

Afterburner

News for USAF Retired Personnel



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DFAS is preparing health care forms for upcoming tax season

CLEVELAND -- Under the Affordable Care Act, all Americans including all Air Force retirees and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a fee. TRICARE coverage meets the minimum essential coverage requirement under the ACA.

Beginning in January 2016, the Defense Finance and Accounting Service will provide the appropriate IRS Form 1095 to all retirees, annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of 2015. This includes TRICARE For Life beneficiaries.

The IRS Form 1095 is proof people have the minimum essential coverage. These forms will document the information that DFAS is providing to the IRS on retirees and authorized family members. The forms will be required to be reported with 2015 federal tax returns. DFAS

will provide people with their IRS Form 1095 by Jan. 31, 2016.

Pay officials urge all customers to ensure that the U.S. Postal Service address DFAS has on file for them is current by checking their latest Retiree Account Statement or calling DFAS at 800-321-1080.

People with a myPay account should logon and ensure their email address is current as well as make an IRS Form 1095 delivery method election. They can "Turn On/Off Hard Copy of IRS Form 1095" in their online account. A delivery method election is also available for the Form 1099-R necessary for tax season. Selecting "Electronic Delivery Only" for both the 1095 and 1099 forms will help ensure the information and forms remain safe until needed.

More information about the impact of the Affordable Care Act on federal income tax is available at <http://www.irs.gov/Affordable-Care-Act>. (Courtesy of DFAS News)

Defense Finance and Accounting Service officials urge all retirees and annuitants who have Internet access to sign up for an online myPay account because myPay provides faster service, security, accessibility and reliability to all DFAS customers worldwide.

People who have never used myPay should visit <https://mypay.dfas.mil> and click "Forgot or Need a Password" to have a temporary password mailed to them. Once a password is received, return to the myPay home page and click "Create an Account" to get started. If you have trouble, call myPay at 888-332-7411 to speak to a customer service representative.



Long-term care insurance eases challenges of an aging population

by Debra Caruso Marrone
Federal Long-Term Care Insurance Program

GREENLAND, N.H.— The Federal Long-Term Care Insurance Program is helping the growing number of caregivers who are facing the consequences of an aging U.S. population. Today's profile of the average U.S. caregiver is familiar to many people: a 49-year-old woman who works outside the home and spends nearly 20 hours per week providing unpaid care to her mother for nearly five years.

Many caregivers are absent from work more often than their non-caregiving counterparts, missing between eight and 12 workdays per year.

As caregiving duties intensify as age-related and medical conditions worsen, even more time at work may be lost. Nearly 70 percent of people who provide 21 or more hours per week of hands-on care report making accommodations in their work schedules. These accommodations include arriving late or leaving early

and cutting back on hours, as well as changing jobs or leaving the workforce entirely.

In addition, the obligations faced by working caregivers can take their toll in other ways. Caregivers in every age group score themselves lower in emotional and physical health than their non-caregiving colleagues, and the deficits are especially pronounced for working caregivers younger than 44.3. Their reported anxiety, depression and injuries result in an inability to concentrate and produce greater conflict with supervisors.

Program coverage is designed to reimburse for long-term care services at home or in a facility such as assisted living, adult day care or a nursing center. These services can lessen or eliminate an individual's reliance on a working family member to provide hands-on care.

Federally employed individuals or retirees may also want to explore the benefits of having their qualified relatives apply for coverage as a way to minimize their own future



(Courtesy photo)

caregiving obligations. The broad eligibility list includes spouses and same-sex domestic partners, parents and parents-in-law, and adult children older than 18. Qualified relatives can apply even if the employee they are related to does not.

Most people have little experience with long-term care decision-making. It's not something you learn about until the need exists in your own family or circle of friends, often when it's an emergency. The program's care coordination services offer enrollees information and advice on long-term care resources, such as local care providers and relevant community programs. Enrollees can get professional input to help guide decision-making, reduce uncertainty and lower stress.

To learn more about the FLTCIP's comprehensive benefits and features, you can register for an upcoming webinar or view on-demand topics at www.LTCFEDS.com/webinar.

For personalized assistance, call 800-LTC-FEDS (800-582-3337) to speak with a program consultant. They are available to answer any questions and can walk you step by step through the plan design and application process. (Courtesy of the FLTCI Program)

Afterburner *News for USAF Retired Personnel*

The *Afterburner* is authorized by Air Force Instruction 36-3106. When funding permits, it is printed and mailed twice a year by Air Force Personnel Center's Retiree Services Office. Distribution: Individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are entitled to an annuity under Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried non-annuitant surviving spouses of deceased Air Force members who were entitled to receive retired pay, may receive the *Afterburner* by requesting it from the address below. The *Afterburner* is not sent to former spouses nor to retirees of other services, or to retirees and survivors overseas. Additional copies are not available. The *Afterburner* address is:

Air Force Retiree Services-*Afterburner*
AFPC/DPFFF
550 C Street West
JBSA Randolph TX 78150-4713

Email address for opting out of receiving the hard copy is afpc.retiree@us.af.mil and the phone number is (210) 565-2126. The *Afterburner* is available on the Internet at www.retirees.af.mil. Retirees may write to the Co-chairmen of the Air Force Retiree Council at: AFPC/CCU, 550 C Street West, JBSA Randolph TX 78150. **PLEASE DO NOT SEND CHANGE-OF-ADDRESS NOTIFICATIONS TO EITHER ADDRESS ABOVE.** AFPC relies on the address people have on file with the Defense Finance and Accounting Service to create mailing labels. Contact DFAS at 800-321-1080.

Retiree, family must register for base access

The Defense Biometric Identification System, or DBIDS, uses scanning devices to manage access at most Air Force installations.

DBIDS verifies access privileges for cardholders through the Defense Enrollment Eligibility Reporting System. Guards scanning ID cards will see a red or green display at the bottom of their scanner screens. A red display will say "stop" to indicate why base entry is not authorized, giving up to 26 different messages. Besides showing if access is authorized or denied, the scanner allows a gate guard to see a detailed view that provides more information about the card holder. The photo of the card holder will be the image taken when the card was registered in the system.

The system also crosschecks information with the National Crime Information Center every 24 hours to determine whether or not Department of Defense cardholders have any active wants or warrants. Finally, DBIDS also displays installation debarments and law

enforcement alerts.

Updates have been made which allow the majority of people -- active-duty and civilian personnel, retirees, dependents, etc. -- to register in the lane of traffic without adding to wait times, according to Air Force Security Forces officials.

The system has been used to successfully enroll more than 5 million people, provide installation security forces with over 4,000 wants/warrants, 9,000-plus suspended driving privileges and more than 500 debarments to date, said officials.

One issue with DBIDS specific to retirees is the expiration of the Department of Defense Form 2 (Retired). Although the expiration date on the front of the retiree ID reads "INDEF", there is an expiration date printed on the back of the card which coincides with the retiree's 65th birthday. Retirees will be required to obtain a new ID card after their 65th birthday. (Courtesy of Air Force Security Forces)

Answers available for your drug-related questions

FALLS CHURCH, Va. — Help is available for people who pick up a prescription, get home and realize they have a question, or are not sure how one pain reliever may interact with another medication.

A pharmacist should be the first resource people use to answer questions about their medications.

"Don't be afraid to call and ask your doctor or pharmacist to explain prescription directions again if you didn't understand them the first time," said Dr. George Jones, chief of the pharmacy division of the Defense Health Agency. "And it's always a good idea to write down any additional or special instructions so you don't forget them once you get home."

People taking an over-the-counter medication like acetaminophen, cough medicines, herbal supplements or aspirin need to know those drugs can interfere with other medications. Because these products are purchased over the counter, there is



(Courtesy photo)

no record in the pharmacy's computer system to prevent harmful drug interactions. It is important that people tell their pharmacist about taking over-the-counter products when filling any prescription.

The Food and Drug Administration's Division of Drug Information staff can also answer questions. Division staff respond to nearly 4,430 telephone calls, 1,530 emails and 90 letters regarding drugs every month. The top five drug-

related questions DDI pharmacists receive are:

- ♦ What are the possible side effects of my medicine, and where can I find the most current information about the drugs I take?
- ♦ How do I report a bad reaction to a medicine or a medication error to FDA?
- ♦ Are generic drugs the same as brand name drugs?
- ♦ How can I find out when a generic will be available for a medicine I take?
- ♦ How do I discard medicine that I no longer need?

People can also call the FDA's Division of Drug Information at 855-543-DRUG (3784).

TRICARE beneficiaries who get their prescriptions via home delivery can contact a pharmacist 24/7 by calling Express Scripts, Inc., at 877-363-1303. (Courtesy of TRICARE News)

Receiving your 1099-R tax form from DFAS

CLEVELAND -- Military retirees and annuitants receive a 1099-R tax statement from the Defense Finance and Accounting Service either electronically via myPay or as a paper copy in the mail at the end of each calendar year.

Once tax season begins, DFAS officials say many retirees call to request additional copies – either because they lost the copy they received, or because their mailing address was not current, and they didn't receive the mailed copy.

Officials advise the easiest way to get duplicate copies is to use:

myPay

■ Log into <https://mypay.dfas.mil>. Access your 1099R from the "Main Menu" by clicking on the "Tax Statement 1099R." Using myPay, military retirees have access to the current year's tax statement and the five prior years' tax statements.

Telephone Self-Service

■ This automated option easily allows military retirees and annuitants to have their 1099-R mailed to their address DFAS has on record. This can be used 24 hours a day and 7 days a week. There is no need to speak with a representative, wait on hold, or even use a computer for this system. Call 800-321-1080; select Option 1 for Military Retired and Annuitant Pay; select Option 1 "To use our automated self-service system;" select Option 1 to request a 1099-R, and enter a Social Security Number when prompted. Within three days, the 1099-R should be in the mail.

Ask DFAS

■ Military retirees and annuitants can enter their email address, update their permanent address of record, or enter a temporary mailing address and then submit a request for their 1099-R through Ask DFAS. There is no password or login needed with this method. It will take up to 10 business days for people to receive a 1099-R at the mailing address specified in the request. To use Ask

DFAS, visit <http://www.dfas.mil/retiredmilitary/manage/taxes/getting1099r/viaaskdfas.html>.

Written Request

■ Military retirees and annuitants always have the option to send DFAS a written request through the mail. These requests typically take 30 to 60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. To receive a 1099-R, retirees and annuitants must mail their requests to:

Retirees

Defense Finance and Accounting Service
U.S. Military Retired Pay
P.O. Box 7130
London, KY 40742-7130

Annuitants

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131

Fax Request

■ Military retirees and annuitants always have the option to fax a request to DFAS. These requests typically take 30 to 60 days to process. Written requests must include the retiree's or annuitant's name, Social Security Number, signature, and date. Fax your request to DFAS at 800-469-6559.

Call DFAS

■ DFAS has representatives available to assist its customers; however, because of the number of military retirees and annuitants DFAS serves, customers may have to wait on hold while representatives assist other customers. Wait times can be amplified during tax season. If you have tried the other options and still need assistance from a customer care representative, you can call 800-321-1080. Customer service hours are Monday through Friday, 8 a.m. to 5 p.m. ET. (Courtesy of DFAS)

Retiree personnel service available 24/7

The Total Force Service Center can deliver personnel services to the retiree family via telephone any time and from any location.

To reach a Total Force Service Center agent, call 800-525-0102 and select the menu option for retired military with personnel inquiries.

This number is available worldwide using the AT&T USA Direct global dialing codes at www.business.att.com/bt/dial_guide.jsp.



Officials clarify Survivor Benefit Plan laws

The rules governing changing Survivor Benefit Plan coverage from a former spouse to a current spouse upon the death of the covered former spouse are based on law.

Under current law, the retiree's ability to change his or her SBP election from "Former Spouse" coverage to a current "Spouse" beneficiary may be limited.

Any retiree who is married and elects "Spouse" coverage at retirement, then divorces that spouse and elects "Former Spouse" coverage, cannot elect to cover his or her current spouse after the former spouse's death.

It does not matter whether or not the "Former Spouse" SBP coverage was court-ordered. Once the former spouse dies, the retiree cannot convert his or her election to cover a new spouse, according to officials at the Defense Finance and Accounting Service.

If a former spouse is currently living and the retiree wants to change his or her election from "Former Spouse" to "Spouse" coverage, this can be done; however, if the "Former Spouse" SBP coverage was initially established pursuant to a court order, changing the election will require a new court order.

Department of Defense officials have submitted a



legislative proposal that will allow retirees to resume participation in the Survivor Benefit Plan and elect a new spouse beneficiary in cases where the former spouse beneficiary dies. This proposal contains a provision that allows retirees who previously attempted to convert coverage to a current spouse after a former spouse dies the opportunity to reapply for consideration.

The Air Force Retiree Services staff is tracking this proposal very closely and will publish any updates in the *Afterburner*. For more information on SBP, see www.retirees.af.mil/sbp or contact an SBP counselor at the nearest Air Force installation. (Courtesy of DFAS)

Divorce has impact on SBP coverage options

Air Force retirees who are enrolled in the Survivor Benefit Plan should notify the Defense Finance and Accounting Service of their divorce once finalized.

"Acting quickly after a divorce can avoid many pitfalls such as premiums being deducted beyond the date of divorce," explains Tammy Hern, the Air Force's SBP program manager. "If the divorce decree contains no language mandating the retiree's need to elect former spouse coverage, 'it is vital that he or she notify DFAS as soon as the divorce is final so SBP spouse coverage can be suspended and SBP premiums stopped.'"

Retirees within one year of the divorce must elect to convert spouse coverage to former spouse coverage when mandated by a court ordered divorce decree or if no court ordered



(Courtesy photo)

requirement is imposed, the retiree may voluntarily cover the former spouse under the SBP. Failure to maintain SBP as instructed in the divorce decree may lead to contempt of court charges and require a lengthy Board for Correction of Military Record review to correct.

"Retirees who have SBP coverage must be familiar with the rules," Hern said. "A lack of knowledge is rarely a justifiable

defense should a dispute arise. This is why we continue to publicize SBP information in the *Afterburner* and post in-depth details on the AF retiree website."

Retirees with suspended spouse coverage who remarry may elect to resume his/her prior level of SBP coverage, increase SBP coverage, or terminate spouse coverage for the new spouse within one year of the remarriage. Failure to notify DFAS of the new marriage within one year of remarriage will result in the prior level of coverage being automatically reinstated effective the date the new spouse becomes an eligible beneficiary.

For more information or help with changing SBP coverage, call 1-877-353-6807 to contact the SBP or casualty assistance representative at the nearest Air Force base.

Optimism

Being an optimist kept Airman alive despite constant torture, near starvation during captivity

by Karen Abeyasekera
100th Air Refueling Wing Public Affairs

ROYAL AIR FORCE MILDENHALL, England -- When 2nd Lt. John "Spike" Nasmyth climbed into his F-4 Phantom II on Sept. 4, 1966, to fly a combat mission over Vietnam, he never foresaw that he'd be blown out of the sky by a surface-to-air missile.

The last words he heard before his jet was transformed into a lump of crumpled, metal wreckage were from his "guy in back," Ray Salzurulo, a pilot systems operator -- "Hey, Spike -- here comes another..."

Direct hit

As the missile struck, the first thing in Nasmyth's mind was disbelief.

"As with all good fighter pilots, I thought I was invincible," said the 74-year-old Vietnam veteran and former prisoner of war during a visit to Royal Air Force Mildenhall on July 8. "I couldn't believe that they'd got me. But then, as I realized I was falling toward the ground at an appalling rate, I said to myself, 'Eject or die, Spike!' It looked like a movie -- I was tumbling toward the ground and it just looked like it was spiraling toward me at a hell of a rate. That's what made me eject."

In 1966, Nasmyth was assigned to the 555th Fighter Squadron, 8th Tactical Fighter Wing, at Ubon Air Force Base, Thailand, where he flew combat missions in support of the Vietnam War.

Crash landing

After what seemed like an eternity, his parachute opened and brought him down to Earth, somewhere north of Hanoi. Struggling to free himself from his canopy harness, Nasmyth realized he'd been injured during the ejection. A shard of metal had gouged through his arm and gone in just below the elbow, out the other side and straight into his leg.

"It was just like a piece of red, raw meat was coming out of my right arm," said Nasmyth, as he showed off his forearm and the scars he still bears today.

Once on the ground, he was immediately surrounded by the North Vietnamese, some of whom started to beat him before hauling him away to collect their bounty. They took him to the infamous Hanoi Hilton -- the first of several



Retired Maj. Spike Nasmyth speaks with Airmen during a lunch July 8, 2015, at Royal Air Force Mildenhall, England. Nasmyth spoke about how prisoners of war communicated with one another in the camp by tapping messages on the walls. He was a POW for more than six years. (U.S. Air Force photo/Gina Randall)

prison camps which would become his "home" for the next 2,355 days.

Unbreakable spirit

Nasmyth was subjected to constant torture and near starvation during the first three years. The guards would find any reason to humiliate him and try to break his spirit. Refusing to acknowledge that Nasmyth was a prisoner of war, they referred to him as a war criminal, and, as far as they were concerned, the Geneva Convention didn't apply to war criminals.

After several months of solitary confinement, he was allowed to mix with the other "American air pirates," as they were called by their captors. Together, the prisoners were held in a camp known as "the Zoo."

Sunny side of life

Being reintegrated into the general population of the camp brought new challenges for Nasmyth. Primarily, this meant getting along with others and sharing a cell. An antagonistic relationship between cellmates could make long days and months even worse.

"I only had one I considered killing," said Nasmyth, in a tongue-in-cheek way. "Luckily, I had great cellmates; my best one ever was a guy named Jim Piere, from Bessemer, Alabama. Nothing got him down; everything was a joke. I was with him for six months, and we laughed the entire time."

Nasmyth's positive outlook is what he said got him through dark times here others would have given up.

(See **OPTIMISM** on Page 7)

Replacement of SSAN on identification cards continues

In 2011, officials began replacing the Social Security Account Number, or SSAN, with a 10-digit number unique to the Department of Defense on all ID cards.

Retirees, their family members, and survivors with an "INDEF" expiration date may not have replaced their ID card before and may therefore still have an SSAN printed on their card.

DOD officials are urging people who have an ID card with an "INDEF" expiration date to visit a DOD ID card facility for a new ID card with the

DOD ID number in place of the SSAN to reduce their risk of identity theft. Officials stress that until an ID card with a printed SSAN expires, it remains valid and does not need to be confiscated or replaced.

In time, every ID card will have a printed DOD number instead of a printed SSAN. Family members and survivors will have their own DOD ID number printed on their cards, not that of their sponsor. Because DoD ID cards will no longer have the sponsor's printed SSN, cardholders may be asked to provide it verbally.

To find your nearest DoD ID card facility, visit <http://www.dmdc.osd.mil/rsi> or call the Total Force Service Center at 1-800-525-0102. To confirm required documentation, refer to the Pre-Arrival Checklist at www.cac.mil/docs/required_docs.pdf. Note that the nearest facility does not have to be an Air Force installation in order to serve Air Force retirees and their family members.

People should check with the issuing facility to verify appointment requirements and hours of operation.

OPTIMISM... Continued from Page 6

"I'm a perpetual optimist and always have been,"

Nasmyth said. "I always see the light at the end of the tunnel. Most fighter pilots are optimists, because flying a fighter plane is damn dangerous. It's nothing but a little tube full of fuel and bombs. So you don't get worried about things going 'boom.'"

"Most fighter pilots figured they'd survive and get out -- most of us did," he continued. "The optimists survived, the pessimists died. Every guy I know who died was a pessimist. If you look at the dark side and think you're probably not going to make it, you don't."

'Remember -- no 'k'

The prisoners learned to communicate in the form of tapping on the walls and quickly passed messages around the camp in this manner. An entire communications network was built upon "the tap code."

When he first entered the camp in solitary confinement, Spike had heard the tapping, but had no clue as to what it was. His fellow Americans taught him the secret code: "The alphabet has 25 letters, no 'k'. Five lines of five letters, the first tap is for the line. The second tap is the letter in the line. Remember, no 'k;' use 'c' for 'k.'"

"I had nothing but time on my hands, so I practiced," he said. "I could do it so well and would send messages fast and receive them first; it kept me busy and in the know."

The code helped keep the POWs safe and sane, and enabled them to share which lies they would tell their torturers. If they all said the same thing, then there was more chance of being believed.

All the while, the prisoners were on the lookout for the Vietnamese guards. If caught communicating, they were subjected to severe punishment. One prisoner would be

down on his hands and knees looking through the gap under the door, keeping watch for the boots of their captors.

"I don't think they ever figured out the extent of our communications," said Nasmyth, as he laughed. "They'd have probably just cut our heads off. They just didn't have a dream that we were as clever as we were. We could get a message through the 14 cells in the Zoo in three days. Even though it was caveman-primitive how we did it, we did it pretty cleverly."

Free at last

As B-52 Stratofortresses attacked Hanoi during Operation Linebacker II from Dec. 18-29, 1972, Nasmyth recalled how the men at the Zoo endured a very violent two weeks that ended as quickly as they had begun.

"Then everything stopped. The Paris peace talks were happening and after we bombed Hanoi, the Vietnamese decided they'd had enough of that, so they signed the Paris Peace Accords Jan. 3, 1973," he said.

One of the stipulations of the accord was that it had to be read to all the prisoners, so they were marched outside the Hanoi Hilton, where someone read the whole thing to them -- in Vietnamese.

"None of us understood two words of it and it took them about an hour to read," he recalled, adding that an interpreter eventually read it in English.

Approximately 300 men were released. For most, this was the first chance they'd had to see each other. Inside the prison, they'd never been allowed to all be together.

"My big worry the whole time was that I'd wake up from a dream. Even the day I was released, I kept poking myself, saying 'don't wake up, man,'" Nasmyth said. "When I was on that American plane -- a C-141 Starlifter -- and flew out of there, I was still thinking it was a dream. But it wasn't." (Courtesy of Air Force News Service)

AFAF affiliate leaders send their appreciation

The 2015 Air Force Assistance Fund campaign has ended and the results are being audited. The leadership of your AFAF affiliate charities would like to take this opportunity to congratulate our Air Force retiree family and say THANK YOU for a record-setting donation!

We heard from campaign workers that the economic uncertainty of recent years is still with us. Many of our active-duty Airmen and their civilian counterparts are still unable to commit to long-term giving when their futures remain unsure.

Even though many Americans have seen pay stagnation and pay cuts, our Air Force retirees came through once again! This year, when those auditors finish,

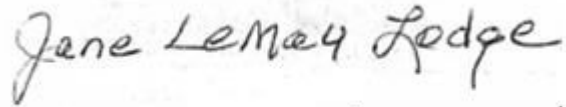
they will validate your remarkable donation of \$761,607.55 -- an all-time record! This year, more than \$700K of the donations came via bequests from retirees who remembered us in their wills.

We are touched and very grateful that our organizations were remembered by our fellow retirees and surviving family members. We pledge to devote contributions toward bettering the lives of our Air Force family.

So, again, thank you. You may be retired, but you are definitely still playing a very active part in what makes this the greatest Air Force in the world -- Airmen taking care of our own!



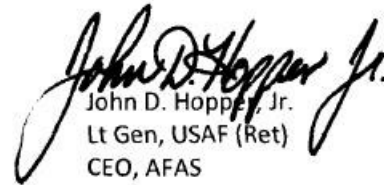
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Lt Gen, USAF (Ret)
CEO, AFAS

Do not send address changes to *Afterburner* office

Please **DO NOT** send your U.S. Postal Service change-of-address announcements to the *Afterburner* office as the editor does not have the ability to make official address changes.

Mailing labels used to send out the *Afterburner* are based on addresses already on file with the Defense Finance and Accounting Service. Any change announcements sent to the *Afterburner* cannot be processed or forwarded, and are shredded.

Retirees must change their address by calling 800-321-1080. (Do not mention the *Afterburner* or you may be referred elsewhere.) If you have a [myPay](#) account you can make the change online. You can fax your change to 800-469-6559, or send it to DFAS, US Military Retirement Pay, PO Box 7130, London KY 40742-7130.

Air Force Survivor Benefit Plan annuitants must call DFAS at the number above, or use their online myPay account. The fax number for annuitants is 800-982-8459 or mail the change to DFAS, US Military Annuitant Pay, PO Box 7131, London KY 40742-7131.



(Courtesy photo)

Assistance available for surviving family members

The surviving family member of a retired Air Force member residing in the United States can receive personal assistance in applying for eligible benefits on his or her behalf by contacting one of the following organizations for assistance:

- The nearest Air Force base

military personnel section customer service.

- The Air Force Casualty Assistance Representative Locator at 877-353-6807. Voicemail is available after duty hours and individuals who leave a message will be called back the next duty day.

➤ The Defense Finance and Accounting Service at 800-321-1080 or visit them online at <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>.

- The nearest U.S. embassy or consulate for families overseas.

People should have the following information available when making a notification:

- Retiree's full name, grade, Social Security number and date of retirement.
- Date, city and state of death.
- Name, relationship and phone number of next of kin.
- For general officers -- date and place of funeral, if known.

Information may also be sent to AFPC Casualty Matters. Mail the information listed above to:

Air Force Casualty Services
550 C Street W
JBASA-Randolph AFB, TX 78150

Shopping at your Exchange pays \$224 million in fiscal dividends

DALLAS – The Army & Air Force Exchange Service paid a dividend of \$224 million in 2014 to morale, welfare and recreation efforts for the Army, Air Force, Marine Corps and Navy.

In the past 10 years, the Exchange has provided more than \$2.4 billion in dividends to military programs such as youth services, family counseling and other activities that make life better for military members and their families.

"Roughly two-thirds of Exchange earnings are paid to the services' morale, welfare and recreation programs, while the other third goes toward building new stores and renovating facilities," said Chief Master Sgt. Sean Applegate, the Exchange's senior enlisted adviser.

In 2014, the Exchange opened a new shopping center and Express at Fort Meade, Md. In addition, Expresses were opened at Homestead Air Reserve Base, Fla.; Tyndall Air Force Base, Fla.; and Wright-Patterson Air Force Base, Ohio. The Exchange also opened one troop store in Moon Township,

Pa., serving Soldiers, Airmen, Reservists and Guardsmen in western Pennsylvania, Ohio and West Virginia.

Exchange support to the military goes beyond Soldiers and Airmen. Because the Exchange operates at Marine and Navy locations, funds are also returned to Marines and Sailors.

The Exchange's mission of providing quality goods and services at competitively low prices while generating earnings to support quality-of-life efforts means that the Exchange benefit is more than finding a good price on merchandise, said AAFES officials. This structure ensures that shoppers who take advantage of their Exchange benefit at brick-and-mortar stores or online at www.shopmyexchange.com are working to better their communities.

"One-hundred percent of Exchange earnings serve Soldiers, Airmen and their families," Applegate said. "When service members shop or dine at their Exchange, they're investing in their own community, making it a better place to live and work." (Courtesy of AAEFES News)

Report death to DFAS soon to avoid pay issues

Defense Finance and Accounting Service officials advise reporting a retiree's death as soon as possible by calling 800-321-1080, or completing a Notification of Death Fast Form on the DFAS website.

This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments.

Eligibility for military retired pay ends with the death of the retiree. If a retired pay payment was issued for the month in which the retiree died, the bank will be notified to return the payment. The beneficiary of the arrears of pay may be due a prorated amount for the month of death.

The caller reporting the death will need the retiree's name, Social Security number and date of death.

The fiscal 2014 Exchange dividend of \$224 million was distributed as follows:



Army	\$125.3 million
Air Force	\$74.1 million
Marines	\$19.5 million
Navy	\$5.1 million

Air Force Retiree Activities Offices

Retiree Activities Offices are made up of retired volunteers from all services, including surviving spouses. Their charter is to coordinate, establish and staff an office on an active-duty, Reserve or Guard base through command channels that will assist retirees and surviving spouses with myriad actions.

These actions include: serving as an information center for TRICARE, base services, etc.; offering referrals for financial assistance and pay matters; counseling active-duty Airmen nearing retirement; and providing

guidance on retirement issues.

Another major activity involves working with base agencies to set up Retiree Appreciation Day events offering briefings by different agencies on respective services, tax preparation and advice (at selected locations); staff judge advocate assistance, base tours, Defense Finance and Accounting Service, etc.

Not all states or countries have an established Air Force RAO. The phone numbers and email addresses of RAOs Air Force-wide are listed below.

Alabama

MAXWELL
334-953-6725
retiree.affairs@us.af.mil

Alaska

JOINT BASE ELMENDORF-
RICHARDSON
907-552-2337
jerry.beale@yahoo.com

Arizona

DAVIS-MONTHAN
520-228-5100
DMAFBRAO@us.af.mil,
355MSG.RAO@us.af.mil

LUKE

623-856-3923
56fw.rao@us.af.mil

Arkansas

LITTLE ROCK
501-987-6095
877-815-3111
john.heffernan.2@us.af.mil

California

BEALE
530-634-2157
tbm3e@yahoo.com

EDWARDS

661-277-4931
412tw.rao@us.af.mil

LOS ANGELES

61 ABG/CVR
310-653-5144
61mss.retiree@us.af.mil

MARCH

951-655-4077/4079
rao.riv@us.af.mil

MCCLELLAN

916-640-8445/8446
george.moses@va.gov

MOFFETT FIELD

650-603-8047
bfrench2905@gmail.com

TRAVIS

707-424-3904
RAO.-02@us.af.mil

VANDENBERG

805-606-5474
vandenbergs30swretireeactivityoffice@
us.af.mil

Colorado

BUCKLEY
720-847-6693/9213
david.colella.2@us.af.mil

USAF ACADEMY

719-333-7877
Thaddeus.Gembczynski@us.af.mil

PETERSON

719-556-7153
rao.peterson@us.af.mil

Delaware

DOVER
302-677-4612
Dover.RAO@us.af.mil

District of Columbia

BOLLING
202-767-5244
rao.jbab@us.af.mil

Florida

CENTRAL FLORIDA
352-430-1679
centralfloridarao@thevillages.net

EGLIN

850-882-5916
eglin.rao@us.af.mil

HOMESTEAD

786-415-7580
rao.homestead@us.af.mil

HURLBURT FIELD

850-884-5443
16MSS.CVR.DL@us.af.mil

MACDILL

813-828-4555
rao.macdill@us.af.mil

PATRICK

321-494-5464
patrick.rao@us.af.mil

TYNDALL

850-283-2737
tyndall_rao@us.af.mil

Georgia

MOODY
229-257-3209
moodyrao@us.af.mil

ROBINS

478-327-4707
78.abw.rao@us.af.mil

Idaho

MOUNTAIN HOME
208-828-4878
366rao@us.af.mil

Illinois

ARLINGTON HEIGHTS
847-506-7625
800-741-4650 Ext 7625
usrao2@gmail.com

RANTOUL

217-893-1723 (answering machine)
geneandjune@aol.com

SCOTT

618-256-5092
scottrao@us.af.mil

Kansas

MCCONNELL
316-759-3829/4411
mary.eary.1@us.af.mil

Louisiana

BARKSDALE
318-456-5976
retiree.office@us.af.mil

Maryland

JOINT BASE ANDREWS
301-981-2726
89aw.rao@us.af.mil

Massachusetts

HANSCOM
781-225-1310
RAO.HANSCOM.AFB@gmail.com

OTIS

508-968-4175
102iw.rao@ang.af.mil

WESTOVER

413-557-3918/3424
raodirwestover@us.af.mil

Michigan

SELFRIDGE ANG BASE
586-239-5580
selfrao@yahoo.com

Minnesota

MINNEAPOLIS
612-713-1517
msp934rao@yahoo.com

Mississippi

COLUMBUS
662-434-3120
thejamespoe@yahoo.com

KEESLER

228-376-8111
rao.keesler@us.af.mil

Missouri

JEFFERSON BARRACKS NGB
SRAO
314-527-8212
157aog.rao@ang.af.mil

O'FALLON

636-379-5577
veteransaffairs@ofallon.mo.us

WHITEMAN

660-687-6457
509.bw.retiree.affairs.office@us.af.mil

Montana

MALMSTROM
406-731-4751
denis.miller@us.af.mil

Nebraska

OFFUTT
402-294-2590
offuttretireeactivityoffice@us.af.mil

Nevada

NELLIS
702-652-8712
JeanPutney@cox.net

New Jersey

JOINT BASE MCGUIRE-DIX-
LAKEHURST
609-754-2459
mcgrao@us.af.mil

New Mexico

KIRTLAND
505-846-1536
michael.colbert.2@us.af.mil

New York

NIAGARA FALLS
716-236-2389
john.caruso@us.af.mil

STEWART

845-563-2369
retiredcms@yahoo.com

North Carolina

SEYMOUR JOHNSON
919-722-1119
4msg.rao@us.af.mil

POPE

910-394-1950
pope.rao@us.af.mil

North Dakota
GRAND FORKS
Temporarily Closed

MINOT
701-723-3440
5mss.rao@us.af.mil

Ohio
937-257-3221
paul.moore.21@us.af.mil

YOUNGSTOWN
330-609-1611/1196
rao.youngstown.ohio@gmail.com

Oklahoma
TINKER
405-739-2795
72abw.cvr@us.af.mil

VANCE
580-213-6207
71ftw.cvr.retireeactivitiesoffice@us.af.mil

Oregon
KINGSLEY FIELD
541-885-6362
raokingsley@charter.net

Pennsylvania
PHILADELPHIA
215-737-7300
raotpspt@dla.mil

PITTSBURGH
412-474-8816
911.retiree@us.af.mil

HORSHAM AIR GUARD STATION
215-323-7135
111atk.retirees@ang.af.mil

WYOMING, PA
570-288-1947 Ext. 220
raysmith1313@cs.com

Puerto Rico
787-253-5019
yaucoکیدfrc@gmail.com

South Carolina
CHARLESTON
843-963-2228
rao.628abw.cvr@us.af.mil

SHAW
803-895-1098/8421
Edward.Haldeman.1@us.af.mil

South Dakota
ELLSWORTH
605-385-3600
28bwrao@us.af.mil

Tennessee
ARNOLD
931-454-4574
usr202@gmail.com

Texas
DYESS
325-696-4980/1484
None

GOODFELLOW
325-654-4462
17TRW.CVR.retireesactivity@us.af.mil

LACKLAND
210-671-2728
502abw.cvr@us.af.mil

LUBBOCK
806-749-3728
No Email

RANDOLPH
210-652-6880
rao.randolph@us.af.mil

SHEPPARD
940-676-2654/5088
sheppard.rao@us.af.mil

Utah
HILL
801-777-5735
raohill@us.af.mil

Virginia
LANGLEY
757-764-7386
633MSG.CVA@us.af.mil

Washington
FAIRCHILD
509-247-5359
rao.fairchild@us.af.mil

TRI-CITIES MILITARY RAO
509-376-7588
military_rao@rl.gov
JOINT BASE LEWIS-MCCHORD
253-982-3214
retaffairs@us.af.mil

Wisconsin
MILWAUKEE
414-944-8212
128arw.rao@ang.af.mil

TRUAX FIELD
608-242-3115
800-335-5147 Ext 3115
widma.retiree@wisconsin.gov

Wyoming
FE WARREN
307-773-2309
fewrao@us.af.mil

Pacific Region

Guam
ANDERSEN -- JOINT REGION
MARIANAS
671-366-2574
Guam.RAO@us.af.mil

Thailand
BANGKOK
66-2-287-1036, Ext 102
raothailand@jsumagthai.org

Japan
MISAWA
011-81-176-77-4428
misawa.rao@us.af.mil

YOKOTA
011-81-425-2510 Ext 5-8324
yokota.rao@us.af.mil

South Korea
OSAN
011-82-31-663-0319
51fss.cvrosanretireeactivities@us.af.mil

Philippines
CLARK REGION/CVR
011-63-45-888-2748
rao_cabr@mozcom.com

Commonwealth of the Northern Mariana Islands
SAIPAN RAO
607-288-3021
PeterC11@yahoo.com

European Region

Italy
AVIANO
011- 39-0434-30-8404
william.lawson.11@us.af.mil

England
ROYAL AIR FORCE ALCONBURY
011-44-1480-84-3364
423fss.rao@us.af.mil

ROYAL AIR FORCE CROUGHTON
011-44-1280-70-8182
RAO-02@us.af.mil

MILDENHALL/LAKENHEATH
011-44-1638-54-2039
rao1@us.af.mil

Germany
RAMSTEIN/KAISERSLAUTERN
MILITARY COMMUNITY
011-49-6371-47-5486
86aw.rao@us.af.mil

SPANGDAHLEM
011-49-656561-9013/9424
52fw.rao@us.af.mil

Portugal - The Azores
LAJES FIELD
011-351-295-57-1037
arhnlsen@hotmail.com

Spain
TORREJON
011-34-91-640-9879
lsmith@telefonica.net

For more details about
each RAO, visit
www.retirees.af.mil/raos/.

Air Force Retiree Council

The following retirees currently serve on the Air Force Retiree Council:

Lt. Gen. Steven R. Polk, Co-Chairman
Chief Master Sgt. of the Air Force No. 15 Rodney J. McKinley, Co-Chairman
Col. Thomas Poulos Jr., Area I representative - Oregon, Idaho, Montana and Washington
Lt. Col. Michael J. Reagan, Area II representative - California
Chief Master Sgt. Kathleen E. Rose, Area III representative - Arizona and New Mexico
Lt. Col. John S. Lannefeld, Area IV representative - Colorado, Nevada, Utah and Wyoming
Senior Master Sgt. Robert E. Greene, Area V representative - North Dakota, South Dakota, Iowa, Minnesota, Nebraska and Wisconsin
Chief Master Sgt. Jon R. Lindgren, Area VI representative - Texas
Chief Master Sgt. James T. Watson, Area VII representative - Arkansas, Kansas, Missouri and Oklahoma
Lt. Col. Richard I. Brubaker, Area VIII representative - Illinois, Indiana, Kentucky, Michigan, Ohio, West Virginia
Master Sgt. Bennie J. Wells, Area IX representative - Alabama, Louisiana, Mississippi and Tennessee
Col. Terry W. Jensen, Area X representative - Florida (Includes Puerto Rico and Panama)
Lt. Col. Thomas G. Hogg, Area XI representative - Georgia, North Carolina, South Carolina and Virginia
Maj. Lisa Forester, Area XII representative - Delaware, District of Columbia and Maryland
Master Sgt. Roger E. Corey, Area XIII representative - Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont
Chief Master Sgt. Emmet Heidemann, Area XIV representative - Pacific Region (includes Alaska and Hawaii)
Chief Master Sgt. Bruce Collet, Area XV representative - Atlantic Region (includes Europe and The Azores)
Col. Frank G. Rohrbough, member at large
Chief Master Sgt. John "Doc" McCauslin, member at large

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