

**Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - May 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 0900-1400, 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 in the main entrance, turn left, enter the first hallway on your right and Rm 104 is the first room on your left. Remember, we assist military retirees from **all** Services!

**COVID-19 IMPACTS ON BUCKLEY AFB:** While there are currently no mask requirements on the base, this can change at any time with the fluid COVID risk assessment in our county. **The RAO will not be sending out notifications every time COVID restrictions on base change.** For the most current info on COVID restrictions, base facilities and additional details on **days/hours**, etc. please check the Buckley AFB and 460 FSS FaceBook (FB) pages and Buckley AFB website.

<https://www.facebook.com/BuckleySpaceForceBase/>

<https://www.460fss.com/>

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

**MPF Call Center: Mon/Tues/Thurs/Fri: 1200-1500; 720-847-4357, Option 2 (Questions or make appts)**

**Friday, 26 May, is a Family Day, so expect the MPF to be closed then and Monday, 29 May, for Memorial 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 140<sup>th</sup> 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. We are told the new voice message (VM) will instruct folks to call anytime of the day and leave a short message just saying you need a new ID card and leaving your name and phone number. The MPF will check these VMs daily and call you back to schedule your appointment. If MPF manning improves in the future, they will have 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.

**OBSERVANCES IN MAY:** 1 - Silver Star Banner Day; 12 - Military Spouse Appreciation Day; 13 - Children of Fallen Patriots Day; 20 - Armed Forces Day; 29 - Memorial Day.

**6<sup>th</sup> 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 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. One the website above you'll see a list of typical issues you can use the app for, and other information.

**TAX CUTS & JOBS ACT OF 2017 AND ROTH IRA CONVERSIONS:** The Tax Cuts and Jobs Act of 2017 (TCJA) lowered Federal income tax rates for many Americans starting in 2018 and we still enjoy those lowered tax rates today - that's the good news! The reduced tax rates expire at the end of 2025 and will return to pre-TCJA tax rates starting in 2026 - that's the bad news! One way to "lock in" or take advantage of the historically low tax rates we all enjoy today is to consider paying for the taxes now through Roth IRA conversions. What is a Roth IRA conversion? Working with your custodian/financial advisor, you can ask them to transfer cash and/or investment holdings from your traditional IRA to a Roth IRA and pay taxes based on the amount you transfer. For example, if you hold \$1,000 worth of a particular mutual fund, you could tell the custodian/advisor to convert \$1,000 of that mutual fund from your IRA to your Roth IRA. The conversion would add \$1,000 to your ordinary income in the year the conversion occurred. If your income places you in the 22% tax bracket, the \$1,000 conversion would result in an additional \$220 of federal tax liability (\$1,000 X 22%). You would also owe state income taxes on the \$1,000. So, why would anyone purposely increase their taxes? Remember that in 2026, Federal tax brackets will increase as follows: 12% will increase to 15%, 22% will increase to 25%, 24% will increase to 28%, 32% will increase to 33%, 35% is unchanged, and 37% will increase to 39.6%. Depending on where you fall in the tax brackets, you're potentially saving 3% - 4% by paying the taxes today. Individuals who think they'll be in a similar or higher tax bracket in retirement might want to consider Roth conversions before the TCJA expires. If you are certain to be in a lower tax bracket in retirement, a Roth conversion may not be a good tax savings strategy. Remember that once the dollars are converted to a Roth IRA you'll have to wait 5 years before you can spend it without a penalty, but your investment will continue to grow tax-deferred and tax-free for the rest of your life. You will never pay taxes on the growth of the investments as long you're making a qualified distribution (see IRS regulations for what constitutes a qualified distribution). **Given the technical nature and complexity of Roth IRA conversions, it is strongly recommended that you consult with a tax professional or financial advisor before doing any conversion and none of this write-up should be considered tax, legal, or financial advice.**

**SCAMS AND FRAUDS IMPACTING VETERANS:** According to a report on consumer complaints received by the Federal Trade Commission, in 2021, military consumers lost over \$103 million to scams. The military

community is one of the communities most targeted by perpetrators of scams and fraud. According to one AARP report, veterans and their families are nearly 40% more likely to lose money to scams and fraud than the civilian population. AARP has a Fraud Watch Network with information on the current fraud landscape, tip sheets on the most common fraud and a map where you can see what's being reported in your area - [Learn More About the AARP Fraud Watch Network](#) You can also call the AARP Fraud Watch Network Helpline at 877-908-3360 to talk to fraud specialists.

**VEHICLE DONATIONS TO VETERANS:** While the RAO can't "recommend" a specific charity for a vehicle donation, if you are looking to donate a vehicle, we suggest people refer to a charity rating site, like Charity Navigator or something similar, to gather information on charities they are considering. For example only, below are four charities that work with veterans and take car donations (although not just car donations), and all get very favorable reviews from Charity Navigator (the American Legion has numerous organizations, some rated, some not). You can check out the websites for these particular charities, as well as their ratings on Charity Navigator or some other rating site of your choosing.

<https://800charitycars.org/>

<https://www.hfotusa.org/>

<https://www.garysinisefoundation.org/>

[The American Legion Vehicle Donation Program \(careasy.org\)](#) [legion.org/donate/auto](https://legion.org/donate/auto) 844-453-4466

There are lots of charities that will take car donations, some sell the car and donate the money from the sale, some donate the car itself, etc. For example, the American Legion Donated vehicles are sold on the used car markets, and the proceeds provide critical funding for their programs to help veterans. As with any donation, you should do research to determine which charity is right for you and your desires. Obviously how you decide to pick a charity, and which charity you decide on, is a completely personal decision.

**FISHING BOAT ADDED TO OUTDOOR REC INVENTORY:** Outdoor Recreation has added a fishing boat to the fleet of rental equipment. Rental will be available beginning 1 May, to coincide with the opening of local reservoirs. A trolling motor, fish finder, live fish well, and personal flotation devices (PFDs) are included with the rental. You can view Outdoor Recs site to find what they have to offer at: [Outdoor Rec. & ITT – 460 FSS](#)

**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: 5 May, 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](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](#)**

**TRICARE AND VACCINES:** TRICARE covers vaccines differently depending on whether they are given at a TRICARE network pharmacy or given at your doctor's office. Vaccine coverage also depends on whether you are on TRICARE Prime/Select or on Medicare and TRICARE For Life (TFL).

Regardless of your plan or type of coverage, the least expensive and most convenient option is typically to receive covered vaccines at a TRICARE network pharmacy. Below is a breakdown of how vaccines are covered

### What TRICARE Covers

TRICARE covers age-appropriate doses of vaccines as recommended by the Centers for Disease Control and Prevention (CDC). You can find a list of covered vaccines at [TRICARE Retail Vaccine List \(1\).pdf](#) TRICARE does not covers vaccines needed for travel outside the U.S. for military retirees.

### Getting Vaccines at Your Provider

You can get TRICARE-covered vaccines from any TRICARE-authorized provider. It's important to note that while the vaccine itself is no cost, you may have to pay a copayment or cost share for the office visit or other services received depending on your plan:

- If you are using TRICARE Prime you can get a vaccine from your primary care manager (PCM) or any network provider without a referral or authorization.
- If you are using TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult Select you can get vaccines from any TRICARE-authorized provider, whether they are in or out of network.
- If you are using TFL, you also can get a vaccine from any TRICARE-authorized provider, whether in or out of network. However, you will be liable for TRICARE's deductible and cost share because Medicare does not cover vaccines under Parts A or B. Vaccines fall under Part D, which most military retirees do not have because they use their TRICARE pharmacy benefit instead.

That means retirees on TFL who get their vaccinations at a doctor's office may have to pay the \$150 TRICARE deductible (\$300 for families) plus a cost share for the office visit, if they don't use a Medicare Advantage plan that might cover these costs - you need to check.

### Getting Vaccines at Network Pharmacies

You can get covered vaccines for free at participating network pharmacies. You can find a network pharmacy at [Standalone UI \(express-scripts.com\)](#)

It's always a good idea to check with the pharmacy and make sure the vaccine you need is in stock, whether there are any restrictions on the vaccine, and whether you need to make an appointment. You will also want to verify that it is the pharmacist who is giving the vaccine. If a provider gives it, you may face out-of-pocket costs.

**TRICARE EXPLANATION OF BENEFITS (EOB):** TRICARE beneficiaries track their annual medical expenses using their explanation of benefits (EOB). The EOB statement is not a bill; it provides an itemized summary of action TRICARE has taken on claims filed by your provider or past medication orders. Many TRICARE network providers charge co-payments at the time the patient is seen. However, the Defense Health Agency recommends anytime you see your doctor, dentist, or pharmacist or receive care from a hospital, you should try to access your EOB before receiving the bill - or after paying your co-payment - to verify the amount charged is in line with your plan's benefits.

It is important to understand the contents of your EOB and to review it carefully. EOBs typically contain the following information:

- The date you received a medical treatment or service.
- The amount billed by the provider.
- The amount covered by TRICARE, Medicare, or other health insurance, if applicable.
- Any balance you owe the provider.
- How much of the cost has been credited to your annual deductible and catastrophic cap.

You can access your medical EOB through a secure portal on the website of your specific TRICARE contractor.

Here are some things you should look for on your medical EOB.

- Did you receive the medical services listed on the EOB?
- Are you being billed more than once for the same service?
- How much of your care is covered, and what are you expected to pay?
- Was your claim accepted or denied?

Your pharmacy EOB is similar to, but not exactly the same as, your medical EOB. It is a summarized statement of processed pharmacy claims. No EOB is generated from medications dispensed from an Military Treatment Facility (MTF) pharmacy.

To access pharmacy EOBs, visit [Militaryrx.express-scripts.com](https://militaryrx.express-scripts.com). If you have signed up to receive pharmacy EOBs online, you'll get an email once each month that lets you know when an updated EOB is available.

**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 \(dfas.mil\)](#)

**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 10 May for a training day (second Wednesday of each month), on 24 May at 1300, on 26 May the drive-through only is only open 0800-1100 and closed on 29 May for Memorial Day. They will close at 1500 on the last Friday of each month.

**WOMEN VETERANS CELEBRATION LUNCHEON:** On 10 Jun, at 1100, there will be a Women Veterans Celebration luncheon at the Central Christian Church (3690 E Cherry Creek South Dr). The event is sponsored by the American Legion Auxiliary District 6. The POC for the event is Edrie O-Brien at 303-378-4799 or [edrieobrien@comcast.net](mailto:edrieobrien@comcast.net).

**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](#)

**RECYCLE “DUMPSTERS” ON BUCKLEY SFB:** We’ve had several calls from retirees asking about the recycling “dumpsters” on the base that they were using but are no longer there. To my knowledge, they have been permanently removed because of dumping abuse that continued even after the base installed surveillance cameras. Apparently, many people just drove down to the FamCamp area and dumped everything you can imagine both inside and outside of the dumpsters. Also, it should be noted **this service was never intended/authorized for off-base people to bring their recycling onto the base.** It was intended for recycling items generated within the base.

**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.

**TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS) E-MAIL INVITES:** TAPS sends out a monthly email invite to survivors who are "TAPS family" or registered with TAPS two days prior to the meeting date (Care Groups, etc). You can be added to their distribution list by sending an email to [caregroups@taps.org](mailto:caregroups@taps.org). If you are not a member of TAPS you will need to register. You must be a survivor of an active duty or Veteran loss and you can register at: <https://www.tapsconnected.org/portal/Account/ProfileCreate>

**TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS) CARE GROUPS AND GOOD GRIEF CAMP:** TAPS is the national nonprofit organization providing compassionate care and comprehensive resources for all those grieving the death of a military or veteran loved one. Since 1994, TAPS has provided support 24/7 through a national peer support network and connection to grief resources, all at no cost to surviving families and loved ones. TAPS provides a variety of programs to survivors nationally and worldwide. Each year, TAPS hosts a series of weekend-long seminars and Good Grief Camps to provide survivors space to honor their fallen heroes, grow with their grief, connect with peers, and learn from experts in grief and loss. TAPS seminars are open to all military survivors, regardless of their relationship to the deceased or where they are in their grief journey. Specialized programming is provided for adults, young adults, children, and teens. Childcare is available for survivors ages five and under not yet in kindergarten. Adults participate in small-group sharing sessions and expert-led workshops on grief and loss. Young Adults, ages 18-30, focus on the five pillars of growth: Personal Development, Financial Stability, Communication, Career Development, and Service to Others. This program is

specifically designed for surviving children and siblings. Children and Teens, ages 5-18, attend Good Grief Camp alongside a Legacy or Military Mentor to explore their grief and embrace healing among friends at a similar place in their grief. Activities are led by experts in child development, mental health, and education. You can visit [taps.org/caregroups](https://taps.org/caregroups) or call 800-959-8277 (TAPS) for more info.

**Colorado Springs Care Group:** meet in-person the first Saturday of every month.

6 May, 0900-1030

**Denver Care Group:** meet in person 3<sup>rd</sup> Saturday of every month.

20 May, 1200-1330                      9 Sep, TAPS CO Celebrity Classic

**TRICARE AND QUALIFYING LIFE EVENTS (QLEs):** When you get married or move to a new state, updating your health plan probably isn't the first thing on your mind. But when it comes to your health care coverage, personal milestones like these, as well as many other changes in your life, are known as [Qualifying Life Events](#) (QLEs). A QLE opens a 90-day period for you and your family to make eligible changes to your TRICARE health plan outside of open season.

### What Counts as a QLE?

TRICARE QLEs include military, family, and government-directed changes. Some common examples are:

- **Gaining or losing other health insurance.** This includes employer-sponsored health insurance, Medicare entitlement, or Medicaid entitlement.
- **Change in family composition.** This includes getting married, getting divorced, and having a baby.
- **Change of address.** This includes moving to a new city or country and moving away to college.
- **Change in sponsor status that results in ineligibility to continue existing coverage.** This includes retiring from active duty and separating from active duty.
- **Losing sponsor or family member eligibility that results in ineligibility to continue existing coverage.** This includes when a Retired Reserve member turns age 60 and when a sponsor or family member turns age 65 and becomes eligible for Medicare.

Rules and restrictions apply to each QLE. Visit [Qualifying Life Events](#) for a full list of QLEs and more information about each one.

### Actions Following a QLE

When you or a family member experience a QLE, you should update your information in the Defense Enrollment Eligibility Reporting System (DEERS) as soon as possible. You only have within 90 days of a QLE to enroll in a TRICARE plan, keep the same plan or change plans or you'll have to wait until TRICARE Open Season.

Some QLEs may mean you or your family members become newly eligible for certain premium-based health plans (TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult). With premium-based health plans, you can enroll anytime throughout the year. Remember, a QLE may also mean you're no longer eligible for a TRICARE health plan. You can visit the [TRICARE Plan Finder](#) to learn about which plans you may be eligible for based on your QLE.

To learn more about QLEs, check out [Qualifying Life Events](#) and the [TRICARE Qualifying Life Events Fact Sheet](#). If you need help enrolling in a health plan, review [Enroll or Purchase a Plan](#) or reach out to your [TRICARE regional contractor](#).

**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 Discontinuation Form.

**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)

**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.

**FREE ESTATE PLANNING WORKSHOPS:** I did a little online research and found a law firm that offers some free estate planning workshops. **Most in-person workshops are in Colorado Springs!** I thought some of you might be interested in attending an actual in-person workshop to get information and have the opportunity to ask questions of the experts so I'm including the information in this newsletter. Just FYI, this firm also offers Webinars so of course you can participate in those from home if you prefer that. There will be **webinars on 9 May at 1400 and 24 May at 1600**. You can register for these at the same website as the in-person workshops. **This should in no way be construed as an endorsement of this firm by me, the RAO or the AF, because it isn't.** I'm just making you aware of an opportunity to get information on this subject, if **you** choose to do so. I called the law office myself and they assured me the workshop is free, with no obligations, and I was told they will even provide attendees with a free consultation if you want one. If, for some reason, that turns out not to be the case please don't crucify me, I'm just relaying what the firm's secretary told me. **The in-person workshops are presented by the Hammond Law Group. There will be in person workshops on 2 May (1000 & 1400) and 6 May (1000) all in Colorado Springs.** You can register online at [Estate Planning Webinar and Workshop Registration Page – Hammond Law Group \(coloradoestateplan.com\)](http://EstatePlanningWebinarandWorkshopRegistrationPage-HammondLawGroup(coloradoestateplan.com)) If you have questions, I suggest you call the Hammond Law Group at 303-736-6060.

**VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB:** **On 16 May, 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 20 June.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at [460MSS.DPF@us.af.mil](mailto: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>

**SURVIVING SPOUSE BENEFITS INFORMATION:** A surviving spouse retains his or her health care coverage if the military retiree dies first. That includes TRICARE Prime, Select, Overseas Select, and TRICARE for Life (TFL). The death of a beneficiary is a “qualifying life event,” which, if desired, allows the surviving beneficiary to change TRICARE plans - Prime to Select or Select to Prime (TFL and Overseas Select remain unchanged). A surviving spouse retains all other relevant benefits and ID card for access to base, commissary, and exchange. If a surviving spouse remarries, their TRICARE benefit is gone forever, unless they marry another military retiree. If a couple takes the Survivor Benefit Plan (SBP) at retirement, and the retiree dies first, the surviving spouse must “apply” for the annuity to begin. On Buckley SFB there is a SBP counselor (Loretta Lopez) who can help with this process.

Below are a few Frequently Asked Questions (FAQs) related to SBP benefits:

Q. If the military retiree hasn't made all 360 SBP payments, will the remaining premiums be deducted from the annuity? No, premiums stop upon the retiree's death.

Q. If the spouse of the military retiree dies first, does the retiree get their paid SBP premiums back? No, SBP is essentially an insurance policy and there is no refund in this case. The retiree should notify DFAS so the SBP premiums will stop though. If the retiree remarries, on the one-year anniversary the new spouse will be covered (DFAS must be notified soon after you remarry). If you had not made your 360th payment before the first spouse died, your premiums will begin again where they left off until reaching 360.

Q. What if my ex-spouse receives the SBP benefit? If your ex-spouse dies first, the benefit can be transferred to your current spouse. If you die first, your ex-spouse will begin receiving the benefit, and it cannot be transferred to your surviving spouse upon your ex-spouse's death.

Q. If you are a surviving spouse receiving SBP, what happens if you remarry? If you have reached your 55th birthday before remarrying, you continue receiving the benefit. If you marry before your 55th birthday, the benefit is suspended. If that subsequent marriage ends in death or divorce, SBP can be restarted.

**4 CHANGES COMING TO TRICARE PHARMACY PROGRAM IN 2023.** Tricare beneficiaries who get prescriptions at a Kroger pharmacy or other store in the Kroger group should have received letters telling them the company is leaving the Tricare pharmacy network effective 1 Jan 2023. Express Scripts will no longer have a auto refill. All your prescriptions will need your approval. Additionally, there will be more options for electronic notifications, and you can add caregivers. Read more about it at [Changes at Tricare Pharmacy](#) Also, a merger of Kroger and Albertsons grocery corporations could reduce the number of Tricare network pharmacies available to military retirees in 2023. By some accounts, Kroger's plan to acquire Albertsons, Safeway, Vons and other retail grocery chains could reduce the network by another 5,000 stores. Kroger recently announced their decision to leave the network in response to a contract offer from the Defense Department's pharmacy benefits manager, Express Scripts. Kroger plans to acquire Albertsons and its affiliates by 2024, given regulatory approval. Nearly 15,000 small and independent pharmacies were dropped in Oct 2022, which some say reduced the network by ~25%. The Defense Health Agency and Express Scripts maintain that, despite the loss of pharmacies, more than 90% of beneficiaries will have access to a pharmacy within a 15-minute drive.

**DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS) RETIREE NEWSLETTER:** You can always access the latest issue of the DFAS Retiree Newsletter on the DFAS website at [Retired Military & Annuitants \(dfas.mil\)](#)

**BUCKLEY SFB PHARMACY WEBSITE AND INFO:** If you haven't checked out the Buckley SFB pharmacy website, I would encourage you to do so. There is a lot of good information on the site - here is the link: [460th](#)

[Medical Group - Buckley Space Force Base > Health Services > Pharmacy \(tricare.mil\)](#) The site also lists a phone number for the Pharmacy Patient Relations/Advocate, which is 720-847-6603.

**PHARMACY HOURS:** The current pharmacy hours are: Mon-Fri 0800-1700. In addition, they will normally be closed on the second Wed of each month (10 May) for a Training Day. There is also a Family Day on 26 May so expect them to be closed that Fri, and the following Monday, 29 May, for Memorial Day. When there is delayed reporting for non-mission essential personnel the pharmacy will open 30 minutes **after** the Report No Earlier Than time. Please remember holidays, family days, etc. can impact these hours so you can always check the Buckley SFB Facebook page for the latest info on hours.

**PHARMACY - PATIENT ADVOCATE E-MAIL ADDRESS:** As you know, pharmacy patient advocates are available to hear your comments and concerns related to pharmacy operations. There are forms available in the pharmacy for you to submit comments to them, but with the pandemic you don't have access to those. The pharmacy has established an e-mail inbox for the patient advocates so you can now e-mail them directly at the pharmacy patient advocate org box: [usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil](mailto:usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil) .

**MY AIR FORCE BENEFITS WEBSITE:** While the site is mainly focused on active-duty folks, there is a **lot** of information on there of interest to retirees/surviving spouses as well. The site has about 180 fact sheets on various benefits and a section for "Transition and Retirement Planning." If you look under the "Benefit Library" tab (top left of the page), and click on the "Resource Locator" link, you can then click on CO (or any other state) to see a wealth of information on resources in your state (with base specific resources as well). I strongly encourage you to check out this website. [Home | An Official Air Force Benefits Website \(af.mil\)](#)

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

**HOW TO CREATE A MYPAY ACCOUNT WITH DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS):** If you don't have a MyPay account with DFAS I recommend you create one. With your own account you can download your Form1099 for taxes, print a copy of your Retiree Account Statement (RAS), set up beneficiaries for Arrears of Pay, update your mailing and e-mail address, adjust federal and state withholding for taxes, etc. You start by requesting an initial password on the myPay homepage ([myPay Web Site \(dfas.mil\)](#)) using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days. Once you receive your password in the mail, you return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile. DFAS has a downloadable step-by-step Get Started Guide to myPay on their website and a how-to video on the DFAS YouTube channel. For additional info on obtaining a MyAccount you can visit: <https://www.dfas.mil/retiredmilitary/manage/mypay/>

**EMPLOYMENT SERVICES FOR VETERANS:** Arapahoe/Douglas Works! (A/D Works!) Workforce Center is a member of the Colorado Department of Labor and Employment and provides a variety of no-cost services to veteran job seekers; resources and workshops for a self-directed job search, one-on-one employment counseling, customizing resumes, referrals to other state and federal agencies and training assistance. For more information

you can visit their website at <http://www.adworks.org/> Just FYI, there is an A/D Works! Veterans Employment Specialist that works several days a week in Bldg 606 on base (when non-mission essential personnel are allowed back in their offices on Buckley AFB). For more info you can also contact the AD Works! Call Center at (303) 636-1160 and ask to be contacted to a Veterans Employment Team Member.

**HAVE YOU EXPERIENCED UNSATISFACTORY SERVICE FROM THE RAO?** We are staffed completely with volunteers who do their very best to help with your issues. While we always strive to provide you with the best possible support, we realize there may be times you experience what you consider to be unsatisfactory customer service when you contact the RAO. Perhaps you never received a response to a voice mail/e-mail you left, you got inaccurate information regarding a question you had or the person who helped you was unable to provide an adequate answer to your question. **If you are ever dissatisfied with the support you get from the RAO please contact the RAO Director to discuss the situation.** The best way to reach me is via 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.**