

Buckley SFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - November 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 140th ANG and NOSC sites - both on Buckley SFB - than at the MPF in Bldg 606.**

OBSERVANCES IN NOVEMBER: National Family Caregivers month; 10 - Marine Corps B-Day; 11 - Veterans Day.

2024 COST OF LIVING ADJUSTMENT (COLA) SET: Social Security and SSI payouts will rise by 3.2% in 2024, compared to the record 8.7% increase in 2023. The 3.2% cost-of-living adjustment (COLA) will commence in January 2024. This same increase will be applied to military pensions and Survivor Benefit Plan (SBP) payments as well. The Senior Citizens League, a nonpartisan senior organization, reports that for the previous 20 years, the average cost of living adjustment has been 2.6%.

FAMILY DAYS AND HOLIDAYS IN NOVEMBER: Friday, 10 Nov, Veterans Day is observed so 13 Nov, Monday, is a Family Day due to the Veterans Day holiday. Thursday, 23 Nov, is Thanksgiving. 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.

SURVIVOR BENEFIT PLAN (SBP) OPEN SEASON INFORMATION: If you have a good e-mail on file with DFAS, you should have received the following e-mail information from them on 18 Oct: "Congress provided for a Survivor Benefit Plan (SBP) Open Season in the 2023 National Defense Authorization Act (NDAA). The SBP Open Season ends on January 1, 2024. The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were NOT enrolled in SBP or RCSBP (Reserve

Component Survivor Benefit Plan) as of December 22, 2022 to enroll. The SBP Open Season also allows eligible members and former members who were enrolled in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 to permanently discontinue their SBP coverage. The 2023 NDAA SBP Open Season does not allow for changes to existing SBP coverage.

Please see our special focus webpage for FAQs and forms: <https://www.dfas.mil/sbpopenseason23>

Important Open Season Deadline - January 1, 2024

Open Season Enrollment and Discontinuance Forms must be RECEIVED before midnight Eastern on January 1, 2024. We strongly recommend you upload your form via our askDFAS online upload tool to ensure it is received prior to the deadline.

Request for Individual Estimate Deadline: November 1, 2023 for Members Retired with Pay Who are Considering Enrolling

Retirees who want an individual estimate prior to officially enrolling should submit their Letter of Intent (LOI) to DFAS no later than November 1, 2023. **If we do not receive the LOI by November 1, we may not be able to provide an individual estimate in time for you to enroll by the deadline.** We strongly recommend you upload your LOI via our askDFAS online upload tool. Please note: You can enroll without getting an individual estimate.

For a member already receiving retired pay: Upon enrollment you will be legally responsible and obligated to pay a "buy-in premium." The buy-in premium is comprised of (a) amounts you would have been required to pay you had enrolled in SBP at an earlier opportunity plus (b) additional open season costs.

To protect a retiree from making a legal commitment to payment of an undetermined amount for the buy-in premium (which may be thousands of dollars) we set up a four-step process that includes a request for an estimate prior to officially enrolling and making that legal commitment.

However, a retiree can enroll without an estimate by submitting an official Enrollment Form, including your choice for how to pay the buy-in premium. Keep in mind that unless we receive a written request to cancel your enrollment within 30 days of the date of your signature on the enrollment form, you will be legally obligated to pay the buy-in premium and monthly premiums.

Please see our special focus webpage for important information, FAQs and forms:
<https://www.dfas.mil/sbpopenseason23>

We will also have example Buy-In Premiums posted on the webpage. The examples will help you gauge the size of what your Buy-In Premium could be, if you haven't requested an estimate.

ARMY RETIREMENT TRAINING BRIEF: The Colorado Army National Guard and United State Army Reserves 88th Readiness Division will be holding a retirement training event from 0800-1600 on **November 4th, 2023, at the Denver Armory, 5275 Franklin Street, Denver, CO 80213.** Army National Guard and Army Reserve Soldiers within two years of retirement, Gray Area Retirees, Retirees receiving retirement pay and spouses are invited to attend the event. Please register as soon as possible, seating is limited. Registration Link: <https://einvitations.afit.edu/inv/index.cfm?i=779196&k=05664B087251>. If you have questions, you can e-mail usarmy.usarc.88-rd.mbx.retirement-services1@army.mil or call the 88th RD Retirement Service Office at 608-388-7448.

BUCKLEY SFB SNOWLINE: With winter right around the corner, you should know base operations are sometimes impacted by snow/weather. Sometimes there is delayed reporting for non-mission essential personnel, the 6th Ave gate hours may be impacted, the ID card section and/or pharmacy may have delayed openings, etc.

(When there is delayed reporting the pharmacy will open 30 minutes **after** the Report No Earlier Than time.) If the weather forecast is calling for snow you may want to check the Buckley SFB Facebook page ([Buckley Space Force Base | Facebook](#)) or call the Snowline (720-847-7669) for the latest base information before you head to base.

DEPARTMENT OF VETERANS AFFAIRS EXPANDS BENEFITS FOR VETERANS END-OF-LIFE EXPENSES: The Department of Veterans Affairs is expanding benefits to help pay for veterans' end-of-life expenses. The expanded benefits include reimbursements for transporting remains to state and tribal veteran's cemeteries, in addition to previously eligible national cemeteries; allowances for VA plots or interments for tribal organizations; and higher payments for non-service-connected burial benefits.

According to VA officials, fewer than half of veterans who qualified for a burial allowance or headstone last year used the benefit, while just 20% of eligible veterans were buried in a cemetery managed or supported by the VA, a benefit that comes at no cost to the veteran's family. The VA manages 155 cemeteries nationwide and funds an additional 121 state, territorial and tribal veteran's cemeteries.

The department will pay a veteran's surviving spouse, child, parent or executor for expenses related to burying the veteran if they have not been reimbursed by any other organizations. The veteran must have been discharged under something other than dishonorable conditions. If a veteran's remains are unclaimed, the department also provides benefits to the funeral home or third party who handled burial arrangements. Non-service-related deaths have been able to get up to \$893 for a burial allowance and \$893 for a plot.

The expenses the VA will cover can include a veteran's gravesite, burial, funeral and transportation of remains to the final resting place, and benefits are available for all legal burial types, including cremation, burial at sea and donation of remains to a medical school. Claims for non-service-connected benefits must be filed within two years of the veteran's burial or cremation.

If you have any questions on these benefits we suggest you contact your local Veteran Service Officer (VSO) ([County Veterans Service Offices | Colorado Division of Veterans Affairs](#)) or a Veterans Benefit Advisor in Bldg 606 on Buckley SFB (720-847-4838).

VETERANS DAY FREE MEALS, DEALS AND CELEBRATIONS: Here is a link to just one website that lists deals and giveaways for Veteran's Day this year. [Veterans Day 2023 Free Meals, Discounts, Sales and Deals](#) You can find lots of other links by just Googling something like "2023 free veteran's day meals in Denver." These sites are updated all the time so check back frequently. In my opinion, Olive Garden has one of the best deals as they offer a full meal (you choose from a limited menu), and I have gone there several times in the past. You can also find various events around Denver that celebrate Veteran's Day by Googling. Here are just a few examples: **Veterans Day 2023 Celebration!** This in-person event will take place on Wednesday, November 8, from 1700-2000, at 7939 East Arapahoe Road, Greenwood Village, CO 80112. This celebration is open to all with free food, drinks, raffle prizes, giveaways, entertainment, games, etc. The **Colorado Symphony** will also hold a concert on Friday, 10 Nov, at 1930, in the Boettcher Concert Hall. All Active and Veteran military personnel are eligible for up to two (2) \$5 tickets to this performance. Call the Colorado Symphony Box Office at (303) 623-7876 and purchase tickets over the phone for pick-up at Will Call. Proof of military service is required at time of pick-up. The **Colorado Freedom Memorial** will have a "Light Their Way Home", 8th Annual Luminaria event from 9-11 Nov, 1700-2000. Aside from just viewing this display, "Light Their Way Home" is also a great volunteer opportunity. You can participate in illuminating the Colorado Freedom Memorial with over 6,000 LED Luminarias, one for each service member KIA or MIA from the state of Colorado, with a one-of-a-kind video display. [Colorado Freedom Memorial Foundation: Light Their Way Home 2023 \(signupgenius.com\)](#)

12TH 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 \(hrcaonline.org\)](#)

BUCKLEY SFB EXCHANGE COINS FOR VETERANS DAY: The Base Exchange has informed me they will be handing out coins to veterans on Veteran's Day from 1030-1230, or until supplies last. If you have any questions you can contact the Exchange at (720) 859-9628.

FEDERAL EMPLOYEE DENTAL & VISION INSURANCE PLAN (FEDVIP) OPEN SEASON IN 2023: For the Federal Employees Dental and Vision Insurance Program (FEDVIP), participants will see an assortment of national dental (8) and vision (5) options for 2024. 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 13 Nov through 11 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 \(opm.gov\)](#)

WINGS OVER THE ROCKIES AIR & SPACE MUSEUM AND WINGS OF EXPLORATION AT CENTENNIAL AIRPORT: Below is some information regarding November events for the museums, and links where you can get further information.

Free Night at the Museum

- Date: 11/4
- Location: Wings Over the Rockies Air & Space Museum
- For Details: [Free-Night-at-the-Museum](#)

Veterans Day - Free to veterans and active military

- Date: 11/11
- Both Locations
- For Details: [Veterans-Day](#)

Taildragers Showcase

- Date: 11/11
- Location: Wings Exploration of Flight at Centennial Airport
 - 13005 Wings Way Englewood, CO 80112
- For Details: [Taildragers-Showcase](#)

Scientific and Cultural Facilities District (SCFD) Free Day

- Date: 11/12
- Both Locations
- For Details: [SCFD-Free-Day](#)

Big Birds: Thanksgiving Fly-In

- Date: 11/25
- Location: Wings Exploration of Flight at Centennial Airport
 - 13005 Wings Way Englewood, CO 80112
- For Details: [Big-Birds-Thanksgiving-Fly-In](#)

TRICARE PRIME OR SELECT OPEN SEASON IN 2023: 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 2023, Tricare Open Season for those with Tricare Select or Tricare Prime begins on 13 Nov and ends on 12 Dec with the enrollment change going into effect on 1 Jan 2024.** 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

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.**

MEDICARE PART B PREMIUMS INCREASE FOR 2024: In 2024, the standard Medicare Part B premium will increase from \$164.90 to \$174.70, an increase of \$9.80. The standard premium applies only to individuals with a modified adjusted gross income (MAGI) of \$103,000 or less, or joint filers with income of \$206,000 or less, on their 2022 tax return. Other beneficiaries pay Income-Related Monthly Adjustment Amounts (IRMAA), which vary by income level. For example, those with income from \$103,001 to \$129,000 on an individual return or from \$206,001 to \$258,000 on a joint return will pay \$244.60 per month, up from \$230.80 in this bracket in 2023.

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>

DFAS MYPAY ACCOUNTS FOR ANNUITANTS: If you weren't aware, widows/widowers who are receiving Survivor Benefit Plan (SBP) payments from DFAS can have a myPay account, which is the quickest and most convenient way to manage your annuity pay. This online account allows you to view your SBP annuity account detail, including your Annuitant Account Statement, change Direct Deposit information, change your mailing address, and print and view IRS forms, such as the 1099-R. **Only annuitants who are current receiving an SBP annuity payment or SSIA pay can use myPay.** If you've never used myPay, it's easy to get started. Go to <https://mypay.dfas.mil> using the internet from your computer or your mobile device browser and click "Forgot or Need a Password" to have a temporary password mailed to you. The password will be mailed via regular mail to the address you have on file with DFAS and you will receive it in about 10 business days. Once you have received a password, return to the myPay home page and click "Create your myPay Profile" to get started. Enter your SSN and temporary password. You can get a downloadable myPay guide at: [Slide 1 \(dfas.mil\)](#)

PROJECT SANCTUARY: Project Sanctuary hosts therapeutic retreats in eight states across the country that are staffed and designed by the Certified Therapeutic Recreation Specialists (CTRS) and the licensed counselors and social workers on Project Sanctuary's staff. **Retreats are open to** active-duty service members and **veterans of all branches of the military.** These retreats and classes are designed for families to come together and gain tools and resources in three key areas: Relationship Reconnection, Strengthening Family Finances, & Post Traumatic Growth. Parents experience workshops in these specific areas led by trained professionals & children experience fun age-appropriate activities around similar topics to ensure the family can come together and build stronger relationships. Throughout the week families will participate in fun indoor & outdoor recreational activities together, making memories guaranteed to last a lifetime. Families will complete their retreat by having professional family photographs taken. In Colorado these retreats are held at the YMCA Snow Mountain Rancy in Granby. Dates available are 3-8 November 2023 and you can register at [Forms - Project Sanctuary](#) If you have any questions or concerns, please contact Kaycie Taylor at kaycie@projectsanctuary.us or call 940-463-5209.

VA DISABILITY RATES FOR 2024: Using the following link to the Military.com website you can see the 2024 VA disability rates for various disability ratings: [2023 VA Disability Pay \(military.com\)](#)

QUARTERLY MEDICAL GROUP TOWN HALL: On Wednesday, 18 Oct, from 1600-1700, the Med Grp held their quarterly town hall meeting at the Buckley SFB Chapel. This was an excellent opportunity for **you** to meet face-to-face with Med Group personnel to ask questions and/or make your concerns known regarding the pharmacy, but **I'm told only 6 retirees attended.** **The next quarterly town hall is scheduled for 17 Jan 2024 and the Med Group would really like to see a much larger turnout.**

MAJOR PHARMACY CHANGES AS OF 1 OCTOBER 2023: Recently the base pharmacy notified us of major changes that were 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 2nd duty day

Refills

The Automated refill number is 720-847-7455
There is a 5 duty-day turnaround - after 1400

There has been an education adjustment for patients regarding the turn-around time for new prescriptions and refills. The pharmacy asks that beneficiaries call in their refill medications 7 days prior (for a 30-day supply) or 21 days prior (for a 90-day supply) to ensure they do not run out of medications before their refill will be ready.

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

GENERAL PHARMACY HOURS AND CLOSURES IN NOVEMBER: 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 .

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

8 November - Starting at 1100 for training day
10 & 13 November - Veteran's Day Holiday + Family Day
23 & 24 November - Thanksgiving Holiday + Family Day
25 & 26 December - Christmas Holiday + Family Day

When there is delayed reporting for non-mission essential personnel on Buckley SFB (like snow in the forecast, etc.) the pharmacy will open 30 minutes **after** the Report No Earlier Than time for base personnel.

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.

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 or call 720-847-9268.

VA DISABILITY BENEFITS CLAIMS ASSISTANCE ON BUCKLEY SFB: On 16 Nov, 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 21 Dec.** For more information, or to register, you can contact Ms. Stephanie Rozmarich at 460MSS.DPF@us.af.mil or call 720-847-6681.

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.

[ARPC activates new retirement services initiative > Air Reserve Personnel Center > Article Display \(af.mil\)](#)

RRCC Contact Info: 800-682-1929, E-mail: afpc.dpt.rccc@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.

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.

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).

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.

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](#)

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 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.**