

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - November 2022

18401 East A-Basin Ave, Stop 95, Buckley AFB, CO 80011

Building 606, Room 104, phone **720-847-6693**, e-mail address: **raobuckley@gmail.com**

Normal Hrs: Mon 1000-1600, Tues 0800-1400, Wed 0900-1400, Thurs 0830-1400 & Fri 0900-1400

Director: Steve Young, Lt Col, USAF, Ret

RETIREE ACTIVITIES OFFICE (RAO) LOCATION: We are in Rm 104 of Bldg 606, close to the main building entrance. As you come in the main entrance, turn left, enter the first hallway on your right and Rm 104 is the first room on your left. Remember, we assist military retirees from **all** Services!

RAO VOLUNTEERS NEEDED: We currently have 10 permanent RAO volunteers that support our “Help Desk” (720-847-6693) which, when all volunteers are available, means the office has someone present during some hours of the morning and/or afternoon Mon-Fri. You can leave a voice mail anytime, and we check Voice Mails frequently to return calls. **We still have open time slots during the week and could use more volunteers. If you think you might be interested, or just have questions, please contact me (Steve Young) at my home e-mail - elkfive@centurylink.net.**

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

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

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

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

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

Retiree & Dependent ID Cards (Appts Only)

- **MPF will be closed on 10 Nov for Family Day and 11 Nov for Veteran’s Day**

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

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

OBSERVANCES IN NOVEMBER: 10 - Marine Corps Birthday; and 11 - Veterans Day.

BASE LEGAL NEEDS VOLUNTEERS: Base legal is looking for volunteers to act as witnesses for will signings, which take place on Friday mornings from 0900-1200 (approximately). They do not do will signings on family days or Federal holidays. Anyone interested can contact Susan Hurd in the Legal Office at 720-847-6970 or susan.hurd@spaceforce.mil

NAVY/MARINE CORPS BALL: The first Colorado Navy/Marine Corps ball will be held from **4 - 6 Nov at the Hotel Colorado in Glenwood Springs, CO**. The event is a celebration of **active-duty members and veterans** of the United States Navy and United States Marine Corps. Active-duty and veterans currently residing in Colorado are invited to attend, as are active-duty and veterans who began their military service as citizens of Colorado. Out of state service friends are welcome to attend as well. You can make reservations and get lots of additional information on the website at [Colorado Navy/Marine Corps Ball | November 4 - 6, 2022 \(conavymcball.org\)](http://ColoradoNavyMarineCorpsBall.com) or e-mail Jim Ingraham at orgco@conavymcball.org

ARMY NATIONAL GUARD/RESERVE RETIREMENT TRAINING: The Colorado Army National Guard and United State Army Reserves 88th Readiness Division will be holding a retirement training event on **Saturday, 5 Nov 2022**. The event will be held at the Sparks Auditorium Joint Forces Headquarters Colorado Army National Guard, 6848 S. Revere Parkway, Centennial, CO 80112. National Guard and Reserve Soldiers within two years of retirement, Gray Area Retirees, Retirees receiving retirement pay and spouses are invited to attend the event. AGR Soldiers are welcome to attend but the event is more geared to M-Day/TPU non-regular retirements. Soldiers and retirees should RSVP as soon as possible as seats are limited. Sign in for the event will begin at 0715 with open remarks at 0800 and closing remarks scheduled for 1500. There will be a lunch break, but lunch is not provided as part of the training.

Registration Link: <https://einvitations.afit.edu/inv/anim.cfm?i=687280&k=0469450B7357> [Centennial, CO / 5 Nov 2022 \(afit.edu\)](http://Centennial.CO/5Nov2022.afit.edu)

VETERANS DAY OBSERVANCE AT HORIZON MIDDLE SCHOOL: There will be a Veterans Day Celebration at Horizon Community Middle School on **Monday, 7 Nov**. They will start at 0800 with a breakfast and reception, followed by a recognition ceremony. The school welcomes any local veterans and active-duty military members from the greater Aurora area and asked the RAO to spread the word. Here is the link to the [Veterans Day RSVP Form](#) they would like you to fill out if you want to attend.

BUCKLEY SFB 4th ANNUAL COMMUNITY RESOURCE FAIR: **This event will be held on Tuesday, 8 Nov from 1000-1400 at the Leadership Development Center (LDC) on base - Bldg 1032.** They expect over 20 military-supporting organizations from on and off base to attend. Some expected attendees are The Center for Relationship Education, Veteran's Administration, Employee Assistance Program, Healing Warriors, Military One Source, Family Voices, Buckley Legal Office, School Liaison Officer, Military & Family Readiness Center, Air Force Association, etc. For more information you can contact Christina Grooms, Community Support Coordinator (Christina.grooms@spaceforce.mil or 720-847-6881).

FEDVIP OPEN SEASON EVENT ON BUCKLEY SFB: On **Wednesday, 16 Nov, from 0930-1400** there will be a Federal Employee Dental & Vision Insurance Plan (FEDVIP) open season event held in Bldg 700 on Buckley SFB. They expect to have vendors from providers like GEHA, Blue Cross-Blue Shield, Kaiser, Aetna, Humana, etc. There may also be a representative from Tricare as well. While this event was put together for Federal Civilian employees, I have talked to the event organizer, and she indicated military retirees are welcome to attend as well. This is a great opportunity for you to talk to some FEDVIP providers, ask questions and get materials with information about FEDVIP plans for 2023.

RESTAURANT DEALS & DISCOUNTS FOR VETERANS DAY: Many restaurants in our area offer discounts or free meals on, or around, Veteran's Day. There are lots of lists available, the Military.com website is just one site with that info: [2022 Veterans Day Free Meals and Restaurant Deals and Discounts | Military.com](http://2022VeteransDayFreeMealsandRestaurantDealsandDiscounts.com)

COLORADO FREEDOM MEMORIAL - LIGHT THEIR WAY HOME: This 2022 Luminaria display will feature 6,218 glimmers of light, one for each of Colorado's veterans lost in action, and a stunning outdoor video production that tells the story of the Colorado Freedom Memorial through images of the wars we remember and the fallen we honor. It takes place from **10-12 Nov from 1700-2000 each day**. For more info check the following link: [Light Their Way Home | Colorado Freedom Memorial](#)

INAUGURAL VETERAN'S CHARITY BALL: This event is put on by Houses for Warriors and will be held at the Wings Over the Rockies Air and Space Museum on **Friday, 18 Nov**. The funds raised will be used to support Houses for Warriors, improving the quality of life for homeless and injured military veterans and 1st- responders. You'll also enjoy a unique air museum experience with access to the air museum, flight simulators, and get the unique photo opportunity in jet cockpits. For additional info, and to purchase tickets, you can visit the following website: [The Veterans Charity Ball- A 1940s Affair, Wings Over the Rockies Air & Space Museum, Denver, November 18 2022 | AllEvents.in](#) For more on Houses for Warriors: [Housing Assistance For Homeless Veterans | Houses For Warriors](#)

COLORADO MILITARY BALL: On **19 Nov**, at the Omni Interlocken Hotel in Broomfield, the CO National Guard Foundation is hosting a Colorado Military Ball. For more information and to register see the following link: [2022-Military Ball \(ng.mil\)](#)

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

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

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

2023 COST OF LIVING ADJUSTMENT (COLA) ANNOUNCED: The Social Security Administration has announced that Social Security and Supplemental Security Income (SSI) benefits will increase by **8.7% in 2023**. On average, Social Security benefits will increase by more than \$140 per month starting in Jan 2023. Your military retirement pay will go up by that same amount. The COLA increase will be accompanied by a slight decrease in Medicare Part B premiums, which is good news.

RETIREMENT INFORMATION FOR “GRAY AREA” RETIREES: We hear from quite a few Gray Area retirees asking about how they file their retirement package, normally when they are approaching their typical retirement age - 60. Based on the inquiries we get in the Retiree Activities Office (RAO) from Gary Area retirees, it seems this process is often anything but smooth. One thing it’s good to know in advance is your point total. Each Service calls the points statement something different, and each Service has a different method for you to access it.

Military OneSource breaks down these differences on a slide you can view at the following link: [Verify Retirement Points.pptx \(live.com\)](#) The main points are listed below; unfortunately, many of the websites listed require a Common Access Card (CAC) or other secure login so you may have to use another route. If that is the case, the RAO *may* be able to provide you with an organization and phone number to call for help.

- **Army National Guard:** Soldiers should review their Retirement Points Account Management (RPAM) System report. The State RPAM NCO conducts this review annually near the birth month of the member, and an updated copy is posted to the member’s [IPERMs record](#).
- **Air Force Reserve and Air National Guard:** Airmen should access the Air Force Portal at <https://www.my.af.mil>, navigate to the Virtual Military Personnel Flight (vMPF), select “Self-Service Actions,” select “Personal Data,” and click “ANG/USAFR Point Credit Summary Inquiry (PCFARS).”
- **Army Reserve:** Soldiers should review their Chronicle Retirement Point Statement DA 5016 through the Army Human Resources Command’s [My Record](#) tab.
- **Marine Corps Reserve:** Marines should review their Career Retirement Credit Report at <https://tfs.usmc.mil/mol>.
- **Navy Reserve:** Sailors should log into [BUPERS online](#) to review their Annual Retirement Point Record (ARPR).
- **Coast Guard Reserve:** Reservists should use Direct Access, <https://portal.direct-access.us>, to determine current retirement points. Members can click on "My Reserve Points Statement" under the "Employee View" menu.

Typically, about three to six months after a reservist or National Guard member completes their 20th qualifying “good” year, their branch sends them a Notice of Eligibility (NOE), sometimes called a “20-year letter.” It’s important that you keep this letter in a safe place where you can access it.

Within 90 days of receiving this letter, regardless of when you actually plan on retiring, you will have to make a decision on whether or not you want to participate in the Reserve Component Survivor Benefit Plan (RCSBP) and submit a Form DD-2656-5 with your selection. If you don’t submit this form you will automatically be signed up for the plan, and the highest coverage option.

Nominally, reservists can retire with pay at age 60, but if you have qualifying service days on or after 29 Jan 2008, you may be eligible to receive retired pay earlier. The earliest a reservist/guard member may retire with pay is age 50.

As we have mentioned before, while waiting to start receiving your retired pay, you should create a MyPay account with the Defense Finance and Accounting Service (DFAS) and keep your contact details up to date. DFAS recently created a special [Gray Area myPay account](#) that will allow you to stay connected and informed while in the Gray Area. As always, you should also notify you branch of service and the Defense Enrollment Eligibility Reporting System (DEERS) if you move or have any other life changes.

While each Service has a slightly different timeline of when they want you to file for retirement with pay, they ALL require YOU to act and file your retirement package - it is NOT automatic. Below is the information we currently have on this - it can, of course, change so you can check with your Service and/or DFAS.

- **Army Reserve/National Guard:** DFAS suggests applying up to nine months prior, but at least 90 days prior, to turning 60 (or reaching your reduced retired pay age).
- **Air Force Reserve and Air National Guard gray area retirees** are advised to begin their retirement packet no earlier than a year and no later than six months in advance of their effective pay date. HQ Air Reserve Personnel Center (ARPC) processes the package and prefers you submit it using MyPers.

- The Navy Reserve tells members to place a retirement request six months in advance, and notification is sent out advising how to apply. If members have not received notification by four months prior to turning 60, they should contact the [MyNavy Career Center](#).
- The Marine Corps says that the Reserve Retirement and Separation Section (MMSR-5) will send out retirement paperwork [four to six months before retired pay eligibility](#).
- The Coast Guard asks retirees to fill out [CG-2055A](#) (Reserve Retirement Transfer Request) at least 100 days before a status change - the same form is used for those entering RET-2 (Retired Awaiting Pay) or RET-1 (Retired With Pay) status.

You will need to complete a DD-2656, or Data for Payment of Retired Personnel form, to file your package, and typically a DD-108, Application for Retired Pay Benefits. You will also fill out a direct deposit form (SF 1199A) so your pension can be deposited electronically in your bank account. Once your Service has completed processing your retirement package you will receive your final retirement orders.

If you didn't make an RSSBP election when you received your Notice of Eligibility, you should have another chance to participate when you file for your retirement pay.

DFAS says they normally takes 30 - 45 days to process pay for gray area retirees if the retirement packet is completed properly.

Once you have your retirement orders in hand you can make an appointment to get a new "retiree" ID card so your status is updated in DEERS. At age 60, you will be eligible to participate in Tricare Prime/Select, the Federal Employee Dental and Vision Insurance Plan (FEDVIP), etc. If you're eligible to receive retired pay prior to age 60 (due to deployments, etc.) you will **not** be eligible for Tricare Prime/Select until you turn 60.

COMMUNITY PHARMACIES LEAVING TRICARE IN OCTOBER 2022: About 15,000 community pharmacies will leave the TRICARE retail pharmacy network on 24 Oct. Nearly 400,000 beneficiaries, or roughly 4% of the TRICARE-eligible population, will be affected by this change. Beneficiaries affected will receive a letter from Express Scripts with a list of alternative in-network pharmacies. **Walgreens and CVS remain in-network**, as do many grocery store pharmacies and smaller chains. Network pharmacies also can be found using the following link: [Find a TRICARE Network Pharmacy | Express Scripts \(express-scripts.com\)](#) After 24 Oct, beneficiaries who continue to fill prescriptions at departing community pharmacies will pay the full retail price for the medication.

To transfer a prescription, you can:

- Take your prescription bottles to another participating pharmacy in the network. The pharmacist there will contact the previous pharmacy and transfer the prescription.
- Call the new pharmacy and ask the pharmacist to obtain the prescription information from the old pharmacy.
- Ask your doctor to send the prescription information to the new pharmacy.
- Visit the [Express Scripts website](#) to switch eligible medications to home delivery.

Even with the departure of these community pharmacies, Express Scripts reports the TRICARE retail network will continue to meet or exceed TRICARE'S pharmacy access standard of at least one pharmacy within a 15-minute drive of 90% of beneficiaries.

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

The Selected Reserve will see monthly premiums increase 4% for TRS to \$48.47 for individual and \$239.69 for family coverage. Gray area retirees' TRR monthly premiums will increase 9% to \$549.35 for individual and

\$1,320.76 for family coverage. Young adult dependents will face monthly premium increases of 11% for TYA Prime (to \$570) and 10% for TYA Select (to \$291) in 2023.

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

When Congress extended TRICARE eligibility with legislation creating TRS, TRR, and TYA, it directed DoD to calculate premiums based on the actual costs incurred for beneficiary care - costs which increase regularly each year because of health care inflation, increased utilization, and/or a change in the beneficiary pool (more heavily weighted to those with significant health care needs.) The 1994 legislation that created TRICARE did not include eligibility for non-activated National Guard and Reserve servicemembers and their families, or for dependents over age 23.

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

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

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

SURVIVOR BENEFIT PLAN (SBP) - DEPENDENCY AND INDEMNITY COMPENSATION (DIC) OFFSET ENDS IN 2023: As you may know, a couple years ago Congress made changes to the Survivor Benefit Plan (SBP) to phase out the offset for surviving spouses who are also receiving Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). **On January 1, 2023, the SBP-DIC offset will be fully eliminated.** That means, beginning in 2023, SBP payments will no longer be offset (reduced) by DIC. **Spouses will receive full SBP (issued by DFAS) and full DIC (from the VA).** There is no action you need to take as a retiree for the changes to apply to your surviving spouse. However, you should check your Retiree Account Statement (RAS) to ensure your SBP beneficiary is up to date. This is especially important if you have a former spouse. If you are a surviving spouse you do not need to take any actions to get your full SBP and DIC payments. Find out more: <https://www.dfas.mil/SBPforspouse>

Also, if your monthly premiums are not automatically deducted from your pay, you should ensure your account does not have unpaid monthly premiums. If you pass away with unpaid monthly premiums, this could cause hardship for your survivors. Learn more: <https://www.dfas.mil/payforSBP>

For more details on the changes to SBP, see the Defense Finance & Accounting Service (DFAS) special SBP-DIC News webpage: <https://www.dfas.mil/sbpdicnews>

SFC HEATH ROBINSON HONORING OUR PROMISE TO ADDRESS COMPREHENSIVE TOXICS (PACT) ACT OF 2022: On 10 Aug the President signed the Sergeant First Class (SFC) Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act of 2022. The bill adds numerous conditions to a list of ailments presumed connected to toxic exposure by the VA, expands VA research into burn pit-related illnesses and improves VA’s screening process for those illnesses. The VA has indicated they are ready now to implement the PACT Act for toxic-exposed Veterans and their survivors. If you think you might be eligible for PACT Act benefits, here are some things you should know: You can apply for PACT Act-related benefits now by filing a claim at VA (suggest you contact a Veteran Service Officer (VSO) or Veteran Service Organization for assistance); the VA is making all 23 presumptive conditions in the PACT Act eligible for benefits effective 10

Aug. You can learn more about the PACT Act by visiting [VA.gov/PACT](https://www.va.gov/PACT) or calling 1-800-MyVA411 (800-698-2411).

VA OFFICE OF SURVIVORS ASSISTANCE (OSA): Did you know the VA has an Office of Survivors Assistance? The Office of Survivors Assistance was established by Public Law 110-389, Title II, Section 222, in October 2008, to serve as a resource regarding all benefits and services furnished by the Department to Survivors and Dependents of deceased Veterans and members of the Armed Forces. OSA also serves as a principal advisor to the Secretary of Veterans Affairs and promotes the use of VA benefits, programs and services to survivors. The website has a “Survivor Quick Guide” as well as other resources and links to other websites for funeral resources, bereavement counseling, etc. For more information you can visit the website at [Office of Survivors Assistance \(va.gov\)](https://www.va.gov)

SUPPORT RESOURCES FOR VETERAN CAREGIVERS: Are you, or someone you know, a caregiver for a veteran? If so, and you could use some help dealing with the situation, there may be resources available to you at no charge. The VA has a lot of services available in support of caregivers providing assistance to a veteran in the home, for those who qualify. There is a lot of information available on the VA website on VA Caregiver Support Services at [Program of General Caregiver Support Services \(PGCSS\) - VA Caregiver Support Program](https://www.va.gov)

You can call VA’s Caregiver Support Line at 1-855-260-3274 to find out if you qualify, learn more about the support that is available to you in this area and for assistance connecting with the [CSP Team/Caregiver Support Coordinator](https://www.va.gov) at your local VA facilities.

You can find additional information related to this area at the VA Home and Community Based Services website at [VA In-Home and Support Services - VA Caregiver Support Program](https://www.va.gov) They offer programs like:

- Respite care
- Home telehealth
- Home-based primary care
- Homemaker and home health aides
- Adult day health care centers
- Remote monitoring care
- Skilled home care
- Home hospice care

Another option to explore is the Elizabeth Dole Foundation. The Elizabeth Dole Foundation is focused on empowering, supporting, and honoring our nation’s 5.5 million military caregivers; the spouses, parents, family members, and friends who care for America’s wounded, ill, or injured veterans. Founded by Senator Elizabeth Dole in 2012, the Foundation adopts a comprehensive approach in its advocacy, working with leaders in the public, private, nonprofit and faith communities to recognize military caregivers’ service and promote their well-being. You can find more information on the website at [The Elizabeth Dole Foundation](https://www.elizabethdolefoundation.org) You can contact the Foundation by filling out a contact form on their website.

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

have to do your research to see which plans your current doctors take, where the plans are accepted (different states, etc), what the co-pays are, etc in order to determine what plan best meets your needs. **Tricare for Life (TFL) functions as your “Medicare Supplement” whether you use Original Medicare or a Medicare Advantage plan.**

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

FEDERAL EMPLOYEE DENTAL & VISION INSURANCE PLAN (FEDVIP) OPEN SEASON IN 2022: For the Federal Employees Dental and Vision Insurance Program (FEDVIP), participants will see an assortment of dental and vision options for next year. For the most part, your enrollment in FEDVIP will continue automatically with little to no interruptions. If you are thinking about making a change, according to the website, **this year’s open season runs from 14 Nov through 12 Dec**. It’s generally the one opportunity a year you’ll have to enroll or make changes to your health, dental and vision plans. For information on the rates for various dental and vision plans go to the following link: [Plan Premiums \(opm.gov\)](https://www.opm.gov/plan-premiums/)

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

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

[Federal Virtual Benefits Fair 2022 \(on24.com\)](https://www.on24.com/fair2022)

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

| | |
|----------------------------|------------------|
| Tuesday, November 15, 2022 | 1000 - 1700 (ET) |
| Tuesday, November 22, 2022 | 1000 - 1700 (ET) |
| Thursday, December 1, 2022 | 1000 - 1700 (ET) |
| Thursday, December 8, 2022 | 1000 - 1700 (ET) |

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

TRICARE PRIME OR SELECT OPEN SEASON IN 2022: Tricare Open Season is the annual period when you can enroll in, or change, your health care coverage for the next year. **This is only for those using Tricare Prime or Select, not Tricare for Life!** According to the website, **in 2022, Tricare Open Season for those with Tricare Select or Tricare Prime begins on 14 Nov and ends on 12 Dec with the enrollment change going into effect**

on 1 Jan 2023. You have three options during enrollment: keep the same plan you have now, enroll in Tricare Prime or Tricare Select if you are not currently enrolled, or change between Tricare Prime and Tricare Select. If you are already enrolled in a plan that you want to stay with, you don't have to re-enroll.

Related Links:

TRICARE Open Season: www.tricare.mil/openseason

Federal Benefits Open Season: www.benefeds.com

AURORA CENTER FOR ACTIVE ADULTS: If you don't know anything about the Aurora Center for Active Adults you might want to check out their website: [Aurora Center for Active Adults - City of Aurora \(auroragov.org\)](http://AuroraCenterforActiveAdults-CityofAurora.auroragov.org) The site has information on parks, pools, recreation centers, the library, Aurora museum, etc. They also offer a variety of classes, exercise and otherwise. For example, on 3 Nov they are offering a class on "Understanding Medicare" and on 1 Nov they are offering a class on Social Security. With Medicare Open Season fast approaching this might be a good time to meet with an expert who can answer your questions on the subject. If you have any questions on the Center, you can call 303-739-7000.

FREE ESTATE PLANNING WORKSHOPS: I did a little online research and found a law firm that is offering some free estate planning workshops in August. **The in-person workshops are in Colorado Springs!** I thought some of you might be interested in attending an actual in-person workshop to get information and have the opportunity to ask questions of the experts so I'm including the information in this newsletter. Just FYI, this firm also offers Webinars so of course you can participate in those from home if you prefer that. There will be webinars on Tuesday, 15 Nov, at 1400 or Tuesday, 29 Nov, at 1600. You can register for these at the same website as the in-person workshops. **This should in no way to be construed as an endorsement of this firm by me, the RAO or the AF, because it isn't.** I'm just making you aware of an opportunity to get information on this subject, if you choose to do so. I called the law office myself and they assured me the workshop is free, with no obligations, and I was told they will even provide attendees with a free consultation if you want one. If, for some reason, that turns out not to be the case please don't crucify me, I'm just relaying what the firm's secretary told me. **The in-person workshops are presented by the Hammond Law Group in Colorado Springs and are offered on Tuesday, 1 Nov (1000 and 1400) and Saturday, 5 Nov (1000).** 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. If anyone does attend one of these, I'd love to hear from you. They are having workshops in September as well so if you found it useful then I'll mention that next month.

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: On 15 Nov, from 1300-1600, in Building 606, Room 140 (the Airmen & 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 Dec.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

ARMY ECHOES NEWSLETTER: The Aug-Oct 2022 issue of the Army Echoes has been posted and is available at [latest.pdf \(army.mil\)](http://latest.pdf.army.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.

COAST GUARD INFORMATION: For those who may not know, there is a lot of good information on the Retiree & Annuitant Services (RAS) section of the U.S. Coast Guard Pay & Personnel Center (PPC) website. [Pay and Personnel Center \(PPC\), Retiree and Annuitant Services \(uscg.mil\)](#) Below are some examples of information available on the site. Retirees/annuitants can submit all customer inquiries via e-mail to PPC-DG-CustomerCare@uscg.mil. This is the recommended method because phone calls (including voicemail messages) are manually entered into the PPC ticket tracking system which can cause delays in responses. If e-mail isn't available, you can call (866) 772-8724 or (785) 339-2200. If you need to report the death of a USCG, NOAA or USPHS Retiree or Annuitant, you can also use the e-mail or phone numbers above. You can find current and back issues of the CG newsletter, "Long Blue Line" at the following link: [LONG BLUE LINE](#) If you are trying to reconnect with a fellow USCG, USPHS, or NOAA retiree you can reach out to Robert Hinds, CG Retiree Services, at robert.c.hinds@uscg.mil or 202-475-5451. You can contact the CG National Retiree Help Desk at 202-475-5381, toll free 1-833-224-6743 or email: NRHDesk@gmail.com For Service record requests you can call 314-801-0800 or visit www.archives.gov/veterans/military-service-records You can also create a Direct-Access (DA) Self-Service account to start/stop/change allotments, print copies of your 1099, update address/phone numbers, update state/federal tax withholding, etc.

SOME POTENTIAL RESOURCES FOR OLDER RETIREES: Below are several resources that may be of interest to older retirees and surviving spouses.

VA Aid and Attendance: Also known as housebound allowance, VA Aid and Attendance might be able to provide a monthly financial benefit to assist with personal care services. There are various financial and physical criteria that must be met. A local veteran services organizations, or a Veteran Service Officer (VSO), is a great place to get neutral information and support. For a local VSO, visit [County Veterans Service Offices | Colorado Division of Veterans Affairs](#)

Geriatric Care Managers: These are social workers for hire who can be on a retained contract or situational contract in case of emergency needs. Their experience can help you navigate insurance coverage, emergency services, or placement recommendations if you are looking into senior living locations.

Board-Certified Elder Law Attorney: Often attorneys will list that they offer estate and/or elder law specialties. This is an important area in that "what you don't know will hurt you." A board-certified elder law attorney has a higher level of training and expertise to deal with issues more common to the older population.

Denver Regional Council of Governments - Area Agency on Aging: [Area Agency on Aging | DRCOG](#)

Senior Source: See info at the following link - [Colorado Senior Resources - SeniorResource.com](#)

Older Adults and State Unit on Aging: See the following website [Older adult services | Colorado Department of Human Services](#)

COMMISSARY HOURS: Starting on Monday, 4 Jul, the commissary will now be open on Mondays once again, so open 7 days/week. **The Monday hours are only from 0900-1400 and it will be self-checkout only - only the self-checkout registers will be open, accepting credit/debit/cash payments.** If you have any questions, you can contact the commissary (720-847-7100). **Commissary hours on other days are as follows: Tues 0900-1900 and Wed-Sun 0900-1800.**

DD-214s FOR CO NATIONAL GUARD PERSONNEL: For discharged/retired Colorado Army and Air National Guard personnel the Colorado Department of Military and Veterans Affairs (DMVA) should be able to provide a copy of any paperwork in their record (DD-214s etc.). You can call or fill out a digital request for these documents. Personnel File general inquiries should be sent to archives@dmva.state.co.us For additional

information and instructions on how to submit requests you can visit the website at [Services | Department of Military and Veterans Affairs \(colorado.gov\)](#) There are other ways to get copies of your records as well, such as the National Archives (<https://www.archives.gov/veterans/military-service-records/locations>), milConnect ([milConnect \(osd.mil\)](#)), etc.

DOD INSTRUCTION 1336.01 - CERTIFICATE OF UNIFORMED SERVICE (DD FORM 214/5 SERIES):

On 17 Feb 2022 the Department of Defense (DoD) published an update to DoD Instruction 1336.01, Certificate of Uniformed Service (DD Form 214/215 Series). According to the instruction, this will provide “The uniformed services member, excluding members of the Commissioned Corps of National Oceanic and Atmospheric Administration, ... with a clear, concise summary of each discrete period of active service, and Reserve Component service as applicable, with the uniformed services at the time of transfer between Services, release, discharge, transfer to another component of a Service, or other change of status. This includes relevant data regarding the member’s service and the circumstances of termination, except as limited in this issuance.” My understanding is this should provide all National Guard and Reserve Component Service members with Federally recognized service documents that will encompass their entire service time and allow them to access the Veteran benefits and entitlements they have earned. I’ve been told they have three years to phase this in.

VETERANS AFFAIRS (VA) HOME HEALTH CARE PROGRAMS: The VA offers quite a few different programs related to home health care for veterans, and also some geared toward support of the veteran caregiver in the home. To qualify for any of these programs the veteran must first be registered with the Veterans Health Administration (VHA). To get registered for VHA and enroll in the system, you need a copy of your DD-214, a completed VA Form 10-10EZ (Application for Health Benefits) and a valid ID. No medical records are necessary. If the veteran does not have a DD-214 one can be requested with the help of a Veteran Service Officer (VSO), the National Archives, or other avenue.

There are some general numbers at the Rocky Mountain Regional VA Medical Center you can call for assistance in this area. For a **new** home healthcare (HHC) request, you should start with your primary care team - their main number is 303-399-8020, Option 2. If you already have HHC and want to talk to the HHC Coordinators, they can be reached at 303-329-8500.

Below is a general list of these programs we got from the Rocky Mountain Regional VA Medical Center. We have a paper summarizing each of these programs if you are interested.

Community Adult Day Healthcare (CADHC) Program (Vet’s Club); Community Living Center (CLC); Community Nursing Home (CNH) Program; State Veterans Home (SVH); Home Based Primary Care (HBPC) Social Work: Denver Metro and Southern Colorado (2 locations); Medical Foster Home (MFH) Program; Program for All Inclusive Care for the Elderly (PACE) Program; Tele Geriatrics; Tele Palliative Care; and Veteran Directed Care (VDC) Program.

ARMY GRAY AREA RETIREMENTS (GARs): Army Human Resources Command (HRC) services Retired USAR and ARNG Soldiers processing retirement pay packets and family members with RCSBP. You can reach them at (888) 276-9472 or (502) 613-8950. You can download retirement applications at: <https://www.hrc.army.mil/asset/19367> or email your request to usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil The HRC-GAR website is at <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>

PHARMACY HOURS: As of 1 Jan, the pharmacy implemented the following new hours: Mon-Fri 0800-1700. In addition, they will normally be **closed** on the second Wed of each month for a Training Day (not in Nov due to the holidays for this month). When there is delayed reporting for non-mission essential personnel the pharmacy will open 30 minutes **after** the Report No Earlier Than time. Please remember holidays, family days, etc. can impact these hours so you can always check the Buckley SFB Facebook page for the latest info on hours. **The pharmacy will be closed on Thurs, 10 Nov, and Fri, 25 Nov for Family Day, Friday, 11 Nov, for Veterans Day and Thursday, 24 Nov, for Thanksgiving.**

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

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

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

HOW TO CREATE A MYPAY ACCOUNT WITH DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS): If you don't have a MyPay account with DFAS I recommend you create one. With your own account you can download your Form 1099 for taxes, print a copy of your Retiree Account Statement (RAS), set up beneficiaries for Arrears of Pay, update your mailing and e-mail address, adjust federal and state withholding for taxes, etc. You start by requesting an initial password on the myPay homepage ([myPay Web Site \(dfas.mil\)](#)) using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days. Once you receive your password in the mail, you return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile. DFAS has a downloadable step-by-step Get Started Guide to myPay on their website and a how-to video on the DFAS YouTube channel. For additional info on obtaining a MyAccount you can visit: <https://www.dfas.mil/retiredmilitary/manage/mypay/>

EMPLOYMENT SERVICES FOR VETERANS: Arapahoe/Douglas Works! (A/D Works!) Workforce Center is a member of the Colorado Department of Labor and Employment and provides a variety of no-cost services to veteran job seekers; resources and workshops for a self-directed job search, one-on-one employment counseling, customizing resumes, referrals to other state and federal agencies and training assistance. For more information you can visit their website at <http://www.adworks.org/> Just FYI, there is an A/D Works! Veterans Employment Specialist that works several days a week in Bldg 606 on base (when non-mission essential personnel are allowed back in their offices on Buckley AFB). For more info you can also contact the AD Works! Call Center at (303) 636-1160 and ask to be contacted to a Veterans Employment Team Member.

HAVE YOU EXPERIENCED UNSATISFACTORY SERVICE FROM THE RAO? We are staffed completely with volunteers who do their very best to help with your issues. While we always strive to provide you with the best possible support, we realize there may be times you experience what you consider to be unsatisfactory customer service when you contact the RAO. Perhaps you never received a response to a voice mail/e-mail you left, you got inaccurate information regarding a question you had or the person who helped you

was unable to provide an adequate answer to your question. **If you are ever dissatisfied with the support you get from the RAO please contact the RAO Director to discuss the situation.** The best way to reach me is via my home e-mail - elkfive@centurylink.net.

DENVER VA REGIONAL BENEFITS OFFICE HOURS & LOCATIONS: *Do you have a question about your VA Benefits? Compensation Claim, Pension Claim, Aid and Attendance, Appeals, survivor and burial benefits, Home Loans, Employment, or Education*

The VBA Office in the Rocky Mountain Regional VA Medical Center is holding office hours:

Office Hours: Monday - Friday, 8:30 a.m. to 4 p.m. (last appt. at 3:30 p.m.)

Phone: (800) 827-1000

Location:

Rocky Mountain Regional VA Medical Center

Veterans Benefits Administration (VBA)

1700 North Wheeling Street

Aurora, CO 80045

Sign up to meet with a counselor in the Pharmacy waiting room.

We also have a Veterans Affairs Office on Buckley SFB in Bldg 606 with Benefits Advisors (Mr Tyrone Groce & Ms Deloris Evans) who can normally be reached at 720-847-4838 from Mon-Fri 0800 - 1600.

LIFE CHANGING EVENT? KEEP DFAS INFORMED: Ensuring your retired pay comes to you accurately and on time is the primary goal at DFAS. To do this, they need your help to keep your account up to date. *Keeping your account up to date includes making sure your mailing address, banking information, allotments, tax withholding status, and your beneficiary choices are current. Be sure to report any 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

AFTERBURNER: Air Force Retiree Services (AFRS) at Randolph AFB, TX publishes the Afterburner twice a year. You can find copies of the Afterburner at the following link: <https://www.retirees.af.mil/library/afterburner/>

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.**