#### Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - December 2022 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 - <u>elkfive@centurylink.net</u>.

**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/

## <u>MPF Bldg 606 ID card service hours are: Mon/Tues/Thurs/Fri 0800 to 1500; Wed 0800-1200</u> <u>MPF Call Center: Mon/Tues/Thurs/Fri: 1200-1500; 720-847-4357, Option 2 (</u>Questions or make appts)

## Retiree & Dependent ID Cards (Appts Only)

- MPF will be closed on Friday, 23 & 30 Dec for Family Day and 2 Jan for New Years

# 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 140<sup>th</sup> ANG and NOSC sites - both on Buckley SFB - than at the MPF in Bldg 606.

**OBSERVANCES IN DECEMBER:** 1 - Civil Air Patrol Birthday; 7 - Pearl Harbor Day; 13 - National Guard Birthday; 17 - Wreaths Across America Day and 20 - Space Force Birthday.

**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 6<sup>th</sup> 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.

**SURVIVOR BENEFIT PLAN (SBP) NEWSLETTER FOR OCTOBER:** The Oct 2022 issue of the Defense Finance & Accounting Service (DFAS) SBP newsletter is now online: <u>https://www.dfas.mil/survivornews</u> As you know, there are changes coming for some SBP annuitants in 2023 regarding offsets. This newsletter contains special information about the upcoming changes for surviving spouses and surviving child SBP annuitants who lost a loved one in the line of duty. There is also an article on the 2023 elimination of the SBP-DIC Offset, and what spouses who are eligible for both SBP and DIC can expect in 2023. In addition, there is an article on getting ready for tax season, the new Form Wizard for the DFAS 9415-Representative Payee Certification, the 2023 pay calendar, and other helpful news.

**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 Tricareauthorized 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.

## PHARMACIES GET CHANCE TO REJOIN TRICARE RETAIL PHARMACY NETWORK:

Nearly 15,000 independent pharmacies will have a chance to rejoin the Tricare retail pharmacy network, according to officials with Express Scripts. The move comes in response to the Kroger grocery chain's 30 Sep announcement that its 2,200 pharmacies in 35 states would no longer participate in the Tricare provider network. Kroger said the Express Scripts drug pricing model was "unsustainable" for Kroger and customers and that unless a new agreement was reached by 31 Dec, most Express Scripts customers around the country would no longer be able to fill prescriptions at its stores.

Express Scripts will send a notice announcing a December contract solicitation directly to the pharmacies that either declined the recent contract or are affiliated with a wholesaler that declined the contract on their behalf. If the pharmacy accepts the contract, it will be able to rejoin the Tricare network effective 15 Jan 2023. As of 24 Oct 2022, 14,963 dropped out of the Tricare network, which affected ~400k Tricare beneficiaries, according to the National Community Pharmacists Association. Beneficiaries who continued to use pharmacies no longer in the Tricare retail pharmacy network paid full price for their medications, then file for reimbursement, which is subject to the deductible as well as a higher out-of-network cost share.

Many of the community pharmacies never even received the proposed contract for the 2023 retail network, which Express Scripts sent by fax, according to the National Community Pharmacists Association. These pharmacies

therefore had no opportunity to remain in the network. Express Scripts terminated contracts early for the pharmacies participating in the 2022 network - on 24 Oct. While Tricare beneficiaries received letters about the change, many pharmacies learned about the change only from their patients.

## 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.

**2023 GIFT TAX EXCLUSION AMOUNT:** The IRS announced an increased Gift Tax Exclusion amount for 2023. The annual Gift Tax Exclusion amount per recipient is now \$17,000 (up from \$16,000 in 2022). For married couples, they can give \$34,000 to one recipient tax-free without reducing their lifetime Estate and Gift Tax Exclusion applies to each *recipient* so an individual can make unlimited tax-free gifts to *various beneficiaries* as long as the gift to each recipient is under the annual exclusion amount. The recipient of a gift will not owe taxes regardless of the amount nor will they need to report the gift to the IRS. Example: Mr. and Mrs. Smith would like to gift their adult son \$50,000 to help purchase a new home in 2023. The first \$34,000 of the gift amount is reduced by the annual exclusion (i.e., \$17,000 x 2). Only the \$16,000 above the \$34,000 will reduce the Smith's lifetime Estate and Gift Tax Exemption amount, which is \$25.85 million in 2023. The Smith's children will pay no taxes on the \$50k and don't need to report it to the IRS. Mr. and Mrs. Smith are required to file a Form 709: U.S. Gift (and Generation-Skipping Transfer) Tax Return to report the reduction of their lifetime exemption amount. No taxes are owed by the Smith's assuming they have not already used up their lifetime exemption amount. It would be good to consult with a CPA or financial advisor with any questions before making a larger gift. *Source: <u>https://www.irs.gov</u>* 

**DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS) RETIREE NEWSLETTER:** The December edition of the DFAS Retiree Newsletter should be out very soon. When available, it will be posted to their website so you can access it. The link is <u>Retired Military & Annuitants (dfas.mil)</u>

**1099 R TAX FORMS FOR 2022:** We expect DFAS to have 1099R tax forms for 2022 available online mid to late December. You can access and print your 1099R from your DFAS MyPay account. We'll provide more info on other ways to get a copy in our January 2023 newsletter.

**FREE HOLIDAY CONCERT:** The USAF Academy Band will present "Holly & Ivy" a FREE Holiday Concert at Cherokee Trail High School on 7 Dec from 1900-2100. This family friendly concert will capture the diverse holiday music traditions across the nation. The show features five performance teams ranging from Classical chamber music to big band Jazz, and high energy Pop and Country. From classic "sing-along" favorites to exciting new arrangements, the show will appeal to all ages. **To attend, you must reserve your free tickets on Eventbrite.** <u>https://www.eventbrite.com/e/the-usaf-academy-band-presents-holly-ivy-tickets-457351379287</u>

**MEDICARE PART B PREMIUMS FOR 2023 ANNOUNCED:** The standard Medicare Part B monthly premium for the lowest income level will drop to \$164.90 next year, down from \$170.10 in 2022. This is the first time since 2011-2012 that beneficiaries will pay less in a new year, after seeing a 14.5% increase last year. This drop came about after costs of an Alzheimer's drug (Aduhelm) turned out to be less than expected. The standard monthly premium applies to those claiming less than \$97,000 per year in modified adjusted gross income on an individual tax return, or \$194,000 on a joint return. Other beneficiaries pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment Amount (IRMAA) to the standard premium.

Here are details on the five IRMAA brackets, whose income levels are adjusted each year:

- Those with income from \$97,001 to \$123,000 on an individual return or from \$194,001 to \$246,000 on a joint return will pay \$230.80 per month, down from \$238.10 in this bracket in 2022.
- Those with income from \$123,001 to \$153,000 on an individual return or from \$246,001 to \$306,000 on a joint return will pay \$329.70 per month, down from \$340.20 per month in this bracket in 2022.
- Those with income from \$153,001 to \$183,000 on an individual return or from \$306,001 to \$366,000 on a joint return will pay \$428.60 per month, down from \$442.30 in this bracket in 2022.
- Those with income from \$183,001 to \$500,000 on an individual return or from \$366,001 to \$750,000 on a joint return will pay \$527.50 per month, down from \$544.30 in this bracket in 2022.
- Those with income above \$500,000 on an individual return or above \$750,000 on a joint return will pay \$560.50 per month, down from \$578.30 in this bracket in 2022.

**TRICARE COSTS FOR 2023 PREMIUM-BASED PLANS:** The Defense Health Agency has published 2023 costs for Tricare premium-based plans, including TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and TRICARE Young Adult (TYA). You can see the Military.com article on this at the following link: <u>The Cost of Tricare Is Going Up in 2023</u> for Guard and Reserve Members, Transitioning Troops and Young Adults | Military.com

The Selected Reserve will see monthly premiums increase 4% for TRS to \$48.47 for individual and \$239.69 for family coverage. Gray area retirees' TRR monthly premiums will increase 9% to \$549.35 for individual and \$1,320.76 for family coverage. Young adult dependents will face monthly premium increases of 11% for TYA Prime (to \$570) and 10% for TYA Select (to \$291) in 2023.

While military health system reforms have led to enrollment and co-pay increases for many beneficiaries, it is important to note TRS, TRR, and TYA premium increases are not discretionary - they are codified in law.

When Congress extended TRICARE eligibility with legislation creating TRS, TRR, and TYA, it directed DoD to calculate premiums based on the actual costs incurred for beneficiary care - costs which increase regularly each

year because of health care inflation, increased utilization, and/or a change in the beneficiary pool (more heavily weighted to those with significant health care needs.) The 1994 legislation creating TRICARE didn't include eligibility for non-activated National Guard & Reserve members and their families, or for dependents over age 23.

As the nation relied heavily on reserve component deployments to support military operations in Afghanistan and Iraq, Congress established TRS with the FY 2005 National Defense Authorization Act (NDAA). The 2010 NDAA included legislation creating TRR.

DoD covers 72% of TRS program costs, with enrolled Selected Reserve service members and their families paying 28% through monthly premiums. The cost of TRR coverage for "gray area" Reservists (those who have retired but are too young to receive retired pay) is fully covered by enrollees' monthly premiums.

Congress directed DoD to establish the TRICARE Young Adult program with the FY 2011 NDAA after the Patient Protection and Affordable Care Act (ACA) required all commercial plans to cover young adult dependents up to age 26 on their parents' health plans. TYA provides individual coverage with a separate premium for young adult dependents. There is no DoD contribution for TYA - it is fully funded by enrollee premiums.

**MEDICARE OPEN ENROLLMENT PERIOD IN 2022:** If you are currently enrolled in a Medicare plan you should get your "Annual Notice of Change" document in the mail soon. This document will list any changes in your plan coverage, service area or cost that will go into effect in 2023. You can use this to help decide if you want to change plans. According to the website, open enrollment is 15 Oct - 7 Dec 2022 and changes will be effective Jan 2023. During this time, you can: switch from Original Medicare to Medicare Advantage; switch from Medicare Advantage to Original Medicare; or switch from one Medicare Advantage plan to another. If you are already in a Medicare Advantage plan you can also change to another Medicare Advantage plan or to Original Medicare plus a Part D plan from 1 Jan - 31 Mar 2023. Remember, some Medicare Advantage plans from commercial providers (Blue Cross, Kaiser, Humana, GEHA, etc) offer "0 Premium" plans that will cost you no more out of pocket than your current Medicare Part B premium - some of these plans may actually give some of your Part B premium back. Some Advantage plans offer benefits Original Medicare does not (free gym membership, dental/vision benefits, hearing aids, transportation to medical appointments, etc). As always, you have to do your research to see which plans your current doctors take, where the plans are accepted (different states, etc), what the co-pays are, etc in order to determine what plan best meets your needs. Tricare for Life (TFL) functions as your "Medicare Supplement" whether you use Original Medicare or a Medicare Advantage plan.

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

## FEDERAL EMPLOYEE DENTAL & VISION INSURANCE PLAN (FEDVIP) OPEN SEASON IN 2022:

For the Federal Employees Dental and Vision Insurance Program (FEDVIP), participants will see an assortment of dental and vision options for next year. For the most part, your enrollment in FEDVIP will continue automatically with little to no interruptions. If you are thinking about making a change, according to the website, this year's open season runs from 14 Nov through 12 Dec. It's generally the one opportunity a year you'll have to enroll or make changes to your health, dental and vision plans. For information on the rates for various dental and vision plans go to the following link: <u>Plan Premiums (opm.gov)</u>

**2022 FEDVIP VIRTUAL BENEFITS FAIR:** The Virtual Benefits Fair is an online health fair that houses 2023 plan information in a single online location, enabling you to browse exhibits, view and download plan brochures, and connect with program representatives via chat. Participants in this year's event include all of the Federal Employees Dental and Vision Insurance Program (FEDVIP) carriers. Military retirees are eligible for the Federal Employee Dental and Vision Program (FEDVIP).

Visit the uniformed services "booth" at the Virtual Benefits Fair to learn more about these federal benefits, as well as BENEFEDS - the government-authorized, online portal that retirees may use to research, enroll in, and manage their FEDVIP coverage. You can register now (link below) to access the Virtual Benefits Fair at any time during open season (14 Nov to 12 Dec). Upon registering, you will receive a confirmation email with a link to access the fair, starting 14 Nov.

#### Federal Virtual Benefits Fair 2022 (on24.com)

There will be two live carrier chat days when FEDVIP carriers and BENEFEDS representatives will be available to take your questions:

Thursday, December 8, 2022 1000 - 1700 (ET)

You can log in anytime during the Federal Benefits Open Season (14 Nov 14 to 12 Dec) to review 2023 plan details. We **may** also have flyers and other promotional media available in the RAO at some point that you can stop by and pick up.

**TRICARE PRIME OR SELECT OPEN SEASON IN 2022**: Tricare Open Season is the annual period when you can enroll in, or change, your health care coverage for the next year. This is only for those using Tricare Prime or Select, not Tricare for Life! According to the website, in 2022, Tricare Open Season for those with Tricare Select or Tricare Prime begins on 14 Nov and ends on 12 Dec with the enrollment change going into effect on 1 Jan 2023. You have three options during enrollment: keep the same plan you have now, enroll in Tricare Prime or Tricare Select if you are not currently enrolled, or change between Tricare Prime and Tricare Select. If you are already enrolled in a plan that you want to stay with, you don't have to re-enroll. Related Links:

TRICARE Open Season: <u>www.tricare.mil/openseason</u> Federal Benefits Open Season: <u>www.benefeds.com</u>

**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 Tuesday, 13 Dec at 1400, 17 Jan at 1400 and 31 Jan 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 and are offered on Tuesday, 6 Dec (1400) in Colorado Springs and Wed, 7 Dec at 1400 in Denver. There will also be in person workshops on Wed, 11 Jan (1000 and 1400) and Saturday, 14 Jan (1400), both 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 20 Dec, from 1300-1600, in Building 606, Room 140 (the Military & Family Readiness Center), on Buckley SFB, there will Veteran Service

Officers (VSOs) available to help you file a VA disability benefit claim. You can just show up and walk in, no registration is required. If you are discharging from the military within 90-180 days, bring a copy of your medical records, your marriage certificate and your children's birth certificates and they can do the rest. You should understand up front that an average Benefits Delivery at Discharge (BDD) claim can take 2 hours or more for a records review and submission and there is almost always "homework" a veteran needs to do before they are completely prepared for an appointment. That being said, there are three things the VSOs at these meetings can do to prepare you for filing: answer any questions you may have about claims and claim processes; process simple requests such as input an Intent to File, for a retiree for instance, to save a date or update address information; prepare you for, and schedule, longer appointments in a VSO office to complete and submit claim documents. This event is currently being held the third Tuesday of every month on Buckley SFB, so we expect the next one to be on 17 Jan 2023. For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

**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: <u>460th</u> <u>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.

**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, 23 Dec and 30 Dec for Family 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: <u>usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil</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>

**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>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.

**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 my home e-mail - <u>elkfive@centurylink.net</u>.

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 <a href="https://mypay.dfas.mil/">https://mypay.dfas.mil/</a>

#### **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 Lo	opez) - CAR/SBP Rep 720-847-6946
Retired Air Force1	-877-353-6807
Retired Army	1-800-626-3317
Retired Coast Guard	1-800-772-8724
Retired Marines	1-800-847-1597
Retired Navy1	-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: <u>https://www.retirees.af.mil/library/afterburner/</u>

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.