Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - January 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, 30 Dec and 13 Jan for Family Days and 2 & 16 Jan for New Years and Martin Luther King Jr. 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 JANUARY: 16 - Martin Luther King Jr's birthday

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

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

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

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

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 Exemption amount. The 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: https://www.irs.gov*

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 Retired Military & Annuitants (dfas.mil)

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 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 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. There 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 17 Jan, 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 Feb. 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: 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 c*hange 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/

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