

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - September 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 0900-1200

Director: Steve Young, Lt Col, USAF, Ret

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

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 have your name, contact information and basic need, i.e. you need to make an appointment, you have a policy question etc.

Retiree & Dependent ID Cards (Appts Only)

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

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

OBSERVANCES IN SEPTEMBER: 2 - V-J Day; 11 - Patriot Day; 15 - POW/MIA Recognition Day; 18 - AF and Air National Guard B-Day; 24 - Gold Star Mother's & Family's Day; 29 - VFW Day.

BUCKLEY SFB MILITARY RETIREE APPRECIATION DAY (RAD): The Buckley SFB RAD will be held Saturday, 9 Sep, at the Leadership Development Center (LDC - Bldg 1032) on base. This event was cancelled in 2020, 2021 and 2022 due to COVID so we are hoping for a good turnout. Right now, **we plan to have the Opening Ceremony in front of the Space Base Delta (SBD) 2 HQ (Bldg 1030, next door to the LDC) at 0800. The LDC, and vendor tables, will be open and available to retirees from 0830-1300.** We are expecting about 50 organizations to attend, such as: Tricare, Express-Scripts, pharmacy, base legal, Defense Finance & Accounting Service (DFAS), some Federal Employee Dental & Vision Insurance Plan (FEDVIP) providers, CO Transition Assistance Advisor, Medicare/Medicaid, social security, VA Eastern CO Health Care System, Veteran Service Officers (VSOs), Veterans Benefits Administration, United Services Automobile Assoc (USAA), several investment and legal firms, Veterans Community Living Center, Denver Regional Council of Governments, 365Health, Mt Carmel Veterans Center, Home Front Military Network, Ft Logan National Cemetery, etc. Several of these organizations (MOAA, VA ECHCS, Social Security, Medicare, ARPC, etc.) will be providing briefings during the event. We will have some snacks and drinks available. **The AF MPF (Bldg 606) plans to be open to issue ID cards for those folks due to renew/replace theirs from 0900-1200.** This is a **great** opportunity for you to meet personally with representatives from all these organizations in one place at the same time to provide you with information and answer your questions. You can call the RAO if you have any questions (720-847-6693).

FAMILY DAYS AND HOLIDAYS IN SEPTEMBER: Friday, 1 Sep, is a Family Day since Monday, 4 Sep, is the Labor Day holiday. As you know, Family Days impact various operations on base (Pharmacy, MPF ID card section, 6th Ave Gate, etc.) so keep that in mind if you have things to do on base during those days.

6th AVENUE GATE CONSTRUCTION COMPLETE - MISSISSIPPI GATE CONSTRUCTION

UNDERWAY: The 6th Ave Gate construction has been completed so there is no longer a detour in effect when using that gate. However, 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.

PHARMACY CLOSURES IN SEPTEMBER: For the month of September, the Pharmacy team indicates the second lane in the drive-through will be repaired, with restored service. Additionally, the pharmacy will be closed the following days in the month of September:

- 1 September – CLOSED – Family Day
- 4 September – CLOSED – Labor Day
- 13 September – CLOSED – MDG Training Day
- 22 September – CLOSED @ 1430 – MDG Event
- 29 September – CLOSED @ 1400 – MDG Event

COLORADO ROCKIES MILITARY APPRECIATION SERIES: The Colorado Rockies invites all active-duty military members, veterans, and their families to enjoy a special night at the ballpark for their Military Appreciation Series from **Friday, 1 Sep - Sunday, 3 Sep**.

Discounted tickets starting at just \$10 - available only at www.rockies.com/militaryappreciation.

Available Game Dates

- Friday, September 1 at 6:40 pm vs. Toronto Blue Jays
- Saturday, September 2 at 6:10 pm vs. Toronto Blue Jays
- Sunday, September 3 at 1:10 pm vs. Toronto Blue Jays

PAUL BUNYAN LUMBERJACK SHOW: On **16 Sep** the base will host the Paul Bunyan Lumberjack Show. This show has been performing at fairs, sports shows, festivals, theme parks, and both private and corporate events for over 33 years. The Show has performed all over the world including Japan, Bermuda, Europe, China, Australia and Africa. Events presented during a show include log rolling, underhand chopping, springboard chopping, standing block chop, crosscut sawing, axe throwing, and dragster chainsaw competition, just to name a few. You can contact Outdoor Rec with any questions: 720-847-6100/6853.

CHERRY CREEK SCHOOL DISTRICT VETERAN'S APPRECIATION EVENT: On **9 Sep** the Cherry Creek School District is hosting a Veteran's Appreciation event at Cherokee Trail High School, 25901 E Arapahoe Rd, Aurora, CO. The day begins with a special luncheon honoring veterans, military members, and their families (no RSVP required) 1200-1400 in the Cherokee Trail High School cafeteria. I believe the free catered lunch will be provided by Los Dos Potrillos. There will be a free Community Celebration from 1400-1700 in the east parking lot, followed by a HS football game between Stormy Hill & Overland at 1800 (free to vets, active duty and their families). During the community celebration time they expect to have a chinook helicopter, Rocky Mtn Honor Flight, Air Force STEM activities, the Honor Bell, the Quilts of Valor, the Army National Guard Gaming Trailer, music by the Fountain Fort Carson 4th ID Rock Band, a WWII aircraft flyover, etc.

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 Our understanding is the plan is to expand this service to also include AF Gray Area **Guard** folks as well. We have no additional information on that at this time.

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) will go on sale 18 Sep. You can use website at www.ckchorus.org-BuyTickets or call 720-205-1532/720-363-1928

SALUTE TO AMERICA’S HEROES: On **Sat, 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 For more information you can call 303-746-8195 or e-mail moreinfo@amf100.org

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: On **21 Sep, 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 19 Oct.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

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.

MEDICARE OPEN SEASON: Medicare Open Season is your annual opportunity to enroll in or change your current Medicare/Medicare Advantage plan. The Center for Medicare & Medicaid Services (CMS) tells us for 2024 plans, the open season dates will be 15 Oct - 7 Dec. Just a heads up so you can start preparing.

HIGH-YIELD SAVINGS ACCOUNTS: A high-yield savings account is designed to help individuals earn more interest on their savings compared to traditional savings and checking accounts. What sets high-yield savings

accounts apart is their significantly higher annual percentage yield (APY), compared to standard savings accounts. High-yield savings accounts are typically offered by online banks and financial institutions, due to lower overhead costs compared to brick-and-mortar banks. They usually come with features like no minimum balance requirements, no monthly fees, and easy access to funds through electronic transfers. It's important to note that while high-yield savings accounts provide better returns than traditional accounts, the interest rates are not fixed and can still be influenced by fluctuations in the broader economy. Additionally, high-yield accounts might not offer the same level of accessibility as checking accounts, making them more suitable for funds that you don't need immediate access to. Most institutions offering high-yield savings accounts limit the number of monthly withdrawals (e.g., six withdrawals per month), so it's not recommended to use these accounts for paying recurring bills. If you're looking for higher interest yield than your current savings account, but you don't want to lock your money into a certificate of deposit (CD), a high-yield savings account may be a good option. You should also ensure that the institution is FDIC (Federal Deposit Insurance Corporation) insured and you're aware of those limits - \$250,000 for an individual account or \$500,000 for a joint account per financial institution.

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.

PHARMACY LOBBY HOURS: As of 24 Apr 23, the pharmacy lobby is closed Monday to Friday until 1300 due to low manning. They believe they are best able to serve patients by reducing lobby hours so they can put as many staff as possible on getting the prescriptions typed, filled, and verified. From 0800 - 1300 only the Pharmacy drive-through will still be open for prescription pick-up, drop-off and activation. The lobby and drive through will both be open to patients from 1300 - 1700. Drive-through lanes and phones are open and available during standard business hours of 0800 - 1700. They have extended hours on Family days, when they used to be closed all day, to be open from 0800 - 1100 via the drive-thru. **The Pharmacy will be closed on 1 Sep (Family Day), 4 Sep (Labor Day), 13 Sep for a training day (second Wednesday of each month) and close at 1430 on 22 Sep and 1400 on 29 Sep for MDG events. 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 .

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](https://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: 5 Aug, 0900-1030, meets in person 1st Saturday of each month
Denver Area Care Group: 19 Aug, 1200-1330, meets in person 3rd Saturday of each month
Golden Area Care Group - Men Only: 23 Aug, 1900-2030, meets in person 4th Wednesday of each month
TAPS CO Celebrity Classic: 9 Sep, Denver, Wings Over the Rockies Air & Space Museum

MENTAL HEALTH RESOURCES: There are numerous organizations that can provide mental health services in Colorado. We've listed a few examples here:

Below are a couple generic links to mental health website pages for the **VA Eastern CO Health Care System (ECHCS)** and **VA** that *might* provide some useful info. The VA ECHCS page does have a phone number in the upper right to contact someone. The one for the VA has info and a "Contact Us" box at the upper right corner of the page and at the bottom left of the page is a Veterans Crisis Line number.

[Mental Health - VA Eastern Colorado Health Care System](#)
[Mental Health Home \(va.gov\)](#)

You can also **contact a Veteran Service Officer (VSO)** since they are the experts at dealing with the VA and very knowledgeable about what services are available where. The link below will take you to a website where you just click on the CO county you are in and it will give you a list of VSOs in your county, along with their contact info (phone and e-mail). If you contact a VSO from your county and you aren't happy with them, don't hesitate to reach out to one in another county.

[County Veterans Service Offices | Colorado Division of Veterans Affairs](#)

There are also **Veterans Benefits advisors in Building 606 on Buckley SFB**, where the Retiree Activities Office (RAO) is located - Tyrone Groce and Deloris Evans. They can be reached at 720-847-4838/4839 and may have some ideas on people and/or organizations you can contact.

Another organization you can contact is the **Cohen Veterans Network**, a non-profit that offers mental health services for veterans and their family (link below). If you go to Clinics and Resources at the top, then click on Locate a Clinic, you will see there is one in Greenwood Village here in Denver - The Steven A. Cohen Military and Family Clinic at University of CO at Anschutz Medical Campus on 7800 E Orchard Rd, Greenwood Village. Their phone number is 303-724-4255.

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

Tricare also provides some mental health resources. The first link below is to the general Mental Health Care site and the second link to the Mental Health Appointments table.

[Mental Health Care | TRICARE](#)
[Mental Health Appointments | TRICARE](#)

Mental health problems can affect your thoughts, mood, and behavior.

- If you or someone you know needs support now, call or text 988 or chat at [988Lifeline.org](https://988lifeline.org). 988 connects you with a trained crisis counselor who can help.
- If you or a family member needs help, call a [crisis hotline](#)
- If you're not sure, you can call the [Nurse Advice Line](#).

Another option available for health and wellness assistance is the **Mt Carmel Veterans Center**. They can support treatment services including, but not limited to: depression, anxiety, trauma or relationship struggles, PTSD and life transitions. They offer donation-based counseling services. You do NOT need a referral; you do NOT need to

have insurance. You need only call to schedule your first appointment. Through partnerships with local universities, Mt. Carmel is able to offer a range of counseling services for individuals, couples, families and children. They also have active group counseling opportunities. Treatment is provided by licensed professionals, post-grad/prelicensure therapists, and graduate interns supervised by an on-site supervisor who is a Licensed Professional Counselor. All clinicians are uniquely trained and experienced in providing military specific services. All of the graduate interns are chosen from the top accredited Universities along the front-range, have completed advanced coursework in mental health services, and provide confidential, trusted and supervised care. Many providers have either served or are military connected. Interns are currently provided by Denver University, University of Colorado Colorado Springs, University of Northern Colorado, Regis University, Denver Seminary and Colorado Christian University. You can reach the Mt Carmel Veterans Center at [719-309-4758](tel:719-309-4758).

VA SPECIAL ENROLLMENT WINDOW FOR POST 9/11 VETS: Starting 1 Oct '22 the VA offered some Post 9/11 vets who hadn't previously enrolled in VA health care a 1-year window to enroll if they met certain criteria. Veterans discharged between 9/11/2001, and 10/1/2013, who haven't enrolled in healthcare have a special window to enroll until 30 Sep of this year. You can find more details, and criteria, at the following link: <https://news.va.gov/press-room/va-opens-health-care-eligibility-for-vietnam-gulf-war-post-9-11-veterans-under-pact-act/>

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](#)

LIFETIME NATIONAL PARK PASS: This is the first year service members, veterans and their families can access National Parks and other government land free of charge - without having to renew the pass each year.

[The Interagency Military Pass covers entrance fees](#) at a variety of government lands, including the National Park Service, U.S. Fish and Wildlife Service, U.S. Forest Service and Bureau of Land Management. Instead of renewing the pass each year, families can receive a lifetime pass.

Lifetime pass holders will not have to pay entrance fees for all passengers in the vehicle entering the land, according to the Secretary of the Interior. Veterans can present a DoD ID card, Veteran Health identification card, Veteran identification card or a driver's license with a veteran's designation to get a lifetime pass. The new lifetime pass is part of the Alexander Lofgren Veterans in Parks Act, which passed in December 2021. The act authorized free lifetime access to federal lands for vets and is an alternative to the annual Military Pass.

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

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

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

CONTROLLED PRESCRIPTIONS LAW CHANGES: As of 1 Jul 23 there was a law change to how prescribers must send controlled prescriptions to pharmacies in Colorado. Effective 1 Jul 23, the State of Colorado requires all prescribers of controlled substances (including dentists and urgent care prescribers) to submit prescriptions electronically.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Any Veteran with a VA.gov 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>.

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

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

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

The preparation process starts by ensuring that correct names are on every account and asset, and state laws on survivorship can help steer decisions on structuring the names on mortgages, vehicle titles, and financial accounts. Ensuring that the Defense Finance and Accounting Service (DFAS), the Defense Enrollment Eligibility Reporting System (DEERS), all insurance policies, and any Survivor Benefit Plan (SBP) paperwork have the correct name of the survivor/beneficiary can prevent legal issues from cropping up after a death. In addition to checking these details, a folder or binder containing the sponsors DD-214, DFAS Retiree Account Statement (RAS), every

account number, including long- and short-term investments, insurance policies, computer and phone passwords, code words, critical paperwork, and a list of benefits for which survivors might be eligible is vital.

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

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

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

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

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

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

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

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](#)

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

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

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

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

You divorce and elect former spouse coverage. Your former spouse passes away and you later re-marry. You need to notify DFAS within ONE YEAR of your re-marriage by sending them a DD Form 2656-6 and a copy of your new marriage certificate if you want SBP coverage for your new spouse.

You can find out more about changing SBP coverage at: <https://www.dfas.mil/changesbp>

MY AIR FORCE BENEFITS WEBSITE: While the site is mainly focused on active-duty folks, there is a **lot** of information on there of interest to retirees/surviving spouses as well. The site has about 180 fact sheets on various benefits and a section for "Transition and Retirement Planning." If you look under the "Benefit Library" tab (top

left of the page), and click on the “Resource Locator” link, you can then click on CO (or any other state) to see a wealth of information on resources in your state (with base specific resources as well). I strongly encourage you to check out this website. [Home | An Official Air Force Benefits Website \(af.mil\)](#)

HOW TO CREATE A MYPAY ACCOUNT WITH DEFENSE FINANCE & ACCOUNTING SERVICE

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

<https://www.dfas.mil/retiredmilitary/manage/mypay/>

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

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

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

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

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

Phone: (800) 827-1000

Location:

Rocky Mountain Regional VA Medical Center

Veterans Benefits Administration (VBA)

1700 North Wheeling Street

Aurora, CO 80045

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

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

LIFE CHANGING EVENT? KEEP DFAS INFORMED: Ensuring your retired pay comes to you accurately and on time is the primary goal at DFAS. To do this, they need your help to keep your account up to date. *Keeping*

your account up to date includes making sure your mailing address, banking information, allotments, tax withholding status, and your beneficiary choices are current. Be sure to report any change of life events as soon as they happen. These life-changing events include:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a child

Some changes, especially those regarding SBP, have a one-year time limit, so it is very important that DFAS is notified of life-changing events when they happen. When you notify them, be sure to include supporting documents, such as birth or marriage certificates. Keeping your contact information updated is also key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that affect your pay, and a new Retired Account Statement (RAS) is sent when your net pay changes (unless you are on **myPay** where the new RAS is available online). **If your mailing address is not correct and you are not on myPay, they have no way of notifying you about changes. The easiest way to stay up to date is to use myPay. You can use myPay to change your mailing address, your direct deposit information, Survivor Benefit Plan (SBP) coverage, certain allotments and your tax withholding status. You can create a myPay account at <https://mypay.dfas.mil/>**

Reporting the Death of a Retiree

Do your loved ones know who to contact in the event of your death? Casualty Assistance Representatives (CARs) stand ready to lend a hand with your casualty assistance needs. Call them for an appointment to talk about what you should have ready for your loved ones in the event of your passing. **If you are not sure who your AF Casualty Assistance Representative (CAR) is, you can call 877-353-6807, enter your zip code, and you will be automatically transferred to the base CAR responsible for your area.**

Buckley SFB Casualty Assistance Office (Loretta Lopez) - CAR/SBP Rep 720-847-6946

Retired Air Force.....	1-877-353-6807
Retired Army.....	1-800-626-3317
Retired Coast Guard.....	1-800-772-8724
Retired Marines.....	1-800-847-1597
Retired Navy.....	1-800-368-3202
Retired Civil Service.....	1-888-767-6738
Receiving VA Compensation.....	1-800-827-1000
Social Security Administration.....	1-800-772-1213

This newsletter is a RAO publication for retirees, annuitants and surviving spouses. Content is not to be construed as the official view of, or endorsement by, the RAO, the U.S. Government, the Department of Defense or the Air Force.