

Buckley AFB, CO - RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER - January 2019

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

Building 606, Room 164, phone **720-847-6693**, e-mail address: **460sw.rao.org@us.af.mil**

Hours of operation: Normally manned Mon 1000 to 1600, Wed 1200-1500, Thurs 1000-1300 & Fri 0900-1200

Director: Lt Col, USAF, Ret, Steve Young

BUCKLEY AFB RETIREE ACTIVITIES OFFICE (RAO) COFFEE SOCIAL: The RAO is starting up quarterly “coffee socials” again beginning on **Monday, 14 Jan 19 at 0900**. These events will be held at the Panther Den (Community Center) on base. The facility is right by the 4-way stop on Aspen St at the entrance to the Aerospace Defense Facility (ADF) - there is an electronic sign right beside the street at the stop sign. Breakfast items will be available for *purchase* until 0930 and after that you can purchase drinks (coffee, etc). While there are ~45 parking spots assigned to the Panther Den on one side of the facility and along the ADF compound fence (designated by brown signs for “Panther Den Customer”) I have no idea if those spots are monitored by Security Police to ensure they are *only* used by Panther Den customers. The entire parking area around the Aerospace Defense Facility (ADF) is *always* very full so you may have to park at a lot down the road (on the right), or across the street in lots by the Comm Squadron building, and walk over to the facility. **For this first social** we plan to have one guest providing information on **Tricare** and a member of the **base legal office** providing information on what they provide to retirees.

RAO VOLUNTEERS NEEDED: We only have 7 RAO volunteers that support our “Help Desk” (720-847-6693) in Rm 164 of the Mission Support Building (Bldg 606) so the office is not fully manned every day of the week. Customers can leave a voice mail at 720-847-6693 anytime, and we check Voice Mails frequently to return calls, but *we need more volunteers*. A typical volunteer would spend a single 3-4 hour shift in the office per week. You don’t have to be an expert on retiree matters, you just need a desire to help other military retirees and their spouses and a willingness to learn! We will start by having you sit with an experienced volunteer to go over reference materials, explain RAO procedures, etc. You won’t work a solo “shift” until you are comfortable doing so. The job mainly consists of answering phone calls, responding to Voice Mails and meeting with people who come by the office. You either answer customer questions yourself or refer them to the appropriate subject matter expert (SME) and providing them with the contact information for that SME. **If you think you might be interested, or just have some questions on what is involved, please contact me (Steve Young) at my home e-mail address - elkfive@centurylink.net.**

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

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

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

Phone: (800) 827-1000

Location:

Rocky Mountain Regional VA Medical Center

Veterans Benefits Administration (VBA)

1700 North Wheeling Street

Aurora, CO 80045

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

We also have a Veterans Affairs Office on Buckley AFB in Bldg 606. There are three Benefits Advisors there (Mr Gross, Mr Veck, Mr Zucker) who can be reached at 720-847-4838 from Mon-Fri 0800-1600.

WHITE HOUSE VA HOTLINE: In late November the U.S. Department of Veterans Affairs (VA) announced the White House VA Hotline, first launched in June as part of President Donald J. Trump's commitment to reforming VA, was fully staffed with live agents working to serve Veterans 24-hours a day, 365 days a year. The hotline is staffed by a team consisting of 90 percent Veterans or employees who have a Veteran family member, and is in response to Veterans' requests to talk to agents who could relate to their experiences. Hotline agents answer inquiries, provide directory assistance, document concerns about VA care, benefits and services, and expedite the referral and resolution of those concerns. **The hotline can be accessed at 855-948-2311** and is VA's first non-clinical, non-emergency around-the-clock call center. **It provides Veterans a supplemental option to report issues if they are not being addressed through VA's normal customer service channels.** You can access the VA Hotline Web site, and find additional information and phone numbers, using the following link:
<https://www.va.gov/ve/whvahotline.asp>

GRAY AREA RESERVISTS: We get quite a few calls in the RAO from Gray Area Reservists approaching 60 who have questions regarding the processing of their retirement orders, when they can anticipate their first pension check, what they need to do regarding Tricare, etc. Based on that, I thought I would provide some contact information in this newsletter regarding good POCs for Guard/Reserve members from the various services. In addition, we send a personal letter to Gray Area Reservists we know of in our AOR several months before their 60th birthday with some of this information.

Air Force Guard/Reserve:

Air Reserve Personnel Center (ARPC): 1-800-525-0102 Be advised we hear ARPC is currently several *months* behind in processing retirement orders. In addition, a significant number of our customers tell us they experience significant hold times, dropped calls, etc when calling this number. If you, or anyone you know, is experiencing such problems please get in touch with us and we will use our back-channel contacts at ARPC to try and assist.

Army Guard/Reserve Personnel in CO

88th Readiness Division Retirement Services Office (RSO) - 60 South O Street, Ft. McCoy, Wisconsin 54656
608-388-7448/9321 or DSN 280-0596

<http://soldierforlife.army.mil/retirement/reserve-component-retirement-services>

Navy Guard/Reserve Personnel

PERS-912: 1-866-827-5672 or 1-833-330-6622

https://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

USMC Reserve Personnel

MMSR-5 Reserve Retirement & Separation Section: 703-784-9306/9307

Coast Guard Reserve Personnel

National Retiree Help Desk Hotline (unless it is a pay related issue): 1-833-224-6743 -

For pay related issues call 1-800-772-8724 or 785-339-3415

<https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Retiree-Services-Program/>

Colorado Transition Assistance Advisor (TAA)

This office assists Service members in accessing Dept of VA health care services & benefits. The TAA initiative was started in May 2005 when the National Guard Bureau (NGB) signed a MoA with the VA

Amy Eagen - 720-250-1173 (works Tues-Thurs)

WHAT YOU WILL PAY IN 2019 FOR MEDICARE/TRICARE: Medicare recently released its new rates for 2019. After staying the same last year, Medicare and TRICARE for Life beneficiaries will see their Part B

premium increase slightly this year. The Part B standard premium is set to increase \$1.50 per month, from \$134 to \$135.50. For the past two years, some Medicare beneficiaries have been paying lower premiums and have been protected by a provision called the “hold harmless” rule. Medicare estimates only 2 million beneficiaries will have their premiums shielded this year. Let's recall why this was originally put into place.

Adjustments are made annually to both the Social Security benefit and the Medicare premiums an individual pays. These adjustments are indexed to different inflation measures. The Social Security COLA is based on the CPI-W index, which measures inflation. By contrast, the Medicare premium is based on how much the Medicare program itself grows through its spending on medical services.

These different adjustment measures have resulted in Medicare premiums that typically increase at a rate greater than Social Security COLAs. For instance, from 2000 to 2018, Social Security COLAs increased an average of 2.2 percent annually, which resulted in a cumulative benefit increase of approximately 50 percent. This was considerably less than the average 6.1 percent annual increase in standard Medicare Part B premiums, whose premium growth was a whopping 195 percent over the same period, according to a Congressional Research Service report. The bottom line? A greater percentage of total Social Security benefits were being deducted to pay for Medicare premiums. Congress has acted several times to protect beneficiaries from the impact of large Medicare Part B premium increases. The hold-harmless provision was made permanent, and prevents certain Social Security beneficiaries' monthly benefit amounts from decreasing from one year to the next due to an increase in their Medicare Part B premiums.

The new premiums for 2019:

- Part B premium: \$135.50 (was \$134)
- Part B deductible: \$185 (was \$183)
- Part A deductible (inpatient) \$1,364 (was \$1,340)

Premiums for higher-income beneficiaries (\$85,000 and above) are:

- Individuals with annual incomes between \$85,000 and \$107,000 and married couples with annual incomes between \$170,000 and \$214,000 will **pay a monthly premium of \$189.60.**
- Individuals with annual incomes between \$107,000 and \$133,500 and married couples with annual incomes between \$214,000 and \$267,000 will **pay a monthly premium of \$270.90.**
- Individuals with annual incomes between \$133,500 and \$160,000 and married couples with annual incomes between \$267,000 and \$320,000 will **pay a monthly premium of \$352.20.**
- Individuals with annual incomes between \$160,000 and less than \$500,000 and married couples with annual incomes above \$320,000 and less than \$750,000 will **pay a monthly premium of \$433.40.**
- Individuals with annual incomes above \$500,000 and married couples with annual incomes above \$750,000 will **pay a monthly premium of \$460.50.**

Remember, the Social Security Administration uses the income reported two years ago to determine beneficiaries Part B premiums. For example, the income reported on your 2017 tax return would be used to determine whether you would pay a higher monthly premium in 2019. So here is an important tip: if you have a reduction in income and change rate groupings noted above, you can have your income basis updated (due to a qualifying event such as retirement) before the tax returns catch up later.

RETIREE COLA FOR 2019: FYI: Veterans receiving disability pay and military retirees will see a 2.8 percent cost-of-living boost starting in December. This cost of living increase will also apply to those receiving Social Security benefits. Under federal law, the cost-of-living adjustments to VA's compensation and pension rates are the same percentage as for Social Security benefits. Last year, the increase was 2 percent, and the previous three years were 2 percent combined

MyPay ADDRESS CHANGE: The simplest and quickest solution for changing your mailing address is through myPay, using the online account management system. For any questions or concerns regarding myPay, call 888-332-7411 (option 5) for a customer service representative. Both retirees and annuitants may call DFAS Retired and

Annuitant Pay at 800-321-1080. If you call MyPay have your banking information available - you may need **routing and account information** before they will talk with you.

MAIL OPTION: Please include both your old and new mailing address, along with the effective date for the new address. In addition, please include your name, social security number and signature with date on your request. For retirees, use the address below:

DFAS U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200
Or FAX DFAS Retired Pay at 800-469-6559

If you are an annuitant please mail your request to:

DFAS U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis, IN 46249-1300
Or FAX DFAS Annuitant Pay at 800-982-8459

LIFE CHANGING EVENT? KEEP DFAS INFORMED: Ensuring your retired pay comes to you accurately and on time is our primary goal at DFAS. To do this, we need your help to keep your account up to date. As a retiree, the sooner you alert us to any change that might affect your pay, the more timely and accurate your pay will be. 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 us, be sure to include supporting documents, such as birth or marriage certificates. Keeping your contact information updated is also key to staying informed. We occasionally send 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, we 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, certain allotments and your tax withholding status. You can also use myPay to verify payment information, including allotment amounts, or tax withholding, or check your Survivor Benefit Plan (SBP) coverage on your RAS. You can create a myPay account at <https://mypay.dfas.mil/>**

SURVIVOR BENEFITS:

Reporting the Death of a Retiree

Please report the death of a retired service member as soon as possible to avoid delay and possible financial hardship to surviving beneficiaries. You can contact the Buckley AFB Casualty Office at (720) 847-6946 for assistance with this claim as well as other applicable claims, for example Survivor Benefit Plan (SBP) Claim, Civil Service Claim, VA Claim, other insurance claims, etc. Our goal is to provide our survivors with “one stop” assistance with the necessary paperwork that comes with the death of your retired loved one. **If you are not sure who your 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.**

Reporting the Death of Annuitant

When you pass, your eligibility for Survivor Benefit Plan ends. Prompt reporting of a deceased military annuitant's death can help avoid delay and possible financial hardship to surviving family members or executors, who will be required to return any unearned payments of the decedent's annuity pay. Be sure to let your survivors know that your (SBP Annuitant) death will need to be reported to DFAS or you can contact our Casualty Assistance Representative Loretta Lopez at 720-847-6946.

Retirees

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.

Buckley AFB 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

ID CARD RENEWALS FOR BUCKLEY AFB AREA RETIREES

For ID card renewal there are several places you can use in our area, both on and off Buckley AFB. If your computer is compatible, you can use the following two web sites to locate ID card facilities near you and to make an appointment. The RAPIDS locator web site is at <https://rsl.dmdc.osd.mil/rsl/> and the appointment site is at <https://rapids-appointments.dmdc.osd.mil> If those links won't work for you, info on the nearby ID card facilities you can use is below:

MPF at Buckley AFB (Bldg 606 on 18401 E A-Basin Ave) - they are really by appointment only. You can call them at 723-847-6990 to schedule an appointment.

ANG at Buckley AFB (18860 E Breckenridge Ave, Hangar 801, Rm N224) - You can call 720-847-9295, closed Monday.

NAVOPS Space Ctr at Buckley AFB (7 N Snowmass St, Bldg 1301) - you can call 720-847-7808, Closed on Monday

Army Reserve at Fitzsimmons (12963 E 23rd Ave, Bldg 262 (?), Rm 121) - you can call 303-365-3060

CO HQ Army NG in Centennial (6848 South Revere Pkwy) - you can call 720-250-1315, Closed on Monday.

FREE MOVIES: Buckley AFB shows a family movie at the Leadership Development Center (LDC - Bldg 1032) on the 3rd Friday of every month. Doors open at 1800 and the movie starts at 1830. MWR determines movies shown based on the most popular and rating appropriate movie sent to them through their movie program. You can check the schedule at the following link: <https://www.460fss.com/> **The movie for 18 Jan is Incredibles 2.**

Groups can schedule a movie showing at the Panther Den on base by contacting Justin Lentz (720-847-7197). Justin can provide the most current list of available movies when you contact him.

NEW MOBILE APP ON BUSINESSES OFFERING MILITARY DISCOUNTS: The app, Deal Patrol, is now available in the App Store and on Google Play. The co-founders, Gavin Light and Darren Smith, are both veterans and have been working to create the app over the past few years. Deal Patrol is free to download and use. While Colorado Springs was the app's test market, and hence has the most places listed, it does have info in there on businesses in other areas. Users can submit a deal for the company to verify, if they know of one that's not already listed, and this is how they hope to expand the businesses to other locations around the country. Having users here in the Denver area would certainly help them to expand the choices seen in our area.

DFAS DECEMBER 2018 NEWSLETTER: The December 2018 Retiree Newsletter is now available on-line. It contains important information about getting your IRS Form 1099R and how the new tax law might affect you, information for your beneficiaries and news from several DFAS partner organizations. To access the newsletter, you can copy and paste the link below to your internet browser or just hit the Ctrl key and click on the link. You will find a list of topics in the newsletter with a brief description of each article. After copying and pasting the link to your internet Browser, click on the link for the article you want to read, and the full text will appear.
<https://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>

BUCKLEY AFB PUBLIC AFFAIRS: A good way to find out what is happening on Buckley AFB - the Public Affairs staff has information available on the Buckley AFB web site (<http://www.buckley.af.mil/>) as well as the Buckley AFB Facebook page (<https://www.facebook.com/BuckleyAirForceBase/?f=106189116104357>)

BUCKLEY AFB NEW COMMISSARY HOURS & HOLIDAYS FOR 2019: Beginning in February the commissary will be closed on Mondays. February 4th will be the first Monday they will be closed, then every Monday after that. The only other days they will be closed are Thanksgiving (28 Nov), Christmas (25 Dec), and New Year's Day (1 Jan 2020). This change was driven because the commissary had to decrease hours to be in line with HQ recommendations for a store of their size. In addition to the Monday closures, **the commissary hours are also being adjusted as shown below starting on 3 Feb.** Hopefully the impacts of these changes on commissary customers will be minimal.

Sundays	0800-1900	
Tuesday - Saturday	0800-1900	
Early Bird Hours	0800-0900	This time is <i>supposed</i> to be for customers with 20 items or less

CLOSED	All Mondays (starting February 4 th)
CLOSED	November 28 Thanksgiving
CLOSED	December 25 Christmas Day
CLOSED	January 1 New Year's Day

WORKSHOPS ON SOCIAL SECURITY & TAXES IN RETIREMENT: America's Retirement Store (Presidential Wealth Management) is hosting workshops on Social Security (7 & 9 Feb) and Taxes in Retirement (9 Feb) in their facility at 5445 DTC Parkway, Greenwood Village. ***This is not an endorsement of this business,*** I simply thought some of you might find these *free* workshops useful. I can tell you I have attended two of their workshops here (Social Security & Medicare) and found them, as well as the questions asked by other attendees, informative and helpful. I was even able to schedule a one-on-one meeting with one of their Medicare "experts" after that class to discuss Medicare options, again, at no charge. Obviously this firm is hoping some attendees will decide to enlist their financial advisors to manage their money for a fee, but there was no hard sell and you have absolutely **no** obligation to sign up with them (I certainly didn't). You can see additional information on the classes being offered using the following link:

<https://presidentialwm.com/retirement-planning-workshops-in-denver-and-loveland/>

AIR FORCE RETIREE AFTERBURNER: Here is the link to the Afterburner for latest retiree news:
<http://www.retirees.af.mil/Library/Afterburner/>

VETERAN OWNED BUSINESS DIRECTORY: One of your fellow retirees sent me the link below so I am passing it on to you. The web site allows you to search for veteran owned businesses by type of business, by state, etc. <https://www.veteranownedbusiness.com>

BUCKLEY AFB WEB SITE - RETIREE PAGE: Check our Retiree page on the Buckley AFB website at <http://www.buckley.af.mil/Units/Retiree-Activities-Office/> We recently added more links to our “bare bones” site. The links are for informative websites related to ID cards, military/retiree support organizations and online news, reporting the death of a service member/spouse, retiree information/resources, veteran’s records, survivor assistance, travel & lodging, etc. **We welcome your feedback on the site!**

BUCKLEY AFB OUTDOOR REC & ITT: Buckley AFB Outdoor Rec and Information Tickets & Travel (ITT) (Bldg 1022) provide many programs and services to the Buckley community, as well as the worldwide US Department of Defense community. Stop by and check out ITT where they sell many in-state and out-of-state tickets to theme parks including Elych Gardens, Disney and Universal Studios, plus local professional sports games such as the Nuggets and Rockies. For skiers and snowboarders, they sell lift tickets and season passes to most Colorado ski areas. For their ticket list, stop by ITT or give them a call at 720-847-6100.

Other services provided by Outdoor Rec include an RV storage lot, Williams FamCamp RV Park, guided trips, outdoor adventures, ski and snowboard tuning services and retail sales of outdoor apparel and equipment. They also offer a wide variety of equipment for rent at very reasonable prices (camping gear, home & garden equipment, picnic needs, sports equipment & games, campers & trailers, party equipment, etc). See their website for additional information: <https://www.460fss.com/outdoor-rec-itt/>

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