

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

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.

Retiree & Dependent ID Cards (Appts Only)

To find the ID facility nearest you and make an appointment online please go to the RAPIDS Site Locator at the following link: <https://idco.dmdc.osd.mil/idco/#/>

Once you get to the RAPIDS site, click on the "ID Card Office Locator & Appointments" Continue box. The page that comes up should default to the "Search for Site by Address" tab. Ensure "All" is selected under the "Search For" area, then enter your zip code in the "Enter Location" area, select an entry from the "Radius" drop-down menu, and click on the "Search" box. A list of sites will pop up and then you can select "More Info" for the site you want to use, and the "Schedule an Appointment" block. A calendar will come up for that site where you can scroll through the months on the calendar to see when appointments are available. During the pandemic some locations may not show any appointments available. When you pick a day with appointments you will see a list of the times available for that day below the calendar and you can pick the one you want and click on "Book This Appointment." **Just FYI, you will typically find more online appointments available on the 140th ANG and NOSC sites - both on Buckley SFB - than at the MPF in Bldg 606.**

OBSERVANCES IN JANUARY: 25 - Anniversary of U.S. and Allied victory at the Battle of the Bulge.

FAMILY DAYS AND HOLIDAYS IN JANUARY: Monday, 1 Jan, is New Years so 2 Jan, Tuesday, is a Family Day. Friday, 12 Jan, is a Family Day, since Monday, 15 Jan, is Martin Luther King Jr. Day. As you know, Family Days impact various operations on base (Pharmacy, MPF ID card section, 6th Ave Gate, etc.) so keep that in mind if you have things to do on base during those days.

2024 GIFT TAX EXCLUSION AMOUNTS: The IRS has announced an increased Gift Tax Exclusion amount for 2024. The annual Gift Tax Exclusion amount per recipient is now \$18,000 (up from \$17,000 in 2023). For married couples, they can give \$36,000 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 purchase a new home in 2024. The first \$36,000 of the gift amount is reduced by the annual exclusion (i.e., \$18,000 x 2). Only the \$14,000 above the \$36,000 will reduce their lifetime Estate and Gift Tax Exemption amount, which is \$27.22 million in 2024 for married couples (\$13.61 million for single filers). Mr. and Mrs. Smith are then 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. Please consult with a CPA or financial advisor with any questions before making a larger gift.

ROCKY MOUNTAIN NAVY (RMN) GROUP: The Rocky Mountain Navy is an informal group of mostly retired Naval and Marine Corps veterans who meet monthly to share lunch, information and fellowship. The meetings are held on the second Wednesday each month at the American Legion Post #1, 5400 E. Yale Ave. in Denver. After a hot lunch the group enjoys a guest speaker who shares information on a topic of general interest to the group. The group uses membership dues and fund-raising events to help other veteran organizations like the United Veterans Coalition of Colorado. Occasionally members volunteer to help similar organizations with events to benefit Colorado veterans and their families. RMN has been meeting in one form or another for more than two decades. Membership is open to any area military person or veteran of any service. For more information, please contact Paul Linton at 303-298-8900.

DENVER DA FRAUD & SCAM RESOURCES: The Denver District Attorney site has some resources regarding fraud and scams. They have a "Scam Spotter", which can be made available to your inbox each month, which contains tips about staying scam free and reports on current scams and fraud activity in our community. You can use the following link to sign up for this tool and get additional information. [Consumer Protection – Denver DA](#)

The Denver District Attorney's Office also oversees the Denver Forensic Collaborative for At-Risk Adults. This multi-disciplinary team staffs at-risk cases to provide a safety net to victims of abuse, neglect and exploitation of at-risk adults. An at-risk- adult is defined as anyone over the age of 70 and those over 18 that have intellectual or developmental disabilities. If you believe you have been scammed, conned, or exploited, you can call the DA's Fraud Hotline at 720-913-9179.

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-aid locations listed within 25 miles of my zip code - at libraries, retirement homes, senior centers, rec centers, etc. Some of them allow you to make appointments on-line and others you have to call. If you have additional questions for them, you can call the AARP tax-aid site located nearest you or visit [AARP Foundation Tax-Aide Locator](#). Some usually start up in Feb and some later, and most usually require an appointment. Call the specific site you are interested in for details.

As you know, if you do your own taxes, you have numerous options when it comes to filing - essentially snail mail or electronically. When filing electronically, some tax software you buy (like Turbo Tax) will charge you to

file your taxes and to have any refund deposited into your account. You may not know the IRS offers some free tax filing options (with various caveats). For more info on the IRS free options see the following link:

<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

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: <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" 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: [Senior and Veteran Property-Tax Programs | Colorado Department of the Treasury](#)

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

There are also a variety of organizations available to help surviving spouses with living facilities and financial aid. A few examples: the Air Force Villages Charitable Foundation has the Blue Skies of TX living facility, and helps with independent living, assisted living, skilled nursing and memory care. The Air Force Enlisted Village (AFEV) offers homes for surviving spouses of retired enlisted Department of the Air Force (DAF) members (Bob Hope Village and Hawthorn House). This community provides a spectrum of services encompassing independent living, assisted living, and memory care. The village ensures no eligible surviving spouse is ever turned away, irrespective of financial constraints. The General & Mrs. Curtis E. LeMay Foundation (The LeMay Foundation) is a family established non-profit organization caring for the needs of surviving spouses. They help provide financial

support to the surviving spouses of Air and Space Force retirees to help with their needs, and which don't have to be repaid. There are monthly grants of \$25,775 given directly to spouses and one-time support is also provided for a variety of unplanned expenses. All of these organizations are supported by the Air Force Assistance Fund.

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: <https://www.dfas.mil/raqquicktools> 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 - <https://www.dfas.mil/retdeath>

CONCURRENT RETIREMENT AND DISABILITY PAY (CRDP) AND COMBAT-RELATED SPECIAL COMPENSATION (CRSC) OPEN SEASON: It is possible to be eligible for both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC). However, **you cannot receive both at the same time**. If you're eligible for both, CRDP/CRSC Open Season is when DFAS will send you a letter with instructions on how to change your election from one type of payment to the other if you choose. The annual Open Season letter will tell you the amount of both entitlements. You are not required to respond if you want to keep your election the same. **The 2024 CRDP/CRSC Open Season is January 1-31, 2024.** Election change requests must be postmarked by January 31, 2024. More information is available in the December DFAS Retiree Newsletter.

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: **On 18 Jan, from 1300-1600, in Building 606, Room 140 (the Military & Family Readiness Center), on Buckley SFB, there will be 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. **Please note, this event has changed from the third Tuesday of every month to the third Thursday, so we expect the next one to be on 15 Feb.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

GENERAL PHARMACY HOURS AND CLOSURES IN JANUARY: **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: [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.** The e-mail for the advocates is: usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil .

The pharmacy will be closed the following days in the month of January:

Closures:

- 1 January – Closed New Years Holiday
- 2 January – Closed Family Day
- 10 January – Closed MDG Training Day
- 12 January – Closed Family Day
- 15 January – Closed MLK Jr Holiday
- 26 January – Closed at 1500 MDG Event

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

- Breakfast Fly-In
 - Date: 1/6
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details: <https://wingsmuseum.org/events/breakfast-fly-in-jan/>

- Cockpit Demo Day
 - Date: 1/13
 - Location: Wings Over the Rockies Air & Space Museum
 - For Details: <https://wingsmuseum.org/events/cockpit-demo-day-jan/>

- Ramp Operations Showcase
 - Date: 1/13
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details: <https://wingsmuseum.org/events/ramp-operations-showcase/>

- Adult Night Out: Connecting with the Cosmos
 - Date: 1/18
 - Location: Wings Over the Rockies Air & Space Museum
 - For Details: <https://wingsmuseum.org/events/adult-night-out-cosmos/>

- Teacher Flight Pathway Showcase
 - Date: 1/27
 - Location: Wings Exploration of Flight at Centennial Airport
13005 Wings Way Englewood, CO 80112
 - For Details: <https://wingsmuseum.org/events/teacher-flight-pathway-showcase/>

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.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.

CHAPTER 127 OF THE AIR & SPACE FORCES ASSOCIATION: If you are not aware, we have a local chapter of the Air & Space Forces Association, AFA Mile High Chapter 127. If anyone is interested in becoming a member, or would just like more information on the chapter and what they do, you can check out their website at [Home | Air & Space Forces Association \(afa.org\)](#) They meet every 3rd Thursday of the month @ 4PM in the Aurora Chamber of Commerce bldg (14305 E Alameda Ave, Aurora, CO 80012, 3rd floor) and virtually via Zoom.

TRICARE PHARMACY COSTS FOR 2024: If you get prescription drugs through the TRICARE Pharmacy Program, copayments for most beneficiaries are changing beginning 1 Jan 2024. These new costs are part of the National Defense Authorization Act for Fiscal Year 2018 and most beneficiaries will pay \$1 to \$8 more per copayment.

A few factors affect your pharmacy costs. Your beneficiary category is one of them.

- **Survivors of ADSMs and medically retired service members and their family members:** Your copayments won't change in 2024.
- **All other beneficiaries:** Your copayments will increase in 2024.

TRICARE has several categories of covered drugs. The drug category affects cost, as shown in the [TRICARE Pharmacy Program Overview Fact Sheet](#). [Generic formulary drugs](#) are the least expensive and most widely available. This is followed by [brand-name formulary drugs](#) and [non-formulary drugs](#).

Your costs also depend on the type of pharmacy you use. **As always, you'll pay nothing for prescriptions from military pharmacies.** See the new copayments for other pharmacy types below. New costs are in bold.

TRICARE Pharmacy Home Delivery (Up to a 90-day supply)

- Generic formulary drugs will increase from \$12 to **\$13**.
- Brand-name formulary drugs will increase from \$34 to **\$38**.
- Non-formulary drugs will increase from \$68 to **\$76**.

TRICARE retail network pharmacies (Up to a 30-day supply)

- Generic formulary drugs will increase from \$14 to **\$16**.
- Brand-name formulary drugs will increase from \$38 to **\$43**.
- Non-formulary drugs will increase from \$68 to **\$76**.

Note: If you aren't an ADSM, you can't refill [certain maintenance drugs](#) after two refills at retail network pharmacies unless you pay full cost for the drug. If you live in the U.S. or U.S. territories, you must refill them at a military pharmacy or through home delivery after two refills.

Non-network pharmacies (Up to a 30-day supply)

If you have a TRICARE Prime health plan your non-network pharmacy costs will stay the same. With a TRICARE Prime plan, you'll pay a 50% cost-share. This will happen after you meet your point-of-service deductible for covered drugs.

For other TRICARE plans, you'll pay a copayment or cost-share after you meet your annual deductible. These costs are as follows:

- Generic and brand-name formulary drugs will cost **\$43** (up from \$38) or 20% of the total cost, whichever is more.
- Non-formulary drugs will cost **\$76** (up from \$68) or 20% of the total cost, whichever is more.

If you have questions about your TRICARE pharmacy benefit go to [TRICARE Pharmacy](#), or call Tricare, to learn more.

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

LIMITED BUCKLEY SFB BASE HOUSING AVAILABLE TO RETIREES: As of 1 Dec, when I spoke to Hunt Housing, who manages the base housing units on Buckley SFB, they have a few homes available for lease by military retirees. My understanding is they are 3 bedroom, 2.5 bath, single car garage homes. The monthly lease

is ~ \$2520, which includes water, trash pick-up and sewage. Tenants are responsible for gas and electric. If you have any questions, you can call 720-844-0800, option 1.

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.

DEPARTMENT OF VETERANS AFFAIRS EXPANDS BENEFITS FOR VETERANS END-OF-LIFE EXPENSES: The Department of Veterans Affairs is expanding benefits to help pay for veterans' end-of-life expenses. The expanded benefits include reimbursements for transporting remains to state and tribal veteran's cemeteries, in addition to previously eligible national cemeteries; allowances for VA plots or interments for tribal organizations; and higher payments for non-service-connected burial benefits.

According to VA officials, fewer than half of veterans who qualified for a burial allowance or headstone last year used the benefit, while just 20% of eligible veterans were buried in a cemetery managed or supported by the VA, a benefit that comes at no cost to the veteran's family. The VA manages 155 cemeteries nationwide and funds an additional 121 state, territorial and tribal veteran's cemeteries.

The department will pay a veteran's surviving spouse, child, parent or executor for expenses related to burying the veteran if they have not been reimbursed by any other organizations. The veteran must have been discharged under something other than dishonorable conditions. If a veteran's remains are unclaimed, the department also provides benefits to the funeral home or third party who handled burial arrangements. Non-service-related deaths have been able to get up to \$893 for a burial allowance and \$893 for a plot.

The expenses the VA will cover can include a veteran's gravesite, burial, funeral and transportation of remains to the final resting place, and benefits are available for all legal burial types, including cremation, burial at sea and donation of remains to a medical school. Claims for non-service-connected benefits must be filed within two years of the veteran's burial or cremation.

If you have any questions on these benefits we suggest you contact your local Veteran Service Officer (VSO) ([County Veterans Service Offices | Colorado Division of Veterans Affairs](#)) or a Veterans Benefit Advisor in Bldg 606 on Buckley SFB (720-847-4838).

TRICARE COSTS FOR 2024: The Defense Health Agency has published 2024 costs for TRICARE premium-based plans, including TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and TRICARE Young Adult (TYA). 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 typically increase 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).

For 2024, the Selected Reserve will see monthly premiums increase 7.2% for TRS to \$51.95 for individual and \$256.87 for family coverage. Gray area retirees' TRR monthly premiums will increase 6.5% to \$585.24 for individual and \$1,406.22 for family coverage. Young adult dependents will face monthly premium increases of 11.8% for TYA Prime (to \$637) and 6.9% for TYA Select (to \$311) in 2024.

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 servicemembers 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.

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: [Slide 1 \(dfas.mil\)](#)

VA DISABILITY RATES FOR 2024: Using the following link to the Military.com website you can see the 2024 VA disability rates for various disability ratings: [2023 VA Disability Pay \(military.com\)](#)

PHARMACY OPERATIONS:

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.

Pharmacy phones - for Customer Service and Questions ONLY

Hours

Lobby: 0730-1630 Mon-Fri

Drive-Thru: 1300-1600 Mon-Fri

Extended Hrs: Thursday, 1630-1730 for Pick-up Only

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 ethan.woodard.1@spacforce.mil 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: afpc.dpt.rrcc@us.af.mil Our understanding is the plan is to expand this service to also include AF Gray Area **Guard** folks as well.

DENVER REGIONAL COUNCIL OF GOVERNMENTS (DRCOG): The Older Americans Act was signed into law on 14 Jul '65. This act established the Administration on Aging within the Department of Health, Education, and Welfare, and called for the creation of State Units on Aging. Programs funded under the Older Americans Act include protective services, homemaker services, transportation services, adult day care services, training for employment, information and referral, nutrition assistance, and health support. DRCOG is the Area Agency on Aging for the Denver Metro Area and Douglas County. **DRCOG is a good resource for finding support services for older adults.** You can visit DRCOG's Network of Care page for more info or you can call DRCOG Information & Assistance Line at 303-480-6700 <https://denverregion.co.networkofcare.org/aging> Some DRCOG phone numbers: Case Management - 303-480-6704; Community Options Program - 303-480-6838; Information & Assistance Options Counseling - 303-480-6700; Long Term Care Ombudsman/Program of All-Inclusive Care for the Elderly Ombudsman - 303-480-6734; State Health Insurance Assistance Program & Senior Medicare Patrol - 303-480-6835; and Veteran-Directed Care - 303-480-6755.

PREPARING FOR THE DEATH OF A MILITARY SPONSOR: Proper preparation can help reduce the stress on family members, already dealing with significant trauma, when a military sponsor dies. The loss of a military sponsor or veteran spouse can result in financial instability and the loss of health care and other privileges if not handled correctly. Careful preparation before a death, and a pre-planned systematic process after, can help survivors deal with these issues more effectively. Gathering the crucial details needed to help family members in the days and months after a death can be time consuming, but well worth your time. **There is a detailed "End of Life Planning Checklist" located on the Buckley SFB RAO website you can use to start this process.**

The preparation process starts by ensuring that correct names are on every account and asset, and state laws on survivorship can help steer decisions on structuring the names on mortgages, vehicle titles, and financial accounts. Ensuring that the Defense Finance and Accounting Service (DFAS), the Defense Enrollment Eligibility Reporting System (DEERS), all insurance policies, and any Survivor Benefit Plan (SBP) paperwork have the correct name of the survivor/beneficiary can prevent legal issues from cropping up after a death. In addition to checking these details, a folder or binder containing the sponsors DD-214, DFAS Retiree Account Statement (RAS), every account number, including long- and short-term investments, insurance policies, computer and phone passwords, code words, critical paperwork, and a list of benefits for which survivors might be eligible is vital.

Once a retired military sponsor dies, there are numerous calls and contacts to be made, beginning with outreach to a funeral home or planner who assists not only with the arrangements and burial details but also with obtaining death certificates. The next contact should be to DFAS, either by phone or via the DFAS website, notifying the service of the death. Coast Guard survivors can report a death and jump-start the process to receive benefits by calling the Coast Guard Pay and Personnel Center at (866) 772-8724. DFAS will send a letter containing an SF-1174, Claim for Unpaid Compensation of Deceased Member of the Uniformed Services (Arrears of Pay), as well as annuity account forms and instructions for those enrolled in SBP. Those enrolled in SBP will submit a DD Form 2656-7 with a copy of the death certificate to begin receiving payments. The Buckley SFB Casualty Assistance Rep (CAR) & SBP Counselor, Loretta Lopez, can help with DFAS notifications and paperwork.

Beneficiaries shouldn't use any retired payments received after the date of retiree's death, nor should they return any retired payments that were deposited directly to a bank account, because DFAS will automatically reclaim any money owed it when they receive notification of a death. Widows or widowers of military retirees will retain the same health care benefits they've had when their sponsor was alive unless they remarried.

The Defense Manpower Data Center (DMDC) will receive any information from the services on the death and will do any necessary updates for medical coverage. Survivors will need to contact Express Scripts, TRICARE's pharmacy benefit manager, if their sponsor was on TRICARE Prime or Select, to stop any prescriptions. Survivors of military retirees remain eligible for dental and vision insurance through the Federal Employee Dental and Vision Insurance Program (FEDVIP) unless they get remarried. If enrolled, they should contact BENEFEDS to inform the managers of the change of status, which could reduce the premium since the deceased beneficiary is no longer a policy holder.

The surviving spouse should get a new military ID card at the nearest ID card facility, as their status changes from "dependent" to "DoD Beneficiary." This can be done by confirming the sponsor's death in DEERS by taking a copy of the death certificate to the ID card center. Survivors will need two forms of identification, including at least one government-issued ID such as a passport or driver's license.

For Social Security benefits, any funeral home will report the person's death to the Social Security Administration (SSA). Survivors will need to provide the funeral home the deceased's Social Security number to ensure this occurs. Survivors can also do this themselves by calling the SSA during business hours. Again, survivors should not use any of the deceased individual's Social Security payments issued after the date of death as they will be expected to pay the money back.

If the sponsor was collecting any disability payments from the Veterans Affairs (VA) that organization will need to be notified as well. Various benefits are available to surviving spouses or dependent children, especially if a veteran dies of a service-connected condition or the spouse already receives their health care coverage through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Funeral homes can be helpful aiding families in tracking down burial benefits, insurance, and disability compensation from the VA. Even better, a Veteran Service Officer (VSO) can provide information on available VA benefits, help with VA notifications, providing/filling out/submitted VA forms, etc. Every county in CO has VSOs to assist you. The VA also has a toll-free number you can call for help, (800) 827-1000.

You should know you can also apply to find out in advance if your sponsor can be buried in a VA national cemetery. This is called a pre-need determination of eligibility and it can help make the burial planning process easier for your family members in their time of need. The form is VA Form 40-10007 - Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery. For more info visit the following link: <https://www.va.gov/burials-memorials/pre-need-eligibility/>

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: [Buckley Community Centers | Facebook](#)

MYPAY SUPPORT AT DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS): For problems using myPay, or establishing/changing your myPay password, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-332-7411 or commercial at (216) 552-5096. This support line is available Monday through Friday, 0800 to 1700, Eastern Time. The Centralized Customer Support Unit can also provide assistance on how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your password.

SURVIVOR BENEFIT PLAN (SBP) AND DFAS NOTIFICATIONS: 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>

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 \(af.mil\)](#)

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 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.