

## **Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - October 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 0900-1200, Thurs 0900-1200 & Fri 1000-1200

**Director: Steve Young, Lt Col, USAF, Ret**

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

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

For folks not comfortable making ID card appointments with the Buckley SFB AF Military Personnel Flight (MPF) using the RAPIDS website, you can **call the MPF at 720-847-4357, Option 2, from 0800 to 1200 Mon-Fri for assistance with appointment scheduling.** We're told that if no one answers you will be able to leave a message, and someone will call you back. The MPF requests your message just leave your name, contact information and basic need, i.e. you need to make an appointment, you have a policy question etc.

### **Retiree & Dependent ID Cards (Appts Only)**

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

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

**OBSERVANCES IN OCTOBER:** 13 - Navy B-Day; 26 - Day of the Deployed; 27 - Navy Day.

**TRUSTED TRAVELER PROGRAM BACK IN EFFECT ON BUCKLEY SFB:** On 1 Dec the Trusted Traveler Program was suspended on Buckley SFB by the Base Commander. As of September, the Trusted Traveler Program is back in effect on Buckley SFB. What that means to you: when you enter base only one person in the car needs a valid military ID to get everyone on base, you won't need to go to the Visitor Control Center (VCC) to get day passes for those individuals without a valid military ID.

**BUCKLEY SFB MILITARY RETIREE APPRECIATION DAY (RAD):** The planning and execution of the Buckley SFB RAD held on Saturday, 9 Sep, at the Leadership Development Center (LDC - Bldg 1032) on base went extremely well from my perspective. None of the organizations with tables at the event had an issue with base access, we had tons of food (breakfast burritos (one of the RAO volunteers handmade 100 for the event), apples, bananas, yogurt, granola bars, donuts, chips, nuts, trail mix, goldfish crackers, pizza, burgers, hotdogs, cookies, candy, coffee, bottled water, etc.), plenty of volunteers were on hand to help, etc. We had about 45 organizations attend to offer help to retirees: Tricare, Express-Scripts, base pharmacy, base legal, Defense Finance & Accounting Service (DFAS), some Federal Employee Dental & Vision Insurance Plan (FEDVIP) providers, Medicare/Medicaid, social security, VA Eastern CO Health Care System, Veterans Benefits Administration, United Services Automobile Assoc (USAA), several investment and legal firms, Veterans Community Living Center, Mt Carmel Veterans Center, Ft Logan National Cemetery, etc. Several of these organizations (MOAA, VA

ECHCS, Social Security, Medicare, ARPC, etc.) provided briefings during the event. The AF MPF (Bldg 606) issued about 15 ID cards and helped out ~34 folks with other questions related to NextGen ID cards, how to make appointments, etc. **This event was a great opportunity for retirees to meet with reps from all these organizations face-to-face, and I was very disappointed that only about 200 showed up to take advantage of that. We have already scheduled the 2024 RAD for Saturday, 21 Sep.**

**FAMILY DAYS AND HOLIDAYS IN OCTOBER:** Friday, 6 Oct, is a Family Day since Monday, 9 Oct, is the Columbus Day holiday. As you know, Family Days impact various operations on base (Pharmacy, MPF ID card section, 6<sup>th</sup> Ave Gate, etc.) so keep that in mind if you have things to do on base during those days.

**MISSISSIPPI GATE CONSTRUCTION CONTINUES:** on 22 Aug construction started on the Mississippi gate with an estimated completion date of October (pending weather). The Mississippi gate will remain the 24/7 gate, but inbound/outbound traffic may be congested. Based on this, the base recommends you use the 6th Avenue gate for more efficient traffic flow.

**MAJOR PHARMACY CHANGES COMING ON 1 OCTOBER:** Recently the base pharmacy notified us of **major changes that will be implemented on 1 Oct.** Below is a summary of these changes.

### **New Prescriptions**

**Activation of new prescriptions by customers via phone or the Genesis Patient Portal is no longer required.**

**Electronic prescriptions will automatically be activated**

**Hardcopy prescription activation is via the Pharmacy DROP BOX**

Urgent prescriptions will be ready the same day

Routine prescriptions ready after 1400 on the 2<sup>nd</sup> duty day

### **Refills**

The Automated refill number is 720-847-7455

There is a 5 duty-day turnaround - after 1400

**Pharmacy phones** - for Customer Service and Questions ONLY

### **Hours**

Lobby: 0730-1630 Mon-Fri

Drive-Thru: 1300-1600 Mon-Fri

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

**QUARTERLY MEDICAL GROUP TOWN HALL:** On **Wednesday, 18 Oct, from 1600-1700**, the Med Grp will hold a town hall meeting at the Buckley Chapel (Bldg 316 - across from the A-Basin CDC). One of the topics Med Group personnel will discuss is the major pharmacy changes that were implemented on 1 Oct. **This is your opportunity to meet face-to-face with Med Group personnel and ask questions about the latest pharmacy changes above and/or make your concerns known regarding the pharmacy!**

**GENERAL PHARMACY HOURS AND CLOSURES IN OCTOBER:** **The pharmacy will normally close at 1500 on the last Friday of each month.** There is a lot of good information on the pharmacy website - here is the link: [460th Medical Group - Buckley Space Force Base > Health Services > Pharmacy \(tricare.mil\)](#) **The site also lists a phone number for the Pharmacy Patient Relations/Advocate, which is 720-847-6603.** The e-mail for the advocates is: [usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil](mailto:usaf.buckley.460sw-mdg.mbx.pharmacy-patient-advocate@mail.mil) .

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

6 October – CLOSED – Family Day  
9 October – CLOSED – Columbus Day  
11 October – CLOSED – MDG Training Day  
27 October – Closed @ 1500 (MDG Event)

**BUCKLEY SFB SOLID WASTE/RECYCLING PROGRAM:** The Solid Waste and Recycling Program Manager at Buckley SFB asked that we provide you with the following information regarding your personal trash and recyclables. **All of the dumpsters on Buckley SFB are for government use only and cannot be used for personal refuse.** The dumpsters in housing are for residents only. You may have previously used, or heard about, a **recycling area** that used to be located by the 6th Ave. gate. Those **dumpsters were removed due to frequent abuse and will not be relocated.** If you have general recyclables (plastic bottles, aluminum cans, cardboard, etc.) you can take them to the Denver Arapahoe Disposal Site (DADS) at 3500 S. Gun Club Rd, Aurora, CO 80018 for free. They will also accept non-recyclables for a fee depending on how much you have. If you have any questions or comments, you can contact Ethan Woodard at [ethan.woodard.1@spacforce.mil](mailto:ethan.woodard.1@spacforce.mil) or call 720-847-9268.

**COLORADO KOREAN CHORUS (CKC) EVENT:** On **Sunday, 15 Oct 23**, the Colorado Korean Chorus (CKC) will present a concert at Bethany Lutheran Church in Denver. The CKC was formed in 2005 by a small group of local choral enthusiasts in the community. Their mission is “To express and foster the awareness of our cultural and musical heritage in the community through concerts and other performances with our creative choral works”. The chorus body is comprised of local volunteer singers under the direction of Dr. Taehyun Kim. The concert is to commemorate the 70th anniversary of Korean War Armistice and honor the sacrifice and dedication of Korean War Veterans (American and Korean) and their families. This event will present professional vocalists and orchestra, Air Force Academy Stellar Brass Ensemble, Samulnori - Korean Performing Art Institute in Chicago, Opera Theater in UNC etc. Tickets for the event (\$20) went on sale 18 Sep but please note **the group has decided to provide complimentary tickets for Veterans, so it will be free for them.** You can use website at [www.ckchorus.org-BuyTickets](http://www.ckchorus.org-BuyTickets) or call 720-205-1532/720-363-1928

**SALUTE TO AMERICA’S HEROES:** On **Saturday, 28 Oct**, the American Military Family will present a Salute to America’s Heroes, a fundraiser for American Military Family prevention of veteran/first responder suicide. The event will run from 1700-2200 and be held at the Omni Interlocken Hotel, 500 Interlocken Blvd, Broomfield, CO 80021. The following special guests are expected to attend: Bernard Kerik (former NYC Poloce Commissioner during 9/11), John “Tig” Tiegen (13 Hours: The Secret Soldiers of Benghazi), Dave Bray (Navy Vet and “Rock N’ Roll Patriot), Kory Brunson Band, etc. You can purchase tickets online at [www.americanmilitaryfamily.org](http://www.americanmilitaryfamily.org) For more information you can call 303-746-8195 or e-mail [moreinfo@amf100.org](mailto:moreinfo@amf100.org)

**AURORA VETERANS SALUTE:** On **Monday, 30 Oct**, from 1130-1300 there will be a Veterans Salute at the Hyatt Regency Aurora-Denver Conference Center, 13200 E. 14<sup>th</sup> Place where lunch will be provided. Tickets for the event are \$15. For more information you can visit the website [Veterans Salute - City of Aurora \(auroragov.org\)](http://Veterans Salute - City of Aurora (auroragov.org)) or contact Jessica Boles at [jboles@auroragov.org](mailto:jboles@auroragov.org) or 303.739.7170.

**VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB:** On **19 Oct, from 1300-1600, in Building 606, Room 140 (the Military & Family Readiness Center), on Buckley SFB, there will Veteran Service Officers (VSOs) available to help you file a VA disability benefit claim.** You can just show up and walk in, no registration is required. If you are discharging from the military within 90-180 days, bring a copy of your medical records, your marriage certificate and your children’s birth certificates and they can do the rest. You should understand up front that an average Benefits Delivery at Discharge (BDD) claim can take 2 hours or more for a records review and submission and there is almost always “homework” a veteran needs to do before they are completely prepared for an appointment. That being said, there are three things the VSOs at these meetings can do to prepare you for filing: answer any questions you may have about claims and claim processes; process simple requests such as input an Intent to File, for a retiree for instance, to save a date or update address information; prepare you for, and schedule, longer appointments in a VSO office to complete and submit claim documents. **Please note, this event has changed from the third Tuesday of every month to the third Thursday, so we**

expect the next one to be on 16 Nov. 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.

**12<sup>TH</sup> ANNUAL HIGHLANDS RANCH OLDER ADULT HEALTH & RESOURCE FAIR:** This event will be on **Saturday, 4 Nov, 0900-1200, at the Recreation Center at Eastridge, 9568 University Blvd., Highlands Ranch, CO 80126.** Senior Helpers of Littleton is sponsoring this annual Highlands Ranch Event - no RSVP required! Take advantage of more than 60 professionals providing everything from health and wellness programming to insurance information and a vaccination clinic. For more info see the following link: [Older Adult Health and Resource Fair - A Free HRCA Event \(hrcaonline.org\)](https://hrcaonline.org)

**WINGS OVER THE ROCKIES AIR & SPACE MUSEUM AND WINGS OF EXPLORATION AT CENTENNIAL AIRPORT:** On **11 Nov, Veterans Day,** Wings Over the Rockies Air & Space Museum and Wings Exploration of Flight at Centennial Airport will offer **free admission for Veterans.** For more information see the following link: [Upcoming Events – Wings Over The Rockies \(wingsmuseum.org\)](https://wingsmuseum.org)

**SOCIAL SECURITY FULL RETIREMENT AGE (FRA):** Determining when to file for Social Security is a big decision which can have major financial impacts and should not be taken lightly. Many of the Social Security basics can be found on the [Social Security Administration's website](https://www.ssa.gov), which offers tools to estimate your benefit, review your records, and much more. One good starting point for everyone is to understand what's meant by "**Full Retirement Age**" under Social Security, a number that varies by retiree, and **may not be the best age to collect your benefits.** Here's a quick breakdown, by age:

- Age 60: The earliest a widow or widower can receive Social Security survivor benefits because of their age. These benefits are reduced from the full benefit by an amount based on how early they're taken; learn more [at this link](#), including how to reach out to a Social Security representative for assistance before making any benefits decisions.
- Age 62: The earliest a beneficiary can elect to receive Social Security retirement pay. These benefits are reduced by a small percentage for each month taken before full retirement age. Find a chart [at this link](#) for details.
- Age 65: The age many associate with retirement; **it was the full retirement age for Social Security until changes to the program in 1983.**
- Age 66: **Full retirement age for those born between 1943 and 1954. The age goes up by two months for five years after that, with those born in 1959 reaching full retirement at 66 years, 10 months.**
- Age 67: **Full retirement age for those born in 1960 or later.**
- Age 70: Beneficiaries who choose to delay taking retirement pay receive a benefit increase connected to their birth year and how long the delay lasts, up to age 70. Get the full chart [at this link](#).

There are many factors to consider regarding **when** to file for social security (which spouse earned more, filing for spousal benefits, delaying filing until after FRA, etc.) so you may want to talk to a financial advisor on the pros and cons of each before filing.

**TRICARE COSTS FOR 2024:** The Defense Health Agency has published 2024 costs for TRICARE premium-based plans, including TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), and TRICARE Young Adult (TYA). When Congress extended TRICARE eligibility with legislation creating TRS, TRR, and TYA, it directed DoD to calculate premiums based on the actual costs incurred for beneficiary care - costs which typically increase each year because of health care inflation, increased utilization, and/or a change in the beneficiary pool (more heavily weighted to those with significant health care needs).

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

As the nation relied heavily on reserve component deployments to support military operations in Afghanistan and Iraq, Congress established TRS with the FY 2005 National Defense Authorization Act (NDAA). The 2010 NDAA included legislation creating TRR. DoD covers 72% of TRS program costs, with enrolled Selected Reserve servicemembers and their families paying 28% through monthly premiums. The cost of TRR coverage for “gray area” reservists (those who have retired but are too young to receive retired pay) is fully covered by enrollees’ monthly premiums.

**MEDICARE OPEN ENROLLMENT PERIOD IN 2023:** If you are currently enrolled in a Medicare plan you should get your “Annual Notice of Change” document in the mail soon (I got mine for my Humana Medicare Advantage Plan already). This document will list any changes in your plan coverage, service area or cost that will go into effect in 2024. You can use this to help decide if you want to change plans. According to the website, **open enrollment is 15 Oct - 7 Dec 2023 and changes will be effective Jan 2024.** 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 2024. 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.**

**PROJECTED MEDICARE PART B PREMIUM INCREASE FOR 2024:** Medicare expects the Part B premiums (for the lowest income group) to increase ~ \$10 in 2024, from about \$165/mos to \$175/mos.

**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:** Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a FEDVIP dental and/or vision plan. Each year, open season runs from the Monday of the second full work week in November through the Monday of the second full work week in December. **For 2024 plans, the open season dates will be 13 Nov - 11 Dec.** Just a heads up so you can start preparing.

**TRICARE OPEN SEASON:** Tricare Open Season is your annual opportunity to enroll in, change, or cancel a Tricare plan. **For 2024 plans, the open season dates will be 13 Nov - 12 Dec.** Start preparing ...

**HQ AIR RESERVE PERSONNEL CENTER RESERVE RETIREMENT COUNSELING CELL (RRCC):** We hear from a lot of Gray Area retirees from all Services, typically as they are approaching 60, start working on their retirement packages, and have questions or run into problems. We want to make AF Gray Area retirees aware that on 1 Jun ARPC activated a **Reserve Retirement Counseling Center (RRCC)** to help AF Reservists working on their retirement package. If you click the link below it will tell you a little about this group.

RRCC Contact Info: 800-682-1929, E-mail: [afpc.dpt.rrcc@us.af.mil](mailto:afpc.dpt.rrcc@us.af.mil) Our understanding is the plan is to expand this service to also include AF Gray Area **Guard** folks as well. We have no additional info on that at this time.

**INHERITED IRA's AND INHERITED ROTH IRA's CLARIFICATION:** On 14 Jul 2023 the IRS released Notice 2023-54 (link here: <https://www.irs.gov/pub/irs-drop/n-23-54.pdf>) clarifying that an annual required minimum distribution (RMD) for inherited IRAs and inherited Roth IRAs does not need to be taken in 2023 for non-eligible designated beneficiaries who inherited an IRA after December 31, 2019. A common example of a non-eligible designated beneficiary is an adult child inheriting a parent's IRA. For non-eligible designated beneficiaries, then the beneficiary must take an RMD starting in 2024 and the inherited IRA or Roth IRA will still need to be fully distributed by the end of the 10<sup>th</sup> calendar year following the calendar year of the individual's death.

For those individuals who inherited an IRA and or Roth IRA prior to January 1, 2020, nothing has changed with this latest clarification from the IRS on how your RMD is calculated or when they should be taken. This latest clarification does not apply to a surviving spouse or minor child under 18 years of age inheriting an IRA. A different set of rules govern the distributions for those beneficiaries. It is advisable to consult your tax professional or financial advisor for specific information about the application of these rules.

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

**TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS):** 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](http://taps.org.caregroups) or call 800-959-8277 (TAPS) for more info. Below are just a few recurring events here in Colorado:  
CO Springs Area Care Group: 7 Oct, 0900-1030, meets in person 1<sup>st</sup> Saturday of each month  
Denver Area Care Group: 21 Oct, 1200-1330, meets in person 3<sup>rd</sup> Saturday of each month  
Golden Area Care Group - Men Only: 25 Oct, 1900-2030, meets in person 4<sup>th</sup> Wednesday of each month

**FORGOTTEN HEROES CAMPAIGN:** There is an organization known as the Forgotten Heroes Campaign that helps veterans with awards, decorations and medals they earned during their service but never received. This organization directs searches for veterans who have honorably served their country and presents them and their

family member(s); medals; awards; ribbons and badges earned but never received. A public ceremony is held to present the awards to the deserving veterans. The Campaign provides the Veteran with the correct forms and information and conducts research to support the case for having the awards issued. The campaign utilizes its extensive contacts within Congress and the military to expedite the processing of these applications with the Veteran's Administration and Department of Defense. The website is at the following link: [FORGOTTEN HEROES CAMPAIGN – HONORING THOSE WHO SERVED](#)

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

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

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

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

Did you know Veterans can electronically access their VA decision letters online? The Decision Letter Download Tool allows Vets to download their decision letters using [VA.gov](#).

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

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

**VOLUNTEER OPPORTUNITIES IN THE DENVER AREA:** Since I fully retired in 2017, I spend much of my time volunteering. In addition to running the Buckley SFB RAO, I also volunteer in the Denver Airport United Services Organization (USO) lounge, the SecorCares food bank in Parker and at a local elementary school. I have found volunteering to be very rewarding and a great way to stay engaged. There are tons of volunteer opportunities with a wide variety of organizations, which makes it easy to find something that appeals to you, no matter what your interest may be. When I first retired, I contacted the Volunteers of America (VOA) in Denver for help connecting me with places I might be interested in volunteering. If you have any interest in volunteering (and we can't convince you to try the RAO!) you might reach out to VOA. You can reach Gayle Larsen at 720-264-3339 or [glarsen@voacolorado.org](mailto:glarsen@voacolorado.org) If you are interested in volunteering at the USO you can contact me, and I'll put you in touch with the USO volunteer coordinator.

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

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

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

**BUCKLEY SFB COMMUNITY CENTER EVENTS:** The Buckley Community Center has upcoming trivia nights, and more. You can see info on their activities on the Community Center Facebook page at: [Buckley Community Centers | Facebook](#)

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

**SURVIVOR BENEFIT PLAN (SBP) AND DFAS NOTIFICATIONS:** You need to ensure you inform DFAS about life-changing events promptly to ensure the correct premiums are billed and your dependents don't face delays or difficulties in receiving their SBP annuity payments. Below are two examples of common life events and deadlines for changing your SBP coverage:

At retirement, you're single with no children. After retirement, you marry or have a child. You need to notify DFAS within ONE YEAR by sending them a DD Form 2656-6 and a copy of the marriage or birth certificate if you want SBP coverage for them.

You divorce and elect former spouse coverage. Your former spouse passes away and you later re-marry. You need to notify DFAS within ONE YEAR of your re-marriage by sending them a DD Form 2656-6 and a copy of your new marriage certificate if you want SBP coverage for your new spouse. You can find out more about changing SBP coverage at: <https://www.dfas.mil/changesbp>

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

**HOW TO CREATE A MYPAY ACCOUNT WITH DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS):** If you don't have a MyPay account with DFAS I recommend you create one. With your own account you can download your 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 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.**