA and pay taxes based on the amount transferred. For example, if you hold \$1,000 worth of a particular mutual fund, you would tell the custodian to convert \$1,000 of that mutual fund from your IRA to your Roth IRA. The conversion would add \$1,000 to your ordinary income in the year that the conversion occurred. If your income places you in the 22% tax bracket, the \$1,000 conversion would result in an additional \$220 of federal tax liability (\$1,000 X 22%). You would also owe state income taxes on the \$1,000. So why would you purposely increase your taxes? Remember that in 2026, Federal tax brackets will increase as follows: 12% will increase to

15%, 22% will increase to 25%, 24% will increase to 28%, 32% will increase to 33%, 35% is unchanged, and 37% will increase to 39.6%. Depending on where you fall in the tax brackets, you're potentially saving 3%-4% by paying the taxes today. Individuals who think they'll be in a similar or higher tax bracket in retirement should consider Roth conversions. If you are certain to be in a lower tax bracket in retirement, a Roth conversion may not be a good tax savings strategy. Remember, once the dollars are converted to a Roth IRA, your investment will continue to grow tax-deferred and tax-free for the rest of your life. You will never pay taxes on the growth of the investments as long you're making a qualified distribution (see IRS regulations for what constitutes a qualified distribution). Given the technical nature and complexity of Roth IRA conversions, it is strongly recommended that you consult with a tax professional or financial advisor before completing the transaction. None of this information should be considered tax, legal, or financial advice.

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 being discharged from the military within 90-180 days, bring a copy of your medical records, your marriage certificate and your children's birth certificates and they can do the rest. You should understand up front that an average Benefits Delivery at Discharge (BDD) claim can take 2 hours or more for a records review and submission and there is almost always "homework" a veteran needs to do before they are completely prepared for an appointment. That being said, there are three things the VSOs at these meetings can do to prepare you for filing: answer any questions you may have about claims and claim processes; process simple requests such as input an Intent to File, for a retiree for instance, to save a date or update address information; prepare you for, and schedule, longer appointments in a VSO office to complete and submit claim documents. This event is scheduled for the third Thursday of every month, so expect the next one to be on 16 May. For more info, you can contact Ms. Stephanie Rozmarich at <u>460MSS.DPF@us.af.mil</u> or call 720-847-6681.

PHARMACY OPERATIONS:

Patients wanting to contact the pharmacy can call during normal duty hours: 720-847-9355, option "4" for pharmacy, then option "3" for patients. The message may say for "urgent questions only", but the pharmacy is going to update that.

New Prescriptions

Activation of new prescriptions by customers via phone or the Genesis Patient Portal is no longer required. Electronic prescriptions will automatically be activated Hardcopy prescription activation is via the Pharmacy DROP BOX Urgent prescriptions will be ready the same day Routine prescriptions ready after 1400 on the 2nd duty day

Refills

The Automated refill number is 720-847-7455 There is a 5 duty-day turnaround - after 1400

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

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

For the month of April the below are Pharmacy hours and closures:

Pharmacy Lobby Monday - Friday: 0730-1630 Thursday Extended Hours: 1630-1730 (**for pickup only**)

Pharmacy Drive Thru Monday - Friday: 1300-1600

10 April - Closed (MDG Training Day) 26 April - Closed @1500 (MDG Function)

BLUF: MTF pharmacy operations are still degraded due to a cyber-attack on Change Healthcare on 21 Feb 24, which affected all DoD pharmacies and several civilian retail pharmacies. As of 28 Mar, pharmacy staff is processing prescriptions with delayed processing on case-by-case basis'. Change Healthcare has restored capabilities, and the DoD and DHA are assessing cybersecurity risks before reconnecting to their system. There is currently NOT an estimated resolution date.

Current Status:

- Pharmacy staff are having to manually review all prescriptions being processed which is drastically slowing down standard processes.

- New prescriptions sent in electronically are being filled as able with urgent/acute care medications being processed first. Current limitations have created a backlog. Prescriptions may not be able to be processed until a patient is at the pharmacy.

- New prescriptions dropped off to the pharmacy will be ready 2-duty days after drop-off unless it is an urgent/acute care need. For concerns, please discuss with a pharmacy team member by phone, MHS-Genesis Patient Portal, or in person.

- New medications requiring Prior Authorizations or Medical Necessity's with Tricare will be delayed and may not be able to be processed until full system restoration.

- MHS-Genesis Patient Portal Messages will continue to be responded to within 1 to 3 duty days upon receipt.
- Refills are still at a 4-duty day turnaround.

- For questions on medication statuses call the pharmacy patient line during duty hours at 720.847.9355, Option 4 (Pharmacy), Option 3 (Patient Questions).

VETSTOCK 2024: Modern Brew (8221 S Holly St, Centennial), in support of the Warrior Bonfire Program, is sponsoring "Vetstock" on 8/9 June. This outdoor event will feature live music and food and beverages for purchase. General admission to the event is free. We anticipate more information will be available as we get closer to the event.

DFAS AUTOMATED E-MAILS TO GRAY AREA RETIREES AT AGE 59: Starting later this year, automated Age 59 SmartDoc email messages will be sent out to Gray Area Retirees. Gray Area Retirees are members who served in the Guard or Reserve, are qualified for retired pay, and have retired from their service (stopped drilling) but are not yet at the age where they can start receiving retired pay. These SmartDoc emails will include important resources for Gray Area Retirees about their upcoming retirement and how to get in contact with their branch of service to apply for retirement. Defense Finance and Accounting Services (DFAS) and the branches of service worked together on a special webpage with important information for Gray Area Retirees; <u>https://www.dfas.mil/grayarea</u> Located on the right side of the Gray Area Retirees page are individual web page links to each of the Service branch contact information and updates. Make sure to check out these webpages for the most updated information.

AURORA VETERANS AFFAIRS COMMISSION: The City's Veterans Affairs Commission currently has two vacancies and anticipates two more this summer, for a total of four openings. The commission exists to advise City

of Aurora leaders about issues that impact veterans and their family members who live in Aurora. Commissioners serve three-year terms, must be registered to vote in Colorado and live in Aurora. Current and former members of the Uniformed Services are eligible to serve. This includes veterans, retirees, active duty, drilling guardsmen, and reservists. For more information, and to apply, you can visit the following link: https://www.auroragov.org/city_hall/boards commissions If you have any questions, you can call Lt Col, Ret, Ralph Charlip, Chairperson of the Aurora Veterans Affairs Commission, 720-287-2195, or e-mail boardsandcommissions@auroragov.org

UPCOMING HONOR FLIGHTS: On Sun, 28 Apr the High Plains Honor Flight is conducting its next allexpenses paid trip to visit the memorials in Washington, D.C. Forms are available online for eligible veterans to apply, as well as for accompanying Guardians and volunteers. <u>https://highplainshonorflight.org/apply</u> Rocky Mountain Honor Flights has flights planned for 18-20 Apr, 23-25 May and 5-7 Sep. You can find more information on these flights at <u>https://rockymountainhonorflight.org</u>

PUBPASS DISCOUNT CODE: For you craft beer aficionados out there, Pubpass is a craft beer passport that supposedly allows you to get a free beer at about 25 different breweries and/or restaurants around Denver, such as Copper Kettle Brewing, Launch Pad Brewery, Dry Dock Brewing, A Bit Twisted Brewpub, Tivoli Brewing, etc. If you use the following discount code on the mobile Pubpass app, you can get 3 months of pass use for free: BEERME3. Just FYI, you do have to create an account using the mobile app for this to work and the discount code must be all caps.

HQ ARPC GRAY AREA RETIREMENT PACKAGE BACKLOG: The HQ ARPC Chief of the Transition Division recently told me their Age 60 pay team is clearing the cases from 2023 and are on pace to have the 900+ backlogged cases completed by 15 Mar 24. He indicated there are 3700+ retirement applications pending processing for a team of just ten (10) people to process. We hear from a fair number of folks regarding delays to the processing of their retirement package so this should give you some idea of why that is currently the case. You should be able to track the status of your retirement package using the status bar in myFSS but if you are having out of the ordinary issues related to your package please get in touch and we'll see what we can do to assist.

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

- Sensory Friendly Hours Date: 4/1 Location: Wings Over the Rockies Air & Space Museum For Details: <u>https://wingsmuseum.org/events/sensory-friendly-hours/</u>
- Breakfast Fly-In Date: 4/6 Location: Wings Exploration of Flight at Centennial Airport 13005 Wings Way Englewood, CO 80112 For Details: <u>https://wingsmuseum.org/events/breakfast-fly-in-april/</u>
- Cockpit Demo Day Date: 4/13 Location: Wings Over the Rockies Air & Space Museum For Details: <u>https://wingsmuseum.org/events/cockpit-demo-day-april/</u>
- Agricultural Aircraft Showcase
 Date: 4/13
 Location: Wings Exploration of Flight at Centennial Airport

13005 Wings Way Englewood, CO 80112 For Details: https://wingsmuseum.org/events/agricultural-aircraft-showcase/

Warbird Invasion Date: 4/27 Location: Wings Exploration of Flight at Centennial Airport 13005 Wings Way Englewood, CO 80112 For Details: https://wingsmuseum.org/events/warbird-invasion/

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

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

Eligibility requirements:

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

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

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

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 retirementrelated issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS. The web site at https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers provides you with two links where you can search (by zip code) for places near you that offer free tax return preparation by volunteers. One link is for the "VITA/TCE Locator Tool" and one is for the "AARP Tax-Aide Site Locator Tool."

The last time I checked, AARP will do taxes for *anyone* at no charge - you don't need to be an AARP member. While there was no information yet when I checked the AARP site, you can keep checking back. Last year when they were up and running there were 20 different AARP tax-aide locations listed within 25 miles of my zip code - at libraries, retirement homes, senior centers, rec centers, etc. Some of them allow you to make appointments on-line and others you have to call. If you have additional questions for them, you can call the AARP tax-aide site located nearest you or visit <u>AARP Foundation Tax-Aide Locator</u>. Some usually start up in Feb and some later, and most usually require an appointment. Call the specific site you are interested in for details.

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

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

MilTax free tax filing software and support

MilTax from Military OneSource is:

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

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

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

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

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

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

- 1. Go to https://mypay.dfas.mil in your web browser on a computer or connected device.
- 2. Click on the "Forgot or Need a Password?" link

3. Enter two of the following: your Login ID, Social Security Number and/or registered email address (previously registered in myPay). Check the box affirming you are the account owner and click "Continue."

4. If you previously set up the security questions, you'll be presented three security questions to answer. When finished answering the questions, click "Check my Answers."

5. If you answer the security questions correctly, you will be able to reset your password online.

If you haven't set up security questions, or answer them incorrectly, you'll get the option to have a temporary password sent to you. You can choose to send the temporary password to: A) Your mobile phone via text if your mobile phone number is registered in myPay; OR, B) The mailing address you have on file with DFAS in your pay account. When you receive the temporary password, go back to myPay and log in to reactivate your account. If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at 1-888-332-7411, select option 5 or at 1-317-212-0550.

PROPERTY TAX EXEMPTION FOR QUALIFYING DISABLED VETERANS AND GOLD STAR

SPOUSES: Qualified Disabled Veterans and Gold Star Spouses can receive 50% of the first 200,000 value of their home value exempted from their property tax. This exemption is for primary residences owned and occupied since 1 January of the year in which the Veteran or Gold Star Spouse is applying. Disabled Veteran applicants must have an honorable discharge and established a service-connected disability that has been rated by the Federal Department of Veterans Affairs, The United States Department of Homeland Security, or The Department of the Army, Navy or Air Force as a one hundred percent (100%) permanent disability or 100% medically retired from the federal Department of Veterans Affairs, The United States Department of Homeland Security, or The Department of the Army, Navy or Air Force . Individual being compensated at 100% unemployability, does not qualify for this exemption. Gold Star spouses of a United States Armed Forces service member who died in the line of duty and received a death gratuity from the Department of Defense; a surviving spouse of a veteran whose death resulted from a service-related injury or disease as determined by the United 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: <u>Senior and Veteran Property-Tax Programs</u> | <u>Colorado Department of the Treasury</u>

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

BUCKLY SFB PHARMACY NEEDS VOLUNTEERS: The Buckley pharmacy wants you to volunteer! They are looking for volunteers to assist in the pharmacy, connect with the pharmacy team and other beneficiaries as a pharmacy volunteer. Current opportunities include helping to dispense at the window, preparing prescriptions for the pickup system, prepacking medications, along with other opportunities. Requirements for volunteering include: 1) over 18 years old, 2) current vaccination statuses, 3) availability to come in at least twice monthly (due to

training requirements), 4) a positive attitude and willingness to work with an infectious team! Please reach out to the pharmacy by phone (720.847.9355 (option 4, option 4)) or in person. We have posted a volunteer application form on the RAO website.

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

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

BUCKLEY SFB SNOWLINE: During winter, 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 (<u>Buckley Space Force Base | Facebook</u>) or call the Snowline (720-847-7669) for the latest base information before you head to base.

DFAS MYPAY ACCOUNTS FOR ANNUITANTS: If you weren't aware, widows/widowers who are receiving Survivor Benefit Plan (SBP) payments from DFAS can have a myPay account, which is the quickest and most convenient way to manage your annuity pay. This online account allows you to view your SBP annuity account detail, including your Annuitant Account Statement, change Direct Deposit information, change your mailing address, and print and view IRS forms, such as the 1099-R. Only annuitants who are current receiving an SBP annuity payment or SSIA pay can use myPay. If you've never used myPay, it's easy to get started. Go to https://mypay.dfas.mil using the internet from your computer or your mobile device browser and click "Forgot or Need a Password" to have a temporary password mailed to you. The password will be mailed via regular mail to the address you have on file with DFAS and you will receive it in about 10 business days. Once you have received a password, return to the myPay home page and click "Create your myPay Profile" to get started. Enter your SSN and temporary password. You can get a downloadable myPay guide at: <a href="slide1.5lide1.slid

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

HQ AIR RESERVE PERSONNEL CENTER RESERVE RETIREMENT COUNSELING CELL (RRCC): We hear from a lot of Gray Area retirees from all Services, typically as they are approaching 60, start working on their retirement packages, and have questions or run into problems. We want to make AF Gray Area retirees

aware that on 1 Jun ARPC activated a **Reserve** Retirement Counseling Center (RRCC) to help AF Reservists working on their retirement package. If you click the link below it will tell you a little about this group.

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

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

BUCKLEY SFB COMMUNITY CENTER EVENTS: The Buckley Community Center has upcoming trivia nights, and more. You can see info on their activities on the Community Center Facebook page at: <u>Buckley</u> <u>Community Centers | Facebook</u>

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 sup-port for establishing and changing your password.

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: <u>https://www.dfas.mil/changesbp</u>

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. <u>Home | An Official Air Force Benefits Website (af.mil)</u>

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 (<u>myPay Web Site (dfas.mil</u>)) 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: <u>https://www.dfas.mil/retiredmilitary/manage/mypay/</u>

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 <u>http://www.adworks.org/</u> 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.