



# AFTERBURNER

Vol. 51, No. 1

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September 2009

## Newsletter back after 3-year hiatus

After a three-year hiatus, the hard-copy *Afterburner* is back.

Special funding was granted to provide news and information to our retirees and surviving spouses, and also to urge those with computer access to forego a hard-copy version to save money.

There are approximately 770,000 Air Force retirees and surviving spouses entitled to receive the *Afterburner*. Printing and recent postage increases have pushed the cost above \$250,000 for one issue.

“We understand that many of our retirees and surviving spouses do not have computer access so they rely on a printed version,” said

retired Lt. Gen. Steven R. Polk, co-chair of the Air Force Retiree Council. “But we need to do everything we can to keep the costs down.”

Subscribers to the *e-Afterburner*, the online version, are asked to forego receiving hard-copy editions by allowing their names to be removed from the postal mailing list.

To be removed from the hard-copy mailing list, people who receive the *e-Afterburner* should send their full name, U.S. Postal Service mailing address, and the last four digits of their Social Security number to [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil).

For retirees and annuitants who receive the hard-copy version, Air Force Retiree Services relies on the Defense Finance and Accounting Service to provide current mailing addresses.

“Not only is keeping your address current with DFAS important in order to receive an *Afterburner*, but DFAS also needs to know where to send you important documents about your pay,” said Pat Peek, chief of Air Force Retiree Services.

With nearly 9,500 retirees living abroad without U.S. postal privileges, mailing them their *Afterburner* is very expensive.

“Several hundred *Afterburners* that we send overseas are returned to us because of faulty addresses or the person is no longer at the address,” explained Ms. Peek. “This wastes thousands of dollars.

“If our overseas audience can get their copy online, it would really help cut our postage costs.”

General Polk and his fellow Council co-chair, retired Chief Master Sgt. of the Air Force Gerald R. Murray, will continue seeking funding for future hard-copy *Afterburners* for the non-wired retirees and surviving spouses.

“The Council will continue to rally for the three hard-copy issues a year we enjoyed in the past,” said Chief Murray.

“We need your help with cutting costs as much as possible.”

## Gen. Schwartz sends memo supporting all retired Airmen

In April, Gen. Norton A. Schwartz, Air Force chief of staff, sent a memorandum to all wing commanders urging them to join him in supporting retired Airmen “still serving.”

“With nearly 690,000 retired Airmen in our Air Force Family, it is an honor to see many of them ‘still serving’ at our bases worldwide,” wrote General Schwartz. “They volunteer hundreds of thousands of hours annually supporting our active-duty forces, fellow retirees and surviving family members. These Airmen are the epitome of the Air Force core value, ‘Service Before Self.’”

General Schwartz asked commanders to assist these retired Airmen and the programs they operate at base Retiree Activities Offices including annual Retiree Appreciation Day events and periodic retiree newsletters.

“I understand the tough fiscal realities we face,” wrote the general, “but the return on this investment is priceless and allows us to thank our retirees for their service -- then and now.

“Our retired volunteers are a select group of Wingmen,” he added. “They have gone before us, embodying our core values of Integrity, Service and Excellence. Their diverse backgrounds and experience add strength to today’s force, and they truly reflect the retiree motto of ‘Still Serving.’”

# Kicking, hollering turns to computer acceptance

by Tammy Cournoyer  
*Afterburner* editor

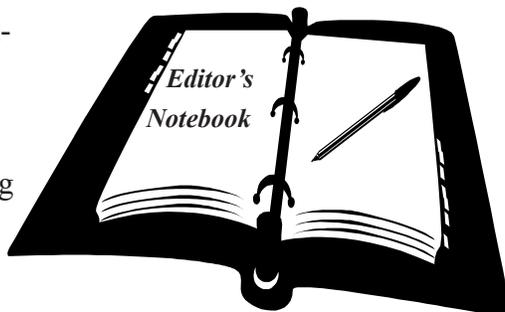
As much as I'm a traditionalist when it comes to the written word, I can't imagine my life today without a computer. I thank the Air Force for dragging me -- kicking and hollering -- into the Information Age. It's funny to think back to when we first got e-mail capability, and how there were leaders in my chain who flat out refused to use such a thing. Eventually, they were forced -- kicking and hollering -- to concede. Or retire.

It's understandable that there are retirees and surviving spouses among us who aren't "connected" and who have no desire to go anywhere near a computer. My parents are prime examples: Town officials made my Dad switch to a touch-tone telephone for safety reasons, (he did a lot of kicking and hollering); and my Mom is afraid she'll make a mistake and accidentally launch the space shuttle or something.

There are also many of our older

retirees and surviving spouses who live on a fixed income and can't afford the monthly Internet charge, let alone the computer itself.

All these folks make up one side of the "digital divide" in this country. Although the divide is getting narrower each year, only 55 percent



of adult Americans have broadband Internet connections at home, according to a July 2008 Pew Internet & American Life report. (Up from 47 percent in July 2007.) As the divide gets smaller, more traditional print news outlets such as newspapers and magazines are shifting to online delivery. It's not only more convenient for most readers; it's a reality necessary for fiscal survival. Paper and ink ain't cheap!

Retiree Services and the *Afterburner* have faced a similar struggle. We have had to rely on electronic means to get the news out, and we're relying on you to help. If you have computer access, you can forego receiving hard-copy editions by allowing your name to be removed from the *Afterburner* postal mailing list. Just send your full name, U.S. Postal Service mailing address, and the last four digits of your Social Security number to [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil). Then you can subscribe through the Web site to the electronic version. (See Page 6.)

The retiree Web site at [www.retirees.af.mil](http://www.retirees.af.mil) offers more than just the *e-Afterburner*. There is extensive information on the Survivor Benefit Plan, a listing of Retiree Activities Offices worldwide, resource and agency listings, and more. If you don't have a home computer, ask a friend, family member, church group, veterans group or your local library to assist you. They can access the Web site and print out information for you.

If you live near a military installation, it is possible the Retiree Activities Office can assist you.

If you would like to try using a computer but aren't sure how, find a free or low-cost beginners class in your area. Many libraries offer such classes, or someone there can at least show you the basics. After that, forget kicking and hollering -- the Internet is your oyster! There are so many things you can learn and see and do.

And don't worry -- you can't launch the space shuttle.



## AFTERBURNER

NEWS FOR USAF RETIRED PERSONNEL

The *Afterburner* is authorized by Air Force Instruction 36-3106. When funding permits, it is printed three times a year by Air Force Retiree Services. 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 nonannuitant 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. Additional copies are not available. The *Afterburner* address:

AFPC/DPSIAR  
550 C Street W Ste 8  
Randolph AFB TX 78150

E-mail address is [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil) and the phone number is (210) 565-2126. The *Afterburner* is available on the Internet at [www.retirees.af.mil](http://www.retirees.af.mil). Retirees may write to the Co-chairmen of the Air Force Retiree Council by using the office symbol, AFPC/CCU at the street address above. To change your address to receive the *Afterburner* and other official correspondence, see the procedures information in this issue.

## Retirees must report all marriages to DFAS

Retirees who marry for the first time, or who later re-marry, must notify the Defense Finance and Accounting Service to properly establish their desired Survivor Benefit Plan coverage within one year of the new marriage.

Getting a military dependent identification card and entering the new spouse in the Defense Enrollment Eligibility Reporting System, or DEERS, does not update pay records at DFAS or trigger SBP coverage.

A retiree who was married at retirement and declined SBP spouse coverage, cannot later enroll in the plan on behalf of that spouse or any future spouse unless during a Congressionally approved open enrollment period. Enrollments during open season normally result in penalties and extra charges.

Retirees who originally elected SBP coverage for the previous spouse must send DFAS a copy of the marriage certificate together with:

- A properly completed DD Form 2656-6, Survivor Benefit Plan Election Change Certificate.
- Airmen who were not married when they retired may elect SBP for the first spouse they marry after retiring, but the DD Form 2656-6 must be received by DFAS before their first anniversary.

Documents should be sent to the Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130.

For more information, visit the SBP portion of the Air Force Retiree Web site at [www.retirees.af.mil](http://www.retirees.af.mil).

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### Defense Finance and Accounting Service

(800) 321-1080

### Casualty Assistance

(877) 353-6807

### Social Security Administration

(800) 772-1213

### Veterans Affairs

(800) 827-1000

*\*All numbers are toll free*

## Retiree, annuitant COLA update for 2010

It is that time of the year when military retirees and annuitants begin wondering what their annual cost-of-living adjustment, or COLA, will be for the upcoming year. The straight answer: No one knows yet.

COLA increases are determined each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for urban wage earners and clerical workers. The Department of Labor will calculate the change in the CPI for goods and services from the third quarter average of the previous year to the third quarter average for the current year. The final determination will not be made until later this year.

Basically, Congress and the Administration decide how much to increase federal pay for the coming year. Because military retirees and annuitants do not receive pay increases but cost-of-living adjustments, they must wait for the final CPI results to be calculated.

## VA inspector general seeks reports of fraud, stolen valor

Retirees can now report VA fraud or acts of stolen valor to the department's inspector general office.

Veterans Affairs has its own criminal investigations division that assists the department in detecting and preventing fraud and other criminal violations such as benefits fraud, bribery, identity theft, and stolen valor fraud.

The VA defines stolen valor as the fabrication or gross exaggeration of combat experiences or physical disabilities.

The division also investigates crimes against persons and property such as patient abuse, sexual assault, and theft.

To report suspected fraud or crimes -- or VA fraud, waste or mismanagement -- contact the IG hotline at (800) 488-8244. People may also send e-mail to [vaoighotline@va.gov](mailto:vaoighotline@va.gov), or write to VA IG Hotline (53E), PO Box 50410, Washington, DC 20091-0410. (Courtesy of VA)

## AF still seeking special compensation claimants

The Combat-Related Special Compensation, or CSRC, program is more than 6 years old. Even with an approval rate of 66 percent, the program is still not attracting the number of people thought to be eligible. As of January 2008, medical and temporary early retirement retirees are now eligible for tax-free compensation.

Air Force Personnel Center officials believe the expected number of CRSC claims are too low.

Rick Castro, the CRSC branch chief, thinks veterans might be confusing the Concurrent Retirement Disability Program with the CRSC program. CRDP -- often called "concurrent receipt" -- is automatic when an individual is rated 50 percent or more disabled by Veterans Affairs, whereas people must apply for the CRSC program.

CRSC requires people to have a minimum 10 percent disability granted by the Department of Veterans Affairs. Eligible retirees may also receive "Individual Unemployability" payments and increased CRSC adjusted for family members.

Unlike CRDP, CRSC is not a phased-in program. Once military retirees are determined to be qualified, they could receive their regular retirement pay plus an additional sum based on their VA disability rating. Retirees are only eligible to receive money for one program; however, an open season is held each year so retirees can change programs.

To determine eligibility, retired members should answer the following questions:

-- Am I receiving retired pay (regardless of years served)?

-- Do I have a compensable VA disability of 10 percent or higher?

-- Is my pay offset by VA disability payments (VA waiver)?

"If you answered 'yes' to those questions and have not submitted your CRSC claim, you may be missing out on a very important entitlement," said Mr. Castro.

service, combat training, aircrew duties, simulated war exercises, parachuting and munitions demolition are some instances where individuals may potentially qualify for compensation under this program.

Slipping and falling in an exercise or even during combat -- if not caused by something related to combat, combat training, or an instrumentality of war -- normally do

***"When in doubt – apply. It may very well be the key to receiving additional tax-free money."***

**Rick Castro**  
CRSC branch chief

"I encourage all who meet the basic eligibility criteria to apply and let the experienced staff at AFPC make the decision," said Mr. Castro.

The CRSC staff has already processed more than 38,000 Air Force claims since the program's inception in 2003; however, this is just a drop in the bucket compared to the number of retirees still possibly eligible, said Mr. Castro. Data shows there are almost 200,000 members receiving Air Force retired pay who also receive 10 percent or greater VA disability compensation. Even subtracting the 50,000 already under CRDP; there are still more than 100,000 retirees who have not applied for CRSC.

Although CRSC specifically addresses "combat-related" disabilities incurred from armed conflict, retirees who developed disabilities from other than combat may also be eligible. Disabilities caused by exposure to Agent Orange or Gulf War

not qualify for CRSC.

"When in doubt, submit a claim for compensation so our experts can make a determination," Mr. Castro explained. "If the claim is disapproved at least it is on file and if changes in CRSC policy or the law occur, we already have the claim on file and can reconsider it for approval."

The CRSC team needs a copy of a retiree's DD Form 214 or retirement order. They also need copies of all VA rating decisions addressing the disabilities being claimed, and any other available documentation.

For more details and form, write: AFPC/DPSDC (CRSC), 550 C Street West, Suite 6, Randolph AFB, TX 78150-4708; or call the branch at (210) 565-1600; or toll free to (800) 525-0102, Option 5 and then Option 1. Details and claim forms are also online at the CRSC Web site at [www.afpc.randolph.af.mil/library/combat.asp](http://www.afpc.randolph.af.mil/library/combat.asp).

## Changing direct deposit requires sending correct forms to finance service

Retirees and annuitants wishing to change banking institutions for direct-deposit purposes need to ensure the correct forms are sent to the correct place.

Retired Airmen need to ensure a new Standard Form 1199A, Direct Deposit Sign-Up Form, goes to the Defense Finance and Accounting Service when they wish to change banking institutions. This form can be obtained at any financial institution or is available online at [www.usaid.gov/forms/FormSF-1199A-June1987.pdf](http://www.usaid.gov/forms/FormSF-1199A-June1987.pdf). After completing this form, the financial institution should verify the information and

mail the completed form to: Defense Finance and Accounting Service, US Military Retirement Pay, P.O. Box 7130, London KY 40742-7130; or by fax to (800) 469-6559, or commercial (216) 522-5955.

The Fast Start Direct Deposit Form is normally used for direct-deposit actions for federal civilian employees; however, annuitants must also use this form to change electronic deposits to their savings or checking accounts.

The form is available at [www.fms.treas.gov/eft/2231.pdf](http://www.fms.treas.gov/eft/2231.pdf), and should be submitted to: Defense Finance and Accounting Service, US Military Annuitant Pay, P.O. Box 7131, London KY 40742-7131; or by fax to (800) 982-8459, or commercial (216) 522-5955.

For more information, contact a DFAS representative at (800) 321-1080

## Number removal from ID cards continues

In response to an increasing awareness of the growing need to protect the safety of service members, retirees and their families' identity information, the Department of Defense is beginning to remove Social Security numbers from its identification cards.

The removal is being done in phases as computer software is modified. Phase One is under way and involves removing the family member's number and replacing it with "XXX-XX-XXXX" on the card. The sponsor's number will

remain visible for now.

Phase Two involves removing all printed Social Security numbers beginning later this year. Both the sponsor and cardholder numbers will be replaced with "XXX-XX-XXXX."

Phase Three, set to begin in 2012, will involve removing Social Security numbers embedded in barcodes

In January 2010, retirees with an indefinite expiration date on their card can begin requesting a new card without a printed Social Security

number. Family member ID cards will change when the cardholders' expired cards are renewed.

There are more than 1,500 ID card centers worldwide. To find the nearest center, visit the RAPIDS site locator at [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home).

People must present two forms of identification and one must be an unexpired federal- or state-issued photo ID.

Specific guidance is published in the Air Force Instruction 36-3026-IP, June 17, 2009.

## Eligibility certificates vital to SBP annuitants

Survivor Benefit Plan annuitants are sent a Certificate of Eligibility each year about 60 to 90 days before their birthday to ensure their annuity payment is legitimate and going to the correct account. All annuitants, no matter their age, receive the form.

If the COE is not returned to the Defense Finance and Accounting Service within 60 days, another one is sent. If a COE is not received within 90 days of the first mailing, the account will be suspended, according to DFAS officials.

The certificates are a good way for DFAS officials

to verify annuitant addresses and other vital account information. Annuitants need to complete the form, return it via the postal service or update their online myPay account.

If DFAS officials do not receive the completed form by the annuitant's birthday, they will assume the annuitant is no longer eligible and suspend SBP payments. DFAS officials will restart the suspended payments as soon as they receive the completed form verifying eligibility.

For more details, call DFAS at (800) 321-1080.

# It's never too early to think about taxes, necessary forms

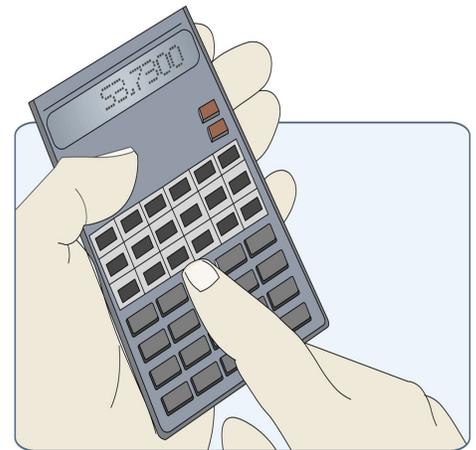
Early each year, the Air Force Retiree Services Office is inundated with calls from retirees and surviving spouses eager to get a copy of their tax form, or 1099R. (Many people ask for their W-2, but retirees and annuitants receive 1099Rs.)

Retiree Services has nothing to do with tax forms or account statements. These documents are prepared and mailed out only by the Defense Finance and Accounting Service. Much like the traditional December holidays, the mailing of 1099Rs and annual Retiree Account Statements happen at the same time each year – about mid-December. Both of these items are mailed in the same

envelope to the address on file.

People with an active myPay account online can print out these documents. They can also pre-select whether they wish to receive these documents electronically only, or both electronically and in hard-copy.

DFAS officials encourage retirees and annuitants who have not already done so to establish an online myPay account if they have computer access. An account can be set up by visiting [www.dfas.mil/](http://www.dfas.mil/) and clicking on the myPay icon. People will need to request a new Personal Identification Number, or PIN, and use the online account regularly so it does not become dormant.



If retirees and annuitants do not have computer access, it is critical that they establish a myPay phone account. Call toll free (877) 363-3677 to request a PIN for a phone account. It takes about two weeks for the PIN to be mailed.

The specific mailing schedule for this year will be announced on the Air Force Retiree Web site and Air Force Retiree News Service as soon as it is available.

## News available for wired, non-wired retirees

A toll-free telephone news line has been set up for those retirees and surviving spouses who do not have computer access. By calling (800) 558-1404, retirees and spouses can stay informed using this new easy-to-use menu-driven service.

Callers can select from several different topics that are compiled from various electronic news sources. Topics include pay and annuity matters, medical and health care, and other benefits and entitlements.

This news line joins the *e-Afterburner*, Air Force Retiree News Service, and the Air Force Retiree Web site in providing the latest news and information to the service's retiree

community. To subscribe to AFRNS:

-- Go to the Air Force Retiree Web site at [www.retirees.af.mil](http://www.retirees.af.mil).

-- Click on "Subscribe" found on the top navigation bar.  
-- Scroll to the bottom of the page and enter your e-mail address.

-- Click on "Submit." The system may send a confirmation message that must be responded to in order to start the subscription.

People using spam blocking software may not receive mail from the system. To ensure retiree news and information can get through, be sure to add [afpc.retiree@randolph.af.mil](mailto:afpc.retiree@randolph.af.mil) to the list of approved senders after subscribing.



# Long-term care coverage available

Nursing homes, assisted-living facilities, in-home care, adult daycare, – not many people think about these issues until they have to, and by then, it's usually too late to prepare properly. Thinking about long-term health care insurance today can help people be prepared for tomorrow.

The Office of Personnel Management offers such insurance for Air Force retirees; their spouses; retired reservists, even if they are not yet receiving retired pay; and surviving spouses receiving a federal survivor annuity.

Long-term care is care people need if they can no longer perform the tasks of daily living by themselves because of chronic illness, injury, disability, the aging process, and/or severe cognitive impairment such as Alzheimer's disease.

Information on the OPM's Web site points out that as people age and the average life span increases in the United States, the chances of needing long-term care increase. After age 65, an American has more than a 70-percent chance of needing some form of long-term care. In 2008, the national average cost of a semi-private room in a nursing home was \$69,715 annually, according to the Web site, and the average stay was 2.4 years. That's more than \$167,000 per average stay.

Also, the Web site states anyone can need long-term care at any time in their life. Currently, 40 percent of

people receiving long-term care services are working-age adults between 18 and 64. Vehicle and sporting accidents, strokes, brain tumors, spinal cord injuries, and disabling illnesses such as multiple sclerosis and Parkinson's disease are examples of injuries and ailments that can happen at any age.

Most health insurance programs, including Tricare and Tricare for Life, provide little or no coverage for long-term care. This is why the OPM sponsors a long-term care insurance program for the "federal family" by contracting with commercial insurance companies. Currently, more than 224,000 people are enrolled.

Long-term care isn't intended to cure, but it provides consistent care that can span years. Unlike many long-term care insurance plans, the comprehensive option in the OPM's program can provide benefits for approved care given at home by friends, family members, and other non-licensed caregivers. The insurance coverage is guaranteed renewable and can never be canceled as long as premiums are paid. It cannot be canceled because of age or a change in health.

According to the Web site, the program offers one-on-one assistance from "certified long-term care insurance consultants" who do not work on commission by calling (800) 582-3337. More information is also available on the OPM's Web site at [www.ltcfeds.com](http://www.ltcfeds.com).

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## Some disabled veterans can stop SBP

Retirees participating in the Survivor Benefit Plan who have a service-connected totally disabled rating by Veterans Affairs may request to stop participating in SBP.

This applies to retirees who have held the VA totally disabled rating for at least 10 consecutive years or, if for a lesser period, at least five years from their discharge date or release from active duty. Based on the provisions of Public Law 96-402 (1 Dec 80), the initial date for determining the five- or 10-year pe-

riod is the effective date of the VA rating of total disability. Validation must be obtained from the VA if not available from the retiree.

Withdrawing from the SBP under this option ensures the surviving spouse will receive a full refund of the SBP premiums the member paid for the five- or 10-year period if the VA awards Dependency and Indemnity Compensation to that surviving spouse.

Refund of SBP premiums is not authorized if the member ter-

minates SBP coverage under the provisions of Public Law 105-85, the option that allows a one-year period, beginning on the 25th month following commencement of retired pay for participants to end their SBP coverage.

To request discontinuation under Public Law 96-402, provide a written request accompanied by the written consent of the spouse beneficiary under the SBP to the Defense Finance and Accounting Service in Cleveland.

# Checklist eases process after death

When a retiree dies, the surviving spouse and/or children frequently find themselves so overcome with grief that the last thing they want -- or need -- to face are the details involved with what to do next. This process may be made easier for the survivors with some advance preparation.

No one likes to think about their death or the death of a loved one, so many people avoid making any preparations at all while they are alive. But preparing for death can be one last gift to those people left behind.

Survivors often have no idea who to call about what, or where to



look for important papers. A lack of preparation can delay settling financial affairs and insurance claims when money is needed most.

## When an AF retiree dies, assistance reps are available

Contacting an Air Force casualty assistance representative, or CAR, should be the notification starting point when a retiree dies. Anyone can call the casualty representative – widow/widower, relative or friend – but notification should be made as soon as possible.

The casualty assistance representative will contact the Defense Finance and Accounting Service to stop the retired pay, find out if there is a Survivor Benefit Plan entitlement and who the beneficiary is, and what allotments the retiree had. A casualty assistance representative can also contact other agencies such as Veterans Affairs and the Social Security Administration.

Once an original death certificate can be produced, a casualty assistance representative can prepare all the paperwork necessary for requesting SBP annuity pay or VA's Dependency and Indemnity Compensation, if applicable, plus Social Security benefits. People do not need to live near an Air Force installation for service as forms can be completed in person, by mail or by fax.

In most cases, military honors are arranged by the funeral director but the casualty assistance representative can provide assistance with contacting the nearest base Honor Guard.

To contact a casualty assistance representative, call toll free (877) 353-6807. Voice mail is available after duty hours and people leaving a message will be called back the next duty day. People overseas should contact the nearest U.S. embassy or consulate.

Air Force Retiree Services offers a casualty assistance checklist on its Web site to help retirees and their survivors prepare, or they can create their own. At a minimum, a self-prepared checklist should include:

- Retired pay/benefit contact information;
- A financial/legal contact list, including account numbers;
- A listing of where-to-find important documents, including the DD Form 214;
- An outline of funeral wishes

A checklist can ease a difficult time. A blanket checklist can be found at [www.retirees.af.mil/](http://www.retirees.af.mil/) on the Library page.

## Instruction outlines retiree uniform wear

According to Air Force Instruction 36-2903, retirees may wear the uniform as prescribed at date of retirement, or any of the uniforms authorized for active-duty personnel, including the dress uniforms. Retirees must not mix uniform items.

Airmen who retired after October 1998 received the retired lapel button at retirement. Other retirees may purchase a pin through Army and Air Force Exchange Service military clothing sales stores. Retirees wear the retired lapel button on the uniform's left lapel.

Retired Airmen whose assignments have included command at squadron, group or wing level are

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## Don't notify Retiree Services when you move

Retiree Services hears from many retirees and surviving spouses who move or change their e-mail address, and in most cases this notification is not necessary.

People who rely on "snail mail" -- meaning they use an envelope and stamp for correspondence -- and are a military retiree or an

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also authorized to wear the command insignia pin on the left lapel, below the retired lapel button.

Retirees whose last assignment before retirement was a first sergeant and/or command chief may wear appropriate chevrons in all instances the uniform is worn.

Retired Airmen will conform with the same standards of appearance, military customs, practices, and conduct in uniform prescribed for active-duty Airmen.

#### When to Wear the Uniform

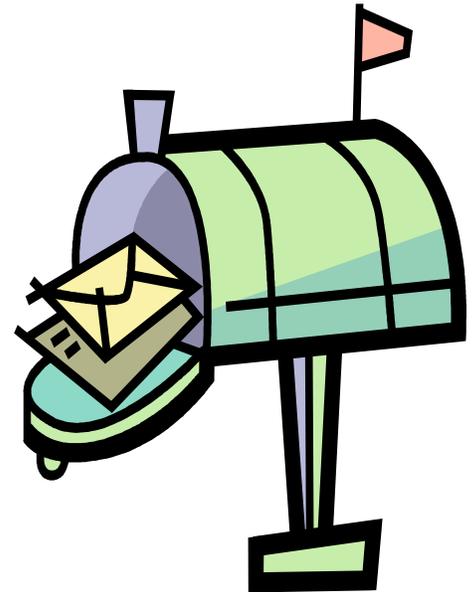
Air Force Instruction 36-2903 states retirees may wear the uniform:

- at occasions of military ceremonies;
- memorial services, and inaugurations;
- patriotic parades on national holidays, other military parades or ceremonies in which any active or Reserve U.S. military unit is taking part;
- at educational institutions when engaged in giving military instructions or responsible for military discipline; and
- at social or other functions when the invitation has been influenced by the member's active military service.

annuitant, it is very important that they notify the Defense Finance and Accounting service of their change of address. There is no need for them to notify Air Force Retiree Services. They can make the change by calling (800) 321-1080.

Retiree Services does not maintain addresses, and relies on the address people have on record with DFAS to generate *Afterburner* mailing labels. E-mail addresses are stored using an online list manager service. The only people who need to notify Retiree Services when they move are those non-annuitants who have already registered with the editor to receive hard-copy *Afterburners*.

People subscribed to receive the Air Force Retiree News Service and *e-Afterburner* via e-mail can change their e-mail address by visiting the Air Force Retiree Services Web site at [www.retirees.af.mil](http://www.retirees.af.mil) and clicking on "Subscribe" on the top navigation bar. Find "Afterburner/AFRNS" in the first column of products and click on the "Unsub" dot. Scroll to the bottom of the page and enter the old e-mail address. Click on



"Submit." Go back up and click on the "Sub" dot next to "Afterburner/AFRNS." Scroll to the bottom of the page and enter the new e-mail address. Click on "Submit."

People may receive an e-mail confirmation message and must respond in order to start the subscription.

Subscribers using spam-blocking software on the e-mail address they provide may not receive mail from the system unless they add [afpc.retiree@randolph.af.mil](mailto:retiree@randolph.af.mil) to their list of approved senders.

## Indefinite ID cards an option

At age 75, the spouse of a retired military member or a survivor of a retiree can receive an indefinite identification card, as can certain family members who are permanently disabled or incapacitated.

The 2007 Defense Authorization Act authorized the uniformed services to issue ID cards without an established expiration date to those family members who are permanently disabled or incapacitated and family members 75 and older entitled to a card.

Specific guidance is published in the Air Force Instruction 36-3026-IP, June 17, 2009.

For more information, contact the DEERS Beneficiary Helpdesk at (800) 538-9552.

# Air Force Retiree Activities Offices

Retiree Activities Offices are made up of 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 with myriad actions. These actions include: serving as an information center for space-available travel, Tricare, base services, etc; offering referrals for financial-assistance and pay matters; counseling

## Alabama

### Maxwell

Phone: (334) 953-6725,  
Toll Free: (866) 544-2412  
e-mail: retiree.affairs@maxwell.af.mil

## Alaska

### Elmendorf

Phone: (907) 552-2337/5532

## Arizona

### Davis-Monthan

Phone: (520) 228-5100  
e-mail: retired@dm.af.mil

### Luke

Phone: (623) 856-3923  
e-mail: rao@luke.af.mil

## Arkansas

### Little Rock

Phone: (501) 987-6095  
Toll Free: (877) 815-3111  
e-mail: john.heffernan@littlerock.af.mil

## California

### Beale

Phone: (916) 634-2157  
e-mail: page\_erickson2000@yahoo.com

### Edwards

Phone: (661) 277-0237/4931  
e-mail: 95abw.rao@edwards.af.mil

### Los Angeles

Phone: (310) 653-5144  
e-mail: rao@losangeles.af.mil

### March

Phone: (951) 655-4077/4079  
e-mail: rao@march.af.mil

### McClellan

Phone: (916) 561-7507  
e-mail: george.moses@va.gov

### Onizuka

Phone: (650) 603-8047

### Travis

Phone: (707) 424-3904  
e-mail joseph.rowan@travis.af.mil

### Vandenberg

Phone: (805)-606-5474  
e-mail: efgustafson@charter.net

## Colorado

### Buckley

Phone: (720) 847-6693/9213  
e-mail: bob.vansciver@buckley.af.mil

### USAF Academy

Phone: (719) 333-1055

### Peterson

Phone: (719) 556-7153  
e-mail: pafbrao@peterson.af.mil

## Delaware

### Dover

Phone: (302) 677-4612  
e-mail: rao@dover.af.mil

## District of Columbia

### Bolling

Phone: (202) 767-5244  
e-mail: rao@bolling.af.mil

## Florida

### Central Florida

Phone: (352) 753-3334  
e-mail: centralfloridarao@thevillages.net

### Eglin

Phone: (850) 882-5916  
e-mail: jack.houlgate@eglin.af.mil

### Homestead

Phone: (305) 224-7580/7581  
e-mail: rao@homestead.af.mil

### Hurlburt Field

Phone: (850) 884-5443  
e-mail: rao@hurlburt.af.mil

### MacDill

Phone: (813) 828-4555  
e-mail: rao@macdill.af.mil

### Patrick

Phone: (321) 494-5464  
e-mail: rao@patrick.af.mil

### Tyndall

Phone: (850) 283-2737  
e-mail: rao@tyndall.af.mil

## Georgia

### Moody

Phone: (229) 257-3209  
e-mail: rao@moody.af.mil

### Robins

Phone: (478) 327-4707  
e-mail: ernest.munson@robins.af.mil

active-duty Airmen nearing retirement; and providing literature on retirement issues. Another major activity involves working with base agencies to set up Retiree Activity Day events offering flu shots by base medical personnel, briefings by different base agencies on respective services, tax preparation and advice, staff judge advocate assistance, base tours, etc.

The following is a listing of Air Force-wide established RAOs by state:

## Hawaii

### Hickam

Phone: (808) 449-0674

## Idaho

### Mountain Home

Phone: (208) 828-4878  
e-mail: 366rao@acc.af.mil

## Illinois

### Arlington Heights

Phone: (847) 506-7625  
Toll Free: (800) 741-4650 Ext 7625

e-mail: oharearlingtonrao@sbcglobal.net

### Rantoul

Phone: (217) 893-1723 (answering machine)  
e-mail: geneandjune@aol.com

### Scott

Phone: (618) 256-5092  
e-mail: rao@scott.af.mil

## Kansas

### McConnell

Phone: (316) 759-3829  
e-mail: rao.mcconnell@mcconnell.af.mil

## Louisiana

### Barksdale

Phone: (318) 456-5976  
Toll Free: (866) 544-2412  
e-mail: rao@barksdale.af.mil

## Maryland

### Andrews

Phone: (301) 981-2726/2180  
e-mail: rao@andrews.af.mil

## Massachusetts

### Hanscom

Phone: (781) 377-2476  
e-mail: retiree@hanscom.af.mil

### Otis

Phone: (508) 968-4175  
e-mail: raootis@gis.net

### Westover

Phone: (413) 557-3918/3424  
e-mail: raodir@westover.af.mil

## Michigan

## Oscoda

Phone: (989) 739-2777  
e-mail: mirao1@l-star.com

## Minnesota

### Minneapolis

Phone: (612) 713-1516  
e-mail: msp934rao@yahoo.com

## Mississippi

### Columbus

Phone: (662) 434-3120  
e-mail: bowings2150@bellsouth.net

### Keesler

Phone: (228) 376-8111/8112  
e-mail: ivan.mcallister@keesler.af.mil

## Missouri

### Jefferson Barracks

Phone: (314) 527-8212  
e-mail: Gerald.hansen@mostlo.ang.mil

### St. Louis

Phone: (314) 527-6327  
e-mail: RAO@mostlo.ang.af.mil

### Whiteman

Phone: (660) 687-6457  
e-mail: rao@whiteman.af.mil

## Montana

### Malmstrom

Phone: (406) 731-4751  
e-mail: denglo3138@bresnan.net

## Nebraska

### Offutt

Phone: (402) 294-4566  
e-mail: retiree.activity@offutt.af.mil

## Nevada

### Nellis

Phone: (702) 652-9978  
e-mail: rao@nellis.af.mil

## New Jersey

### McGuire

Phone: (609) 754-2459  
e-mail: mcgrao@mcguire.af.mil

## New Mexico

**Cannon**

Phone: (575) 784-4679  
 e-mail: 27sow.cvr@cannon.af.mil  
**Kirtland**  
 Phone: (505) 846-1536

**New York**

**Niagara Falls**  
 Phone: (716) 236-2389  
 e-mail: john.caruso@niagarafalls.af.mil  
**Stewart**  
 Phone: (845) 563-2369  
 e-mail: retiredcms@yahoo.com

**North Carolina**

**Seymour Johnson**  
 Phone: (919) 722-1119  
 e-mail: elmer.bryans@seymourjohnson.af.mil  
**Pope**  
 Phone: (910) 394-1950  
 e-mail: pope.rao@pope.af.mil

**North Dakota**

**Grand Forks**  
 Phone: (701) 747-4899  
 e-mail: David.Collins01@grandforks.af.mil

**Minot**

Phone: (701) 723-3440  
 e-mail: 5mss.rao@minot.af.mil

**Ohio**

**Wright-Patterson**  
 Phone: (937) 257-3221  
 e-mail: paul.moore@wpafb.af.mil  
**Youngstown**  
 Phone: (330) 609-1611  
 e-mail: rao@youngstown.af.mil

**Oklahoma**

**Altus**  
 Phone: (580) 481-5739  
 e-mail: rao@altus.af.mil  
**Tinker**  
 Phone: (405) 739-2795  
 e-mail: rao@tinker.af.mil  
**Vance**  
 Phone: (580) 213-6330  
 e-mail: angel.dominguez@vance.af.mil

**Oregon**

**Kingsley Field**  
 Phone: (541) 885-6362  
 e-mail: profhone@aol.com

**Panama**

**Panama**  
 Phones: 011 (507) 284-5650  
 e-mail: jfminor@cwpa.net.pa

**Pennsylvania**

**Philadelphia**  
 Phone: (215) 737-7300  
 e-mail: PAA1030@dla.mil  
**Pittsburgh**  
 Phone: (412) 474-8816  
 e-mail: john.casey.rao@

pittsburgh.af.mil  
**Willow Grove**  
 Phone: (215) 443-1072  
 e-mail: dclapper@verizon.net  
**Wyoming**  
 Phone: (570) 288-1947 Ext. 220  
 e-mail: raysmith1313@cs.com

**Puerto Rico**

**Carolina**  
 Phone: (787) 253-5125  
 e-mail: fermin.rodriguez@prsanj.ang.af.mil

**South Carolina**

**Charleston**  
 Phone: (843) 963-2228  
 e-mail: rao@charleston.af.mil  
**Shaw**  
 Phone: (803) 895-1612  
**Surfside Beach**  
 Phone: (803) 238-6018

**South Dakota**

**Ellsworth**  
 Phone: (605) 385-3600  
 e-mail: 28bwrao@ellsworth.af.mil

**Tennessee**

**Arnold**  
 Phone: (931) 454-4574  
 e-mail: Ron.Vance@arnold.af.mil

**Texas**

**Brooks City-Base**  
 Phone: (210) 536-2116/6418, (866) 654-3540  
 e-mail: rao@brooks.af.mil  
**Camp Mabry**  
 Phone: (512) 706-6859  
 e-mail: hobartdb@austin.rr.com  
**Dyess**  
 Phone: (325) 696-4980/1484  
 e-mail: ivan.nash@dyess.af.mil  
**Goodfellow**  
 Phone: (325) 654-5388  
 e-mail: rao@goodfellow.af.mil  
**Harlingen**  
 Phone: (956) 428-7242  
 Toll Free: (877) 586-3273  
 e-mail: rao.harlingen@navy.mil  
**Lackland**  
 Phone: (210) 671-2728  
 e-mail: rao@lackland.af.mil  
**Lubbock**  
 Phone: (806) 749-3728  
 e-mail: lsrao@door.net  
**Randolph**  
 Phone: (210) 652-6880  
 e-mail: rao@randolph.af.mil  
**Sheppard**  
 Phone: (940) 676-2654/5088/3381  
 e-mail: rao@sheppard.af.mil

**Lubbock**  
 Phone: (806) 749-3728  
 e-mail: lsrao@door.net

**Randolph**  
 Phone: (210) 652-6880  
 e-mail: rao@randolph.af.mil

**Sheppard**  
 Phone: (940) 676-2654/5088/3381  
 e-mail: rao@sheppard.af.mil

**Sheppard**  
 Phone: (940) 676-2654/5088/3381  
 e-mail: rao@sheppard.af.mil

**Utah**

**Hill**  
 Phone: (801) 777-5735  
 e-mail: retact@hill.af.mil

**Salt Lake City**

Phone: (478) 327-4707

**Virginia**

**Langley**  
 Phone: (757) 764-7386  
 e-mail: retireeactivities@langley.af.mil

**Washington**

**Fairchild**  
 Phone: (509) 247-5359  
 e-mail: 92mss.rao@fairchild.af.mil  
**Richland**  
 Phone: (509) 376-7588  
 e-mail: military\_rao@rl.gov  
**McCord**  
 Phone: (253) 982-3214  
 e-mail: rao@mcchord.af.mil

**Wisconsin**

**Milwaukee**  
 Phone: (414) 944-8212  
 e-mail: rao.128arw@wimilw.ang.af.mil  
**Trux Field**  
 Phone: (608) 242-3115  
 Toll Free: (800) 335-5147 Ext 3115  
 e-mail: widma.retiree@wisconsin.gov

**Wyoming**

**FE Warren**  
 Phone: (307) 773-2312  
 e-mail: Philip.harris@bresnan.net

**Pacific Region**

**Guam -- Andersen AFB**  
 Phone: (671) 366-4707/8136  
 e-mail: bill.cundiff@andersen.af.mil

**Thailand**

**Bangkok**  
 Phone: 66-2-287-1036, Ext 165  
 e-mail: raojusmagthai@san.osd.mil

**Japan**

**Misawa AB**  
 Phone: 011-81-176-77-4428

e-mail: rao@misawa.af.mil  
**Yokota AB**  
 Phone: 011-81-3117-55-8324  
 e-mail: rao@yokota.af.mil

**South Korea**

**Osan AB**  
 Phone: 011-82-31-663-0319  
 e-mail: mrao@rao-osan.com

**Philippines**

**Clark Region**  
 Phone: 63-45-888-2748  
 e-mail: rao\_cabr@mozcom.com

**Saipan**

Phone: (607) 288-3021  
 e-mail: PeterC11@yahoo.com

**European Region****Italy**

**Aviano AB**  
 Phone: 011- 39-0434-30-5665  
 e-mail: 31fw.rao@aviano.af.mil  
**Naples**  
 Phone: 011-39-329-208-7315  
 e-mail: raonaples@gmail.com

**England**

**RAF Croughton**  
 Phones: 011-44-1280-70-8235  
 e-mail: niagarabill@tiscali.co.uk  
**RAF Mildenhall/Lakenheath**  
 Phone: 011-44-1638-54-2039  
 e-mail: rao@mildenhall.af.mil

**Spain**

**Torrejon**  
 Phone: 011-34-91-420-1923  
 e-mail: lsmith@telefonica.net

**Germany**

**Ramstein Air Base/  
Kaiserslautern**  
 Phone: 011-49-6371-47-0206  
 e-mail: max.pfauntsch@ramstein.af.mil

**Spangdahlem Air Base**

Phones: 011-49-656561-9013/9424  
 e-mail: 52fw.rao@spangdahlem.af.mil

**Portugal**

**Lajes Field, Azores**  
 Phone: 011-351-295-57-1037  
 e-mail: Arthur.nilsen@lajes.af.milDet 2 EMSS/RAO

*A very special thank you to all the volunteers who serve in Air Force RAOs worldwide.*

*For more details on individual offices, visit [www.retirees.af.mil](http://www.retirees.af.mil) and click on "RAOS" in the page's top navigation bar.*

## Death of a spouse affects Survivor Benefit Plan

Remember your retirement party 25 years ago? Do you remember out-processing? Remember your Survivor Benefit Plan briefing?

If you can answer “yes” to at least one of the questions, it is most likely the question about the party.

Many retirees do not remember specifics about SBP coverage. Unfortunately, the Air Force Retiree Services office receives calls almost daily from retired Airmen whose spouse has just passed away, and

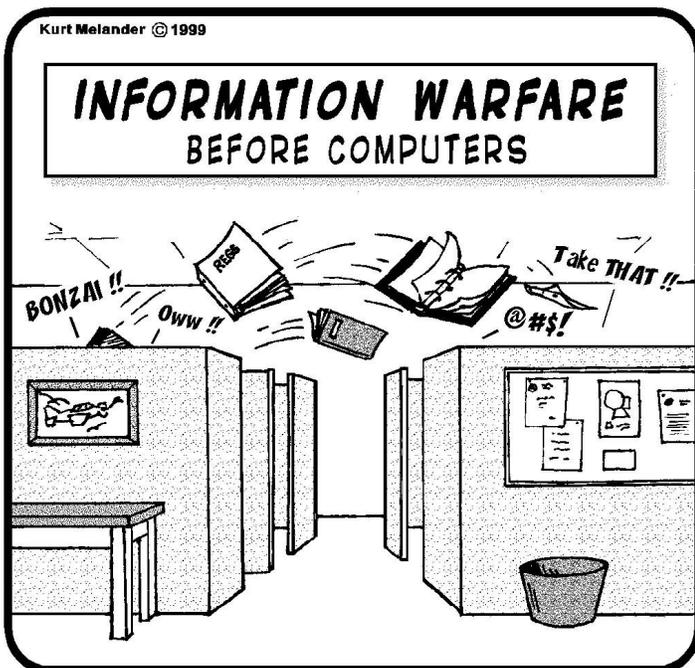
the SBP coverage needs to be suspended.

Air Force SBP counselors advise retirees to send a certified copy of their spouse’s death certificate, along with a brief letter or completed DD Form 2656-6 (SBP Election Change Certificate), to the Defense Finance and Accounting Service in Cleveland. The mailing address is: DFAS, U.S. Military Retirement Pay, PO Box 7130 London, KY 40742-7130; or via fax to (800)

469-6559.

Premiums are suspended effective the first day of the month following the month the spouse dies. SBP spouse coverage is not terminated when a spouse dies but is placed in a suspended status pending a possible future marriage.

For retirees who later remarry, there are several options available. For more information visit the SBP portion of the retiree Web site at [www.retirees.af.mil](http://www.retirees.af.mil).



### Customer support for myPay accounts



For problems using myPay or a Personal Identification Number, or PIN, contact the Defense Finance and Accounting Service Central Customer Support Unit toll free at (888) 332-7411. This support line is available Monday through Friday, 7:00 a.m. to 6:30 p.m. EST.

Once your online myPay account is established, it does not expire, according to DFAS officials; however, your PIN may be de-activated if it is not used regularly. People who need to establish an account or request a new PIN should visit the myPay Web site at [www.dfas.mil/](http://www.dfas.mil/) and click on the myPay icon.