

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - July 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 0900-1200, Tues 0800-1400, Wed 1200-1400, Thurs 0900-1400 & Fri 0900-1200

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!

OBSERVANCES IN JULY: 4 – Independence Day; 27 National Korean War Veterans Day; 28 National Buffalo Soldiers Day; 29 Army Chaplain Corps Anniversary

ADVANTAGES OF SBP COVERAGE: You chose to make sure your family is taken care of with Survivor Benefit Plan (SBP) coverage. Did you know that you chose a plan that has several advantages over term life insurance?

- SBP has monthly annuity payments. Term life insurance is typically a one-time lump sum.
- SBP annuity payments have Cost-of-Living-Adjustment (COLA) increases. Term life insurance payment does not increase when the cost of living increases.
- A spouse may get SBP/RCSBP payments for many years, receiving several times the amount paid in premiums. In fact, even if you pay SBP premiums for 30 years, your spouse would recoup all of the premiums you've paid within the first 2 years and 8 months.

Find out more about the advantages of SBP at: <https://www.dfas.mil/sbpadvantages> Also see information on SURVIVOR BENEFIT PLAN (SBP) OPEN SEASON below.

CONTROLLED PRESCRIPTIONS LAW CHANGES: There's an upcoming law change, 1 July, to how prescribers must send controlled prescriptions to pharmacies in Colorado. Effective July 1, 2023, the State of Colorado requires all prescribers of controlled substances (including dentists and urgent care prescribers) to submit prescriptions electronically.

The Colorado Military Health System pharmacies are already set up to receive and process ALL electronic prescriptions (eRx). Just ensure you prescriber selects the correct military pharmacy – they all start with DOD.

When you present with paper prescriptions it takes longer to copy the information from paper into the computer system and process the prescription. Also, there is risk of making errors or not being able to clearly read the prescription information.

eRX is the way to go – it's safer and faster in processing your prescriptions in the military health system.

COLORADO ROCKIES MILITARY APPRECIATION DAY - \$6 TIX: As a valued and respected military veteran, active duty or family member of a recognized military branch, the Colorado Rockies would like to invite you to **Military Appreciation Day** on **Sunday, July 2nd** when the Rockies take on the Detroit Tigers at 1:10pm! **Tickets are just \$6!**

Special Military Appreciation Day Celebrations Include:

1. Pregame Parade around the Warning Track for all active-duty military members, veterans, and their families
2. National Anthem Performance
3. Pregame salute from multiple military branches
4. Large flag on-field presentation

5. Special performance of God Bless America during 7th inning stretch
6. Hero of the Game recognition
7. And more!

HOW SOCIAL SECURITY BENEFITS ARE TAXED: Social Security benefits can be a significant portion of a retiree's income, so it's important to understand how they're taxed. Social Security benefits can be subject to federal income tax, depending on your total income and tax filing status. The taxability of Social Security benefits is determined by a formula known as provisional income. To calculate provisional income, you add up your gross income, any tax-exempt interest, and 50% of your Social Security benefits. If your provisional income exceeds a certain threshold, a portion of your benefits becomes taxable. If your provisional income is less than \$25,000 for single filers and less than \$32,000 for joint filers, your Social Security benefits are not taxed. If your provisional income is between \$25,000 and \$34,000 for single filers and \$32,000 and \$44,000 for joint filers, half (50%) of your Social Security benefits are included in your income and taxed. If provisional income is above \$34,000 for single filers and \$44,000 for joint filers, 85% of your Social Security benefits are included in your income and taxed. 15% of your Social Security benefit is always tax-free regardless of your income level. It's important to note that some states may also tax Social Security benefits, but others do not. State laws vary, so it's advisable to consult your local tax authority or a tax professional for specific information regarding state taxation.

VETS WILL SEE A COST-OF-LIVING BOOST IN BENEFIT CHECKS NEXT YEAR BY LEO SHANE III (FROM MILITARYTIMES.COM): House lawmakers this week finalized plans to guarantee a [cost-of-living boost](#) in [veterans benefits](#) next year, sending legislation to the White House to be signed into law in coming days.

The move guarantees that veterans' support payments will keep pace with increases in [Social Security](#) checks and other federal stipends. It's a non-controversial annual procedure for Congress, but one that needs to be finished before the end of the year to ensure that veterans benefits keep pace with inflation costs.

Despite ongoing partisan fights on Capitol Hill over federal spending, the Veterans' Compensation Cost-of-Living Adjustment Act was adopted by both chambers without any opposition.

The legislation promises that VA benefits — including disability compensation, clothing allowances, and survivors' support — will see a cost-of-living hike in 2024 equal to that of Social Security payouts. The Social Security hikes are automatic each year, set under federal law. But Congress must re-approve the veterans hikes each year.

In January, the [Social Security cost-of-living increase](#) (and the veterans benefits hike) was 8.7%, the highest in 40 years. That reflected higher than expected costs for things like housing costs, groceries and fuel purchases over the last year.

The Senior Citizens League, a nonpartisan advocacy group focused on the rights of older Americans, has predicted the 2024 hike will be around 3.1%.

Lawmakers said they worked to finish the veterans' cost-of-living guarantee earlier than usual this year to signal financial stability for veterans.

“Our veterans put their lives on the line to defend our freedoms, and they deserve certainty when it comes to providing for their families,” said Sen. Jon Tester, D-Mont., who chairs the Senate Veterans' Affairs Committee and sponsored the Senate version of the legislation.

Similarly, the chairman of the House Veterans' Affairs Committee — Rep. Mike Bost, R-Ill. — said before the House vote on Monday that “veterans should not have to worry whether their earned benefits can cover their basic needs. They should not have to choose between gas to get to work or groceries for their family.”

The White House has not expressed any concerns about this year's version of the legislation and has supported the move annually. Officials did not say when the measure may be signed into law.

ACCESS VA DECISION LETTERS ELECTRONICALLY ON VA.GOV. Did you know Veterans can electronically access their VA decision letters online? The Decision Letter Download Tool allows Veterans to download their decision letters using VA.gov.

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Any Veteran with a [VA.gov](https://va.gov) login can use this tool, which provides instant access to decision letters. Veterans no longer have to speak with VA or wait for a paper letter in the mail to know the decisions made on their claim.

Check out this video for information on how to use the Decision Letter Download Tool: <https://youtu.be/Y9TKxj3P-A4>.

AF MPF Bldg 606 ID card service hours are: Mon/Tues/Thurs/Fri 0800 to 1500; Wed 0800-1200
AF MPF Call Center: Mon/Tues/Thurs/Fri: 1200-1500; 720-847-4357, Option 2 (Questions or make appts)
Monday, 3 Jul, is a Family Day, so expect the MPF to be closed then and Tuesday, 4 Jul, for Independence Day

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.**

NEW PHONE PROCESS FOR MAKING BLDG 606 ID CARD APPOINTMENTS: We’ve been getting some calls from customers saying when they call the AF MPF Call Center number (720-847-4357) to make an ID card appointment they basically just get a VM telling them they are too busy to answer the phone. The Call Center was established during the pandemic as a way folks could call and schedule an appointment. At that time the MPF had a robust casual manpower pool (people awaiting security clearances) to man the call center. That manpower is no longer available so when I talked to the MPF Flight Chief about this issue he agreed a change was needed. The MPF is working to change the information on their website and the current phone message. If MPF manning improves in the future, they will have more people to answer the phones as folks call in. Of course, you are still able to use the RAPIDS site to schedule your own appointment online and we encourage folks comfortable with using computers to do just that.

6th AVENUE GATE CONSTRUCTION: As of 10 April, the 6th Avenue Gate started undergoing construction until further notice. Normal gate operations are impacted as only inbound traffic is allowed from 0600 - 1300 (via a detour) and only outbound traffic is allowed from 1300 - 1800. 460th SFS has requested personnel to utilize the Mississippi Gate as much as possible to alleviate traffic issues. The 6th Avenue Gate will continue to be closed on the weekend, family days, and federal holidays. **Refer to the Buckley SFB Facebook page for the latest updates on the construction** [Buckley Space Force Base | Facebook](#)

NEW PHARMACY LOBBY HOURS: Starting 24 Apr 2023, the pharmacy lobby will be closed Monday to Friday until 1300 due to low manning. At this time, they believe they are best able to serve patients by reducing lobby hours so they can put as many staff as possible on getting the prescriptions typed, filled, and verified. From 0800 - 1300 only the Pharmacy drive-through will still be open for prescription pick-up, drop-off and activation. The lobby and drive through will both be open to patients from 1300 - 1700. Drive-through lanes and phones are open and available during standard business hours of 0800 - 1700. They have extended hours on Family days, when they used to be closed all day, to be open from 0800 - 1100 via the drive-thru. **The Pharmacy will be closed on 14 June for a training day (second Wednesday of each month) and on 19 June for Juneteenth. On 16 June the drive-through only will be open 0800-1100. The pharmacy will 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 .

NATIONAL MUSEUM OF WWII AVIATION: This museum is located at 775 Aviation Way, Colorado Springs, CO 80916 that some of you might want to visit if you haven't been already. One of our volunteers went recently and found it very interesting. For more information you can visit their website at the following link: [National Museum of World War II Aviation](#)

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.

COLORADO NATIONAL GUARD OPEN HOUSE & RETIREE LUNCHEON: **(This event is ONLY for CO National Guard retirees!)** The Adjutant General, BGen Laura Clellan, would like to invite you to a luncheon with Colorado National Guard Senior Leaders. This event offers an opportunity for the CO National Guard to reconnect with you and provide an update on what's happening within their organization. **The event is scheduled for Friday, 7 Jul 2023 from 1100-1300** at the Colorado National Guard Joint Force Headquarters (6848 South Revere Parkway, Centennial, Colorado 80112). During the luncheon, you will have the chance to:

- Receive an update brief from the DMVA and CONG Army & Air Senior Leaders.
- Engage with currently serving members of the COARNG & COANG.
- Enjoy a hosted lunch in the courtyard.

Please R.S.V.P by 23 Jun '23 using the invitation link below so they can plan accordingly. If you have any questions or need additional information, you can reach out to the dedicated event team lead at adriana.m.figueroa3.civ@army.mil or 720-250-1518.

To view the invitation please click the link below. If the link doesn't work you can copy and paste the address into your web browser. <https://einventions.afit.edu/inv/anim.cfm?i=758602&k=05644A0F7B55>

VOLUNTEER OPPORTUNITIES IN THE DENVER AREA: Since I fully retired in 2017, I spend much of my time volunteering. In addition to running the Buckley SFB RAO, I also volunteer in the Denver Airport United

Services Organization (USO) lounge, the SecorCares food bank in Parker and at a local elementary school. I have found volunteering to be very rewarding and a great way to stay engaged. There are tons of volunteer opportunities with a wide variety of organizations, which makes it easy to find something that appeals to you, no matter what your interest may be. When I first retired, I contacted the Volunteers of America (VOA) in Denver for help connecting me with places I might be interested in volunteering. If you have any interest in volunteering (and we can't convince you to try the RAO!) you might reach out to VOA. You can reach Gayle Larsen at 720-264-3339 or glarsen@voacolorado.org If you are interested in volunteering at the USO you can contact me, and I'll put you in touch with the USO volunteer coordinator.

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/>

NEW VA HEALTH CHAT APP: VA Health Chat allows Veterans to immediately connect with VA health care clinicians over text-messaging without having to travel to a VA facility. You can use the app to receive telehealth services from the VA care team. On the website at the link below you can select your state, such as CO, and see what VA locations offer this capability. You'll see the Aurora Outpatient Clinic, Denver VA Clinic, Ft Collins, Jewell VA Clinic, etc. The app will work with Apple and Android phones.

<https://mobile.va.gov/app/va-health-chat>

The VA Health Chat App provides online access to chat with VA staff when you have minor health questions, want to schedule an appointment, have a non-life-threatening health concern, and more. On the website above you'll see a list of typical issues you can use the app for, and other information.

FOOD PANTRIES ON AND OFF BUCKLEY SFB: If you know of folks who could use this information please pass it along. **Soldiers' Angels** hosts monthly veteran food distributions for low-income, at-risk, and homeless veterans in Denver. Veterans in-need can register to attend and receive food support for themselves and their families. Each event serves 200 veterans with approximately 75 pounds of quality produce, meat, and non-perishables. This amount of food could produce up to two weeks of meals for a family of four. These events are held at The Jewell VA Clinic, 14400 E Jewell Ave, Aurora, CO 80012. Food distribution events will be held on the following dates in 2023: 2 Jun, 7 Jul, 4 Aug, 1 Sep, 6 Oct, 3 Nov, and 1 Dec. For additional information, **and to register**, go to the website: https://soldiersangels.formstack.com/forms/denvervfd_0123 With a limited number of veterans served spots can fill up quickly. For information on the **Buckley SFB Food Pantry** please see <https://www.facebook.com/BSGResourceCenter> The **Eastern Hills Community Church** (25511 E Smoky Hill Rd, Aurora) hosts a food bank the first and third Thursday of every month from 1600-1800. You can find information on additional food resources at **Hunger Free Colorado**: [Find Food - Hunger Free Colorado](#)

AF RESERVE/GUARD TRANSITION FROM MYPERS TO MYFSS: Headquarters AF/A1 is in the process of transitioning all personnel systems currently located on the myPers website onto two new platforms, myFSS and MyVector. This Digital Transformation Initiative directly impacts how the HQ Air Reserve Personnel Center

(ARPC) serves Airmen and is the number one priority for ARPC. As a result of this digital transformation, the submission of Air Reserve Component Retirement Pay Applications is transferring from the current myPers platform to a new platform called myFSS. We've been told AF Guard/Reserve Gray Area retirees will have to start using myFSS to submit retirement package applications on 17 Apr 2023. The myFSS platform was created to ensure consistent communication between HQ ARPC and customers in the gray area. Customers will use it to inquire on personnel records and requests. Most importantly, the myFSS retirement application has been developed to simplify routing of retirement source documents to HQ ARPC, who will in turn coordinate with DFAS to begin retirement payments.

All Reserve and Air National Guard "Gray Area" retirees will need to log into myFSS through any commercial browser or device and obtain a Username/Password by following the steps below:

Gray Area Retirees are members who served in the Air National Guard or Air Force Reserve, are qualified for retired pay, and have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay.

1. Log into myFSS (Link: <https://myfss.us.af.mil>)
 2. Click "First-time Non-CAC User Registration" and follow prompts to obtain a username/password
- This will be the primary means of communication prior to you reaching your retirement pay age.

The Reserve and Air National Guard "Gray Area" Retiree's Application Process is as follows:

1. Log into myFSS (Link: <https://myfss.us.af.mil>)
2. Complete/Sign DD Form 2656 (Save in pdf format)
3. Click on "myRetirements"
4. Click on "ARC Retirements"
5. Proceed to Knowledge Articles/Application as applicable

The RAO expects there will be hiccups as the AF transitions to this new system. ARPC promises to provide additional information as they continue to implement these digital transformation initiatives. They request any questions you have about the processing of your retirement pay application be directed to the Total Force Service Center (TFSC) at 1-800-525-0102. You will find further updates and additional resources below.

[Retirements \(af.mil\)](#) [Air Force Gray Area Retirees \(dfas.mil\)](#)

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](#)

TRUSTED TRAVELER PROGRAM BASICALLY SUSPENDED ON BUCKLEY SFB: At the direction of the Space Based Delta (SBD) 2 Commander, as of 1 Dec 2022 Buckley's trusted traveler program was condensed to the hours of **0630 - 0830, Monday through Friday**. During these hours of operation, only the vehicle operator will be required to show a valid form of military identification. NOTE: If the escorted persons do NOT have an authorized base access credential, they must remain with the sponsor at ALL times. NOTE: Trusted Traveler does not apply to DoD dependents under the age of 18. NOTE: During Trusted Traveler operations the military ID Card holder may only vouch for US Personnel. During all other hours, **every vehicle operator and occupant will be required to produce a valid military identification to be scanned at the access point**. NOTE: Any vehicle occupant who fails to present a military ID outside of the Trusted Traveler window will be denied entry, along with the vehicle operator, and directed to the Visitor Control Center (VCC). At this time there is no estimate on when the Trusted Traveler program will be back in effect full time.

SURVIVOR BENEFIT PLAN (SBP) OPEN SEASON: Congress provided for a Survivor Benefit Plan (SBP) Open Season in the 2023 National Defense Authorization Act (NDAA). The SBP Open Season began on 23 Dec 2022 and ends on 1 Jan 2024.

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting

retired pay who are currently NOT enrolled in SBP or Reserve Component Survivor Benefit Plan (RCSBP) to enroll. For a member who enrolls during the SBP Open Season, **the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's family circumstances).**

The SBP Open Season also allows eligible members and former members who are currently enrolled in either SBP or RCSBP to permanently discontinue their SBP coverage. The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. **Previously paid premiums will not be refunded.**

Reserve Component Retirees: If you previously elected reserve component coverage and are already receiving retired pay, the Reserve Component Premium deductions (for the coverage already provided to you while you awaited the requisite age of entitlement to retired pay), sometimes referred to as "add-on" cost, will continue. Reserve Component Premium deductions generally continue until your retired pay has been reduced for a total of 360 months, or until the death of the RCSBP beneficiary. The law generally requires that any currently covered spouse, former spouse or child aged 18-22 must concur under the 2023 NDAA Open Season. The covered party's signature must either be notarized or witnessed by an SBP counselor. Discontinuance requests will not be considered valid without these signatures.

What you need to do: Before submitting a request to discontinue SBP coverage, it is recommended you and your adult beneficiaries review the DFAS webpage on the advantages and disadvantages of the Plan at <https://www.dfas.mil/sbpadvantages> .

The SBP Open Season 2023 Discontinuance Form - available for download from the DFAS SBP Open Season special focus webpage at <https://www.dfas.mil/sbpopenseason23> . Once downloaded, fill out the form, sign and date, and ensure all adult covered beneficiaries have their signature signed, dated and notarized or witnessed by an SBP counselor. Completed and signed forms can be submitted either by uploading through the askDFAS online upload tool, via fax or through the mail. Specific instructions are on the 2023 SBP Open Season special focus webpage.

The SBP open season enrollment forms (Letter of Intent (LOI) to Enroll During the SBP Open Season) are now available on the DFAS website. The LOI and details are available on the NDAA 2023 SBP Open Season special focus webpage at <https://www.dfas.mil/sbpopenseason23>

If you have questions: Please see the information and FAQs on the DFAS special focus webpage: <https://www.dfas.mil/sbpopenseason23>. **It is important to note, any valid request to discontinue coverage generally cannot be reversed** - you will not be allowed to reenroll in the Plan once you submit the Discontinuance Form.

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.

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: **On 18 July, 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. **This event is currently being held the third Tuesday of every month on Buckley SFB, so we expect the next one to be on 18 July** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

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 \(af.mil\)](http://www.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 \(AFLASS\)](http://www.af.mil) 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 \(dfas.mil\)](http://www.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

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|-------------------------------------|----------------|
| 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.**