

Afterburner

News for USAF Retired Personnel



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Retiree council co-chairs meet with CSAF

by Tammy Cournoyer
Air Force Retiree Services

JOINT BASE SAN ANTONIO-RANDOLPH, Texas -- Despite the fiscal realities challenging the service this year, the Air Force Retiree Council managed to do the best it could with what it didn't have -- mainly money to travel.

The Air Force Retiree Council provides the link between members of the Air Force retiree community -- retirees, family members and surviving spouses living throughout the world -- and the Air Force Chief of Staff Gen. Mark A. Welsh III. Council co-chairmen are Welsh's liaisons with the retiree community and work directly for him. Current co-chairmen are Lt. Gen. Steven R. Polk and Chief Master Sgt. of the Air Force Rodney J. McKinley, both retired.

Comprised of the two co-chairmen and 15 members representing retirees by geographical areas in the United States and overseas, the council gathers annually at the Air Force Personnel Center to discuss retiree issues. Upon conclusion of the annual meeting, the co-chairmen report the council's findings directly to the chief of staff.

This year's annual meeting was cancelled because of budget constraints; however, the council co-chairs were able to meet with Welsh when he visited AFPC on Sept. 11. Polk, who lives in San Antonio, met with him personally, while McKinley was able to join in via teleconference from Oklahoma.

Before that meeting, a "virtual" council meeting occurred among members in August to prepare for the co-chairs initial meeting with the CSAF.

"Technology can't replace the face-to-face dynamic that occurs when we gather in person as a council, but in these tough times, we made it work," said Polk.

Because it was their first meeting with Welsh, the co-chairs discussed the council's history and purpose, before presenting him with the current issues:

-- Concern about rising TRICARE costs and reduced Medicare/TRICARE for Life reimbursement.

-- Support for legislative issues, specifically eliminating offset between the Survivor Benefit Plan and Dependency and Indemnity Compensation; paid-up SBP premiums for retirees at age 67 versus 70; and full pay for the month that a retiree dies.

-- Continued support for printing and mailing of the *Afterburner*.

The co-chairs report that the chief of staff stands ready to assist the council with these pertinent issues; however, he asks retirees to be patient as Department of Defense officials work to find solutions to high -- and still rising -- personnel costs and sequestration cuts.

Welsh will seek the assistance of legislative liaisons for all issues requiring a change in law. He also supports continued *Afterburner*

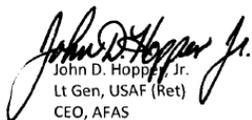
See COUNCIL on Page 2 ⇨

Retiree support of assistance fund remains strong

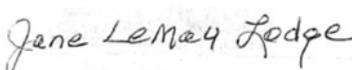
We, the Air Force Assistance Fund Affiliate Charities, would like to take this opportunity to both thank and congratulate our Air Force retiree family. This year's AFAF Campaign ran during a time of economic uncertainty where many of our active-duty Airmen and their civilian counterparts had to come to terms with sequestration-induced budget cuts -- including the short-term 20 percent cut in pay for our civilian Airmen. We heard reports of potential donors stating that they just couldn't commit to long-term giving when their futures were so unsure.

Even though many Americans have seen pay stagnation and cuts in pay, cuts in hours and other negative impacts of the economy, our Air Force retirees still came through! This year, to date, retirees gave a remarkable \$134,403.23 -- a 26 percent increase in one year!

Again, thank you, and congratulations to our retired Airmen -- still playing an active part in what makes this the greatest Air Force in the world -- Airmen taking care of our own!


John D. Hopper Jr.
Lt Gen, USAF (Ret)
CEO, AFAS


Loyd S. Utterback
Lt Gen, USAF (Ret)
President/CEO, AFV


Jane LeMay Lodge
Chairman


Jim Binricker
CMSAF (Ret)
President/CEO, AFEV

COUNCIL -- continued from Page 1

newsletter mail service.

"General Welsh expressed his sincere gratitude for the tireless efforts of our Air Force retiree community," Polk said. "He acknowledged and boasted about the countless hours retirees volunteer each year in support of our bases." The chief of staff recognizes the service provided by thousands of Air Force retirees who are "still serving" and appreciates their

continued support to our global mission.

"General Welsh considers Air Force retirees a key component of our force," said McKinley.

The installation support provided to this key component will move into the spotlight next year. Base Retiree Activities Offices will be included on the 2014 Air Force Inspector General's inspection checklist.

"From the moment we recite the

Pledge of Allegiance to start our annual meeting, we are focused on doing what is best -- and right -- for our retirees and surviving spouses," said McKinley.

"There are hundreds of years of Air Force knowledge and experience in one room gathered around one table," he added. "By the time an issue gets to the chief of staff, it's been vetted by the best."

The annual AF Retiree Council meeting is scheduled for May 2014 at the Air Force Personnel Center.

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; unmarried 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); unmarried 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:

AFPC/DPFFF
550 C Street W Ste 8
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 W Ste 8, 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.

2014 Pay Schedule

Below is the 2014 retiree and annuitant pay dates for the entitlement month listed:

| Month | Retiree/Annuitant |
|----------------|-------------------|
| January 2014 | Jan. 31. |
| February 2014 | Feb. 28 |
| March 2014 | April 1 |
| April 2014 | May 1 |
| May 2014 | May 30 |
| June 2014 | July 1 |
| July 2014 | Aug. 1 |
| August 2014 | Aug. 29 |
| September 2014 | Oct 1 |
| October 2014 | Oct. 31 |
| November 2014 | Dec. 1 |
| December 2014 | Dec. 31 |

Affordable Care Act:

Officials announce little impact on TRICARE beneficiaries

FALLS CHURCH, Va. -- The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage, lower costs, and improve quality and care coordination for all Americans.

Under the health care law, people will have health coverage that meets a minimum standard (called "minimum essential coverage") by January 1, 2014, qualify for an exemption, or may be required to pay a fee if they have affordable options, but remain uninsured. Because of this, many TRICARE beneficiaries may be wondering how this new law will affect them and their families.

Simply speaking, the Affordable Care Act will have very little impact on TRICARE beneficiaries, TRICARE officials said. The biggest change they will notice may be an extra letter in their mailbox every January, and an extra box to check on their tax forms every April.

Beneficiaries who receive TRICARE benefits, whether at no cost, by electing to pay an enrollment fee, or by paying monthly premiums, have minimum essential coverage under the Affordable Care Act. This includes: TRICARE Prime, Prime Remote and Standard; TRICARE Reserve Select; TRICARE Young Adult; TRICARE Retired Reserve; and the Continued Health Care



Courtesy photo

Benefit Program.

Eligibility alone for premium-based TRICARE benefit plans -- TRS, TYA, TRR and CHCBP -- does not constitute minimum essential coverage. Eligible beneficiaries must purchase and be in good standing, by paying their premiums to have coverage in force, in order for these TRICARE programs to qualify as minimum essential coverage. There are two groups of TRICARE beneficiaries who do not meet the minimum essential coverage

requirement: those getting care for line-of-duty-only related conditions, and those only eligible to receive care in military hospitals or clinics.

Beginning with the 2014 tax season, and every tax year after that, the Department of Defense will send every TRICARE beneficiary the same information it sends the Internal Revenue Service. This notification will detail whether sponsors and their dependents had minimum essential coverage during the previous year. Sponsors can then use this information when they file their tax forms.

Because the information sent to the IRS is generated using beneficiaries' Social Security numbers, it's essential for sponsors to make sure their family's Defense Enrollment Eligibility Reporting System information is correct and up to date. (Courtesy of the Defense Health Agency)

TRICARE Contact Information

Website

www.tricare.mil

Email

www.tricare.mil/ContactUs/EmailUs.aspx

West: 888-874-9378

South: 800-444-5445

North: 877-874-2273

Overseas: 888-777-8343

TRICARE For Life: 866-773-0404

www.retirees.af.mil

SBP officials offer same-sex coverage guidance

By Tammy Cournoyer
Air Force Retiree Services

JOINT BASE SAN ANTONIO-RANDOLPH, Texas – Survivor Benefit Plan program enrollment is now available for eligible retirees in same-sex marriages.

The program provides a monthly income to survivors of retired Airmen upon the retiree's death when retired pay stops. Survivors of Airmen recalled to active duty from retirement who die while on active duty, may also be protected by the SBP.

Since the recent Supreme Court decision declaring Section 3 of the Defense of Marriage Act unconstitutional, Department of Defense officials have been working to ensure SBP coverage is offered to eligible same-sex married couples.

Eligibility -- The Department of Defense issued guidance stating, effective June 26, 2013, a person who became eligible to participate in the SBP program and is married to a same-sex spouse will have the program applied as with any other retiree married couple, including the requirement for spousal consent for less than full annuity coverage of the spouse.

Enrollment eligibility began June 26, 2013, for same-sex couples who were legally married on or after that date. No SBP premiums for coverage will be charged before June 26, 2013, nor will any annuity payments be paid for deaths before that date.

Enrollment for retired service members married to a same sex partner on or before June 26, 2013 -- Retirees married to a same sex partner on June 26, 2013, must apply for SBP coverage by June 25, 2014. To make an election, retirees complete the DD Form 2656, Data for Payment of Retired Personnel. Spousal concurrence is required on the DD Form 2656 if the retiree elects to participate at less than maximum (full) coverage. Failure to make an SBP election by June 25, 2014, will result in the Defense Finance and Accounting Service establishing automatic full SBP coverage.

If a retiree originally elected child coverage at the time of retirement, a same sex spouse may be added at the same level of coverage. To add a spouse, complete a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate, and send it with a copy of the marriage

certificate to DFAS before June 25, 2014.

If a retiree originally elected SBP coverage at retirement for an insurable interest person, he or she may terminate this coverage and elect spouse coverage. If the retiree desires full spouse coverage, they complete a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate, and send it with a copy of the marriage certificate to DFAS by June 25, 2014. If the retiree elects a reduced level of coverage, spousal concurrence is required. In these instances, the retiree completes the DD Form 2656, Data for Payment of Retired Personnel, and sends it with a copy of the marriage certificate to DFAS by June 25, 2014.

Enrollment for retired service members married after June 26, 2013 -- Retirees who become married to a same sex partner on any date after June 26, 2013 must apply for SBP coverage before the first anniversary date. To apply for SBP, the retiree completes a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate, and sends it with a copy of the marriage certificate to DFAS. If an election is not made within the first year of marriage, the retiree forfeits their opportunity to participate in the plan.

Terminate suspended spouse coverage upon remarriage -- Generally, a retiree who participated in the plan and has suspended spouse coverage may elect not to provide coverage for a new spouse in the event of a remarriage.

If the remarriage occurred before June 26, 2013, the participant has one year from June 26, 2013, to elect out of SBP. If an election is not made, spouse coverage will resume effective June 25, 2014.

Retirees who enter into a same-sex marriage after June 26, 2013, must submit a DD Form 2656-6, Survivor Benefit Election Change Certificate, within one year of the remarriage. If the retiree does not notify DFAS of the remarriage, spouse coverage will resume effective the first anniversary of the marriage.

Assistance is available and encouraged -- Retirees should seek the assistance of a SBP counselor when making an election. For more information or help with completing SBP application forms, call 877-353-6807 to contact the SBP or casualty assistance representative at the nearest Air Force base.

**The Total Force Service Center
800-525-0102**

The Total Force Service Center can deliver personnel services to the retiree family via telephone any time and from any location. This number is available worldwide using the AT&T USA Direct global dialing codes at www.business.att.com/bt/dial_guide.jsp.



Consumer bureau advises you really know your financial adviser

By Holly Petraeus and Nora Dowd Eisenhower
Consumer Financial Protection Bureau

Just like planning for retirement, choosing a financial adviser can be much more challenging than it sounds -- especially for senior needs. Today, we're releasing "Know Your Financial Adviser," a guide to help you ask the right questions if you're shopping for an adviser with a title suggesting expertise in senior financial planning.

Titles like "veteran's adviser," "retirement adviser," "senior specialist," "benefits coordinator," or even "financial planner" don't always mean the professionals are qualified to help you manage your money. Some titles require in-depth training, while others are easily picked up over a weekend.

For some military retirees, the decision is complicated even further by the need to find an adviser who understands the complexity of their retiree pay, veteran's benefits or disability benefits. This adviser should also understand the full financial impact of other benefits like TRICARE coverage, commissary privileges, the Survivor Benefit Plan, and veteran's service organization membership benefits.

Here are four things to think about when evaluating a financial adviser's title or credentials:

- How much training is required. Senior financial planning is a complex field which includes topics like estate planning, income tax laws, and investments. Some titles therefore require college-level coursework and passing tough exams, which can take many months or even years to complete.

- Is your adviser qualified through a training program that holds its members to strict ethical standards? You should be able to file a complaint easily with the organization that issued your adviser's financial title, as they may discipline or ban members who don't follow the rules.

- Is your adviser's financial title accredited? Accredited programs have taken important steps to ensure the quality of their training.

- Does the adviser have an extensive background working with a specialized group like military retirees? Just because someone calls themselves a veteran's adviser doesn't mean they know anything

about military retiree pay systems, veteran benefits, or even the military, for that matter.

Besides learning how to find a qualified financial adviser, you can also protect yourself by learning how to spot signs of potential financial fraud by phony advisers looking to exploit you. You can download a copy of our previously released "Money Smart for Older Adults – Prevent Financial Exploitation" guide to help you spot the warning signs. The guide is available at http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf.

Most financial advisers have worked hard to earn the knowledge and skills required to help you. But credentials and promises alone don't guarantee expertise or the quality. It's up to you to look closely at the training, background, and quality of service when picking someone who promises to help you with your well-earned nest egg.

To contact the CFPB about complaints, call 855-411-2372; visit www.consumerfinance.gov/complaint; fax 855-237-2392; or write Consumer Financial Protection Bureau P.O. Box 4503, Iowa City, IA 52244.

Please do not send address changes to *Afterburner*

Please **DO NOT** send your U.S. Postal Service change-of-address announcements to the *Afterburner*. Mailing labels used to send 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.



DFAS officials advise reviewing pay account annually

One way to ensure retirees and annuitants are receiving the pay they are entitled to receive is by keeping their pay account up to date. Officials at the Defense Finance and Accounting Service advise people check the following items at least once a year:

- Update your address. From an audit of your account to the mailing of important correspondence to returned payments, DFAS officials need to be able to reach retirees and annuitants at all time.

- Update your email address. Email is the easiest and fastest way for DFAS to communicate with its members. At the bottom of each myPay account menu is an "Email Address" option to view the email addresses currently on file with DFAS. People can indicate the primary email address they want DFAS to use, and delete any old email addresses no longer in use.

- Check state and federal income tax withholding. If income has changed or there has been a move to another state, review any federal or state income tax withholding information. DFAS officials suggest not waiting until April 15 to discover any tax withholding discrepancies. People can verify and update tax withholding information themselves in myPay.

- Review allotments. Check each allotment and allotment amounts. People can stop, start, or change an allotment, using myPay. Keep in mind that not all allotments are listed in myPay. Some common allotments that are not shown on myPay include Delta Dental and TRICARE. These are listed on the Retiree Account Statement.

- Have there been family changes? When people get married, lose a spouse or have children, the change can affect a DFAS pay account. From federal income tax withholding to Survivor Benefit Plan costs, the amount of monthly pay can change. If there have been any family changes, send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for any necessary updates. Always notify DFAS as soon as possible about a

major life change. Fax documents to 800-469-6559, or mail them to DFAS, PO Box 7130, London, KY 40742-7130. Make sure the Social Security number is clearly visible on documents.

- Check beneficiary designation. Ensure the arrears-of-pay designation and his or her contact information is current. This information can be reviewed and updated using myPay.

DFAS officials advise picking a date -- retirement date, birthday, or the first of the year -- to review your account.

To establish a myPay account online, visit <http://www.dfas.mil/retiredmilitary.html>. (Courtesy of DFAS)

Visit www.retirees.af.mil for the latest in Air Force retiree news and information

Featuring:

- Survivor Benefit Plan details
- *Afterburner* archive (2001-2013)
- Library of assorted information, checklists
- Listing of Retiree Activities Offices worldwide
- List of valuable resources and contact details

More than 804,703 unique visitors viewed nearly 3,739,300 pages of information in 2012!

Defense Finance and Accounting Service

888-332-7411 (Option 1)

The Military Retired and Annuitant Pay Customer Care Center is available 8 a.m. to 5 p.m. Eastern time.

Retired Pay Fax: 800-469-6559

Annuitant Pay Fax: 800-982-8459



www.retirees.af.mil

Difficult topic:

Discussing SBP now prevents worry, stress upon retiree's death

The following is a message to all retirees from officials at the Defense Finance and Accounting Service:

It is a difficult topic to bring up, but knowing your loved ones are provided for and prepared for your death can be a good feeling. If you've elected Survivor Benefit Plan coverage as a way to provide for your spouse after you've died, there are a number of topics your spouse should know before it's too late. Taking the time now will prevent confusion and worry at what will inevitably be a time of stress and grief.

What will my spouse have to do to initiate payment on his or her annuity?

First, your spouse must notify the DFAS Retired and Annuitant Pay section of your death and provide a copy of your death certificate. Complete instructions for who to contact, what forms to file and how to file them can be found at <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>.

When DFAS learns of your death, we will also send necessary forms to initiate payment. Included in that packet is the application, tax withholding form and direct deposit sign-up instructions. Annuity payments are deposited monthly.

Please keep in mind that tax forms are not automatically issued for deceased members. A certificate of death must be on file, and you must request that a 1099R be issued.

How much will my spouse get?

The amount of the annuity depends on the level of coverage you chose. Full coverage uses your gross



Courtesy photo

retired pay as the annuity base amount; reduced coverage uses a lesser amount that you selected at retirement. Annuity payments are calculated at 55 percent of the base amount. The annuity base amount increases over time with cost-of-living adjustments.

You can see exactly how much your spouse would receive by viewing your Retiree Account Statement. The section titled Survivor Benefit Plan coverage shows your level of coverage, your annuitant's information and the current annuity payable.

What can affect my spouse's annuity amount?

Entitlement to Dependency and Indemnity Compensation can reduce how much SBP your spouse will receive. DIC can be awarded by Veterans Affairs if your death is related to a disease or injury you incurred while in the line of duty.

If your spouse remarries after your death it can change the way the DIC offset is applied, or it can also stop the entitlement to SBP completely, depending on the

spouse's age at the time of remarriage.

If your spouse remarries before age 55, entitlement to SBP stops; however, if your spouse remarries between the ages of 55 to 57, they will continue to be entitled to SBP, and any DIC awarded to them would offset the annuity amount. Lastly, remarriage after age 57 allows the spouse to continue receiving SBP without any DIC reduction.

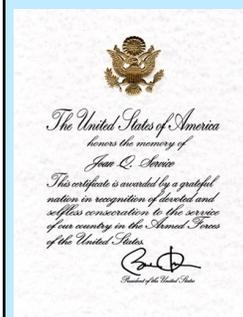
Receiving Social Security does not affect the SBP annuity regardless of your spouse's age or marital status. (Courtesy of DFAS)

Special certificate available honoring deceased Airmen

A Presidential Memorial Certificate is an engraved paper certificate, signed by the current president, to honor the memory of honorably discharged deceased veterans in grateful recognition of their service in the U.S. Armed Forces.

The Department of Veterans Affairs administers the certificate program for eligible recipients including next of kin and loved ones. More than one certificate may be provided.

Eligible recipients, or someone acting on their behalf, may apply for a certificate in person at any VA regional office or by U.S. mail or toll-free fax. Requests cannot be sent via email. A copy of the veteran's discharge document and death certificate to verify eligibility must be included with the



request to verify eligibility. Submit copies only, as original documents cannot be returned. For more information, call the VA at 800-827-1000, or visit <http://www.cem.va.gov/pmc.asp>.

Afterburner continues cost-cutting measures

By Tammy Cournoyer
Air Force Retiree Services

Funding for printing and mailing hard-copy editions of the *Afterburner* continues to be a fiscal constraint, especially during current budget challenges.

Each issue of a hard-copy *Afterburner* costs more than \$300,000 to print and mail to more than nearly 700,000 recipients. For that reason, Air Force Retiree Services is continuing to look at ways to cut costs by using email delivery for those retirees and annuitants who have email accounts.

Following the Army's lead with its retiree publication, *Echoes*, the Air Force is working on partnering with the Defense Finance and Accounting Service to transmit the *Afterburner* electronically to myPay users. In 2014, people who have myPay accounts will be removed from the hard-copy mailing list and will begin receiving the *Afterburner* electronically using their email address on file with DFAS.

Air Force Chief of Staff Gen. Mark A. Welsh III and his Retiree Council, as well as officials at the Air Force Personnel Center, are aware there are still many retirees and annuitants who are not "wired" and do not have access to the Internet in order to receive electronic

Afterburners. As funding permits, they will automatically remain on the hard-copy mailing list and receive issues twice a year via the U.S. Postal Service.

Currently, there are more than 98,500 *Afterburner* email subscribers who are saving the Air Force nearly \$94,000 in printing and mailing costs each year. By partnering with DFAS in the future, savings could reach more than \$250,000 a year.

"We want to continue serving our retirees and annuitants by providing them with the news and information they need and deserve," said Tammy Hern, chief of Air Force Retiree Services. "The highly popular *Afterburner* is our principle means of communicating with many members of our retired Air Force family."

Hern explained that the retiree family can help ensure the *Afterburner* legacy continues.

"The *Afterburner* has been published for more than 60 years, and it will continue; however, we must be fiscally responsible, and take steps to save money with alternative delivery methods," she added.

For information on how you can help cut costs by converting to the electronic version of the *Afterburner*, see the back page.

myPay access now requires passwords; users must create new one every 60 days

CLEVELAND -- Earlier this year, to align with the Department of Defense's modern security mandates, Defense Finance and Accounting Service officials announced that myPay was introducing new stronger password requirements.

Once a password is established, it will be valid for 60 days. At the expiration of that period, a new password will have to be created using the requirements mentioned below. The new password cannot be the same as any of your previous 10 passwords and it must be different by at least four characters.

According to DFAS officials, all myPay passwords now must:

Be at least 15 characters long, but no more than 30 characters

- Contain at least two uppercase letters
- Contain at least two lowercase letters
- Contain at least two numbers
- Contain at least two of the following special characters: #, @, \$, =, +, %, ^, !, * and _

■ Cannot contain spaces
An example of an eligible password is:

UnitedStatesofAmerica#1776!

For example, if using the above password, after 60 days it could be changed to:

UnitedStatesofAmerica#2013!

(Warning: Do not use this example as your password. Now that it's been widely published, a hacker is likely to try using it.)

For further assistance



regarding the creation of passwords, please visit <http://www.dfas.mil/mypayinfo/tipsandtricks.html>.

For personal attention or assistance with creating a password, contact the DFAS Customer Care Center at 888-332-7411 and select Option 5, Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

(Compiled from DFAS news releases)

DOD care system offers organ transplant center

BETHESDA, Md. -- The Organ Transplant Service at Walter Reed National Military Medical Center here is the only transplant center in the Department of Defense health care system certified by the United Network for Organ Sharing. Eligible patients include all TRICARE beneficiaries as well as Veterans Affairs patients enrolled at the VA Medical Center in nearby Washington.

UNOS officials encourage patients with end-stage organ disease to "dual-list" in more than one region at the same time. This process allows eligible patients to be listed at a transplant center close to home in addition to Walter Reed, thereby increasing chances for organ

availability. Patients can be referred to Walter Reed from anywhere in the country or from overseas.

The average wait-list time at Walter Reed for a kidney transplant is significantly lower compared to the national average, according to the Scientific Registry of Transplant Recipients.

With more than 40 years of experience, Walter Reed provides organ transplant services to all beneficiaries with end-stage organ disease. Walter Reed is staffed by board-certified specialists who understand the unique needs of the military patient.

"Military health care is a unique benefit earned through your public

service, where taking care of our own has been a long and proud tradition," says Caroline Acker, transplant coordinator.

Besides kidney transplant services performed at the new Walter Reed facility, Walter Reed transplant surgeons collaborate with the University of Maryland in Baltimore for liver and pancreas transplant, and Georgetown University for pediatric transplant services.

The Organ Transplant Service at Walter Reed can be reached at 301-295-4331 weekdays, or by e-mail at ArmyNavytransplant@med.navy.mil, to assist with the evaluation and treatment of end-stage organ disease. (Courtesy of WRNMMC)

VA offers special living centers for eligible veterans

A Veterans Affairs Community Living Center used to be called a "nursing home." Unlike many nursing homes in the past, a Community Living Center resembles "home" as much as possible.

There are activities for veterans of all ages, plus family-friendly places for visiting. Veterans are invited to decorate their rooms, and pets are

allowed to visit or live in the Community Living Center.

Veterans may stay for a short time or, in rare instances, for the rest of their life. It is a place where veterans can receive a nursing home-level of care, which includes help with activities of daily living such as bathing and getting dressed, and skilled nursing and medical care.

The mission of a Community Living Center is to restore each veteran to his or her highest level of well-being. It is also to prevent declines in health and to provide comfort at the end of life.

A Community Nursing Home is a place where veterans can live full time and receive skilled nursing care any time of day or night. VA contracts with community nursing homes to care for veterans.

Eligibility for care is based on clinical need and setting availability. The VA will provide Community Living Center care if the veteran meets certain eligibility criteria involving service-connected status, level of disability, and income. Veterans must first be enrolled in the VA health system. A co-pay may be charged for care based on the veterans VA service-connected disability status and financial information.

Contact a VA social worker/case manager to learn more by calling the nearest regional office, or 800-827-1000. (Courtesy of VA website)

2013 tax form availability schedule

The Internal Revenue Service Form 1099R for the 2013 tax year will become available online in mid-December for people using myPay online, according to officials with the Defense Finance and Accounting Service. People awaiting hard-copy versions via U.S. Postal Service mail will wait longer.

DFAS officials will mail hard-copy versions of the 1099R to those who have chosen that option; however, the forms will be sent out later so people may not receive hard-copy versions until mid-January.

Officials remind people that 1099R's are not automatically issued for deceased members. There must be a certificate of death on file, and a request that a 1099R be issued for people wanting to receive a 1099R on the behalf of someone who passed away.

For more information, contact DFAS at 800-321-1080.

Air Force Retiree Activities Offices

Retiree Activities Offices are made up of volunteers from all services, and include 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 active-duty Airmen nearing

retirement; and providing literature 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, staff judge advocate assistance, base tours, Defense Finance and Accounting Service, etc.

Not all states or countries have an established Air Force RAO. The listing of Air Force-wide RAOs includes:

Alabama
MAXWELL
Phone: 334-953-6725
email: none

Alaska
JB ELMENDORF-RICHARDSON
Phone: 907-552-2337
email: jerry.beale@yahoo.com

Arizona
DAVIS-MONTHAN
Phone: 520-228-5100
email: dmafbrao@us.af.mil

LUKE
Phone: 623-856-3923
email: 56fw.rao@us.af.mil

Arkansas
LITTLE ROCK
Phone: 501-987-6095
Toll Free: 877-815-3111
email: 19.aw.cvr@us.af.mil

California
BEALE
Phone: 916-634-2157
email: tbm3e@yahoo.com

EDWARDS
Phone: 661-277-0237/4931
email: 412tw.rao@us.af.mil

LOS ANGELES
Phone: 310-653-5144
email: rao.laafb@gmail.com

MARCH
Phone: 951-655-4077/4079
email: None

MCCLELLAN
Phone: 916-640-8445
email: george.moses@va.gov

MOFFETT FIELD
Phone: 650-603-8047
email: bfrench2905@gmail.com

TRAVIS
Phone: 707-424-3904
email: raotravis@yahoo.com

VANDENBERG
Phone: 805-606-5474
email: retirees.office@us.af.mil

Colorado
BUCKLEY
Phone: 720-847-6693/9213
email: david.colella.2@us.af.mil

USAF ACADEMY
Phone: 719-333-1055
email: none

PETERSON
Phone: 719-556-7153
email: RAO.Peterson@us.af.mil

Delaware
DOVER
Phone: 302-677-4612
email: Dover.RAO@us.af.mil

District of Columbia
BOLLING
Phone: 202-767-5244
email: rao@afncr.af.mil

Florida
CENTRAL FLORIDA
Phone: 352-430-1679
email: centralfloridarao@thevillages.net

EGLIN
Phone: 850-882-5916
email: jack.houlgate@us.af.mil

HOMESTEAD
Phone: 786-415-7580
email: rao.homestead@us.af.mil

HURLBURT FIELD
Phone: 850-884-5443
email: 1sofss.rao@hurlburt.af.mil

MACDILL
Phone: 813-828-4555
email: rao.macdill@us.af.mil

PATRICK
Phone: 321-494-5464
email: patrick.rao@us.af.mil

TYNDALL
Phone: 850-283-2737
email: duane.peters.1@us.af.mil

Georgia
MOODY
Phone: 229-257-3209
email: moodyrao@us.af.mil

ROBINS
Phone: 478-327-4707
email: 78.abw.rao@us.af.mil

Hawaii
No Air Force office at this time

Idaho
MOUNTAIN HOME
Phone: 208-828-4878
email: 366rao@us.af.mil

Illinois
ARLINGTON HEIGHTS
Phone: 847-506-7625
Toll Free: 800-741-4650 Ext 7625
email: usrao2@gmail.com

RANTOUL
Phone: 217-893-1723 (answering machine)
email: geneandjune@aol.com

SCOTT
Phone: 618-256-5092
email: scottrao@us.af.mil

Kansas
MCCONNELL
Phone: 316-759-3829/4411
email: mary.eary.1@us.af.mil

Louisiana
BARKSDALE
Phone: 318-456-5976
Toll Free: 866-544-2412
email: retiree.office@us.af.mil

Maryland
JOINT BASE ANDREWS
Phone: 301-981-2726/2180
email: rao@andrews.af.mil

Massachusetts
HANSCOM
Phone: 781-225-1310
email: 66.abg.retirees@us.af.mil

OTIS
Phone: 508-968-4175
email: otis.rao@ang.af.mil

WESTOVER
Phone: 413-557-3918
email: raodirwestover@us.af.mil

Michigan
SELFRIDGE ANG BASE
Phone: 586-239-5580,
Toll Free: 800-645-9416 Ext 5580
email: selfrao@greatlakes.net

Minnesota
MINNEAPOLIS
Phone: 612-713-1516
email: msp934rao@yahoo.com

Mississippi
COLUMBUS
Phone: 662-434-3120
email: columbusretiree@yahoo.com

KEESLER
Phone: 228-376-8111

email: rao.keesler@us.af.mil

Missouri
JEFFERSON BARRACKS
Phone: 314-527-8212
email: 157aog.rao@ang.af.mil

O'FALLON
Phone: 636-379-5577
email: veteransaffairs@ofallon.mo.us

WHITEMAN
Phone: 660-687-6457
email: 509.bw.retiree.affairs.office@us.af.mil

Montana
Phone: 406-731-4751
email: denglo3138@bresnan.net

Nebraska
OFFUTT
Phone: 402-294-4566
email: 55MSG.CVR@us.af.mil

Nevada
NELNIS
Phone: 702-652-9978
email: JeanPutney@cox.net

New Jersey
JOINT BASE MCGUIRE-DIX-LAKEHURST
Phone: 609-754-2459
email: mcgrao@us.af.mil

New Mexico
KIRTLAND
Phone: 505-846-1536
email: michael.colbert.2@us.af.mil

New York
NIAGARA FALLS
Phone: 716-236-2389
email: john.caruso@us.af.mil

STEWART
Phone: 845-563-2369
email: retiredcms@yahoo.com

North Carolina
SEYMOUR JOHNSON
Phone: 919-722-1119
email: 4msg.rao@us.af.mil

POPE
Phone: 910-394-1950
email: pope.rao@us.af.mil

North Dakota
GRAND FORKS
Phone: 701-747-4899
email: rao.grandforks@us.af.mil

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

Ohio
WRIGHT-PATTERSON
Phone: 937-257-3221
email: paul.moore.21@us.af.mil

YOUNGSTOWN
Phone: 330-609-1611
email: rao.youngstown.ohio@gmail.com

Oklahoma
ALTUS
Phone: 580-481-6761
email: none

TINKER
Phone: 405-739-2795
email: 72abw.cvr@us.af.mil

VANCE
Phone: 580-213-6330
email: angel.dominguez@us.af.mil

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

Pennsylvania
PHILADELPHIA
Phone: 215-737-7300
email: raotrpspt@dla.mil

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

HORSHAM AIR GUARD STATION
Phone: 215-323-7135
email: 111fw.retirees@ang.af.mil

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

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

SHAW
Phone: 803-895-1098
email: edward.haldeman.1@us.af.mil

South Dakota
ELLSWORTH
Phone: 605-385-3600
email: 28bwrhao@us.af.mil

Tennessee
ARNOLD
Phone: 931-454-4574
email: grace.standley@us.af.mil

Texas
DYESS
Phone: 325-696-4980/1484
email: none

GOODFELLOW
Phone: 325-654-5388
email: 17trw.xp@us.af.mil

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

LUBBOCK
Phone: 806-749-3728
email: israo1@windstream.net

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

SHEPPARD
Phone: 940-676-2654/5088/3381
email: sheppard.rao@us.af.mil

Utah
HILL
Phone: 801-777-5735
email: none

Virginia
LANGLEY
Phone: 757-764-7386
email: 633msg.cva@us.af.mil

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

RICHLAND
Phone: 509-376-7588
email: military_rao@ri.gov

JOINT BASE LEWIS-MCCHORD
Phone: 253-982-3214
email: retaffairs@us.af.mil

Wisconsin
Phone: 414-944-8212
email: rao.128arw@ang.af.mil

TRUAX FIELD
Phone: 608-242-3115
Toll Free: 800-335-5147 Ext 3115
email: widma.retiree@wisconsin.gov

Wyoming
FE WARREN
Phone: 307-773-2309
email: mikearcher@bresnan.net

PACIFIC REGION

Guam
ANDERSEN
ATTN: 36 WG/RAO
Phone: 671-366-2574
email: guam.rao@us.af.mil

Thailand
BANGKOK
Phone: 66-2-287-1036, Ext 165
email: raothailand@jsumagthai.org

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

YOKOTA
Phone: 011-81-3117-55-8324
email: yokota.rao@us.af.mil

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

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

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

EUROPEAN REGION

England
ROYAL AIR FORCE ALCONBURY
Phones: 011-44-1480-84-3364 (From U.S.)
01480-84-3364 (Within U.K.)
email: 423fss.rao@us.af.mil

ROYAL AIR FORCE CROUGHTON
Phone: 011-44-1280-70-8182
email: rao-02@us.af.mil

MILDENHALL/LAKENHEATH
100 ARW/CVR
Phone: 011-44-1638-54-2039
email: rao1@us.af.mil

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

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

Italy
AVIANO
Phone: 011- 39-0434-30-8404
email: 31fw.rao-retireeactivityoffice@us.af.mil

Portugal - The Azores
LAJES FIELD
Phone: 011-351-295-57-1037
email: artnilsen@hotmail.com

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

(Note: Air Force e-mail addresses are migrating from the format of @basename.af.mil to @us.af.mil. If the basename.mil address listed doesn't work, try using the new extension.)

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. Milton L. Felch, Area I representative - Oregon, Idaho, Montana and Washington
Chief Master Sgt. Thomas P. Kelley, 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
Chief Master Sgt. Robert Wheeler, 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
Brig. Gen. Richard R. Moss, 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
Chief Master Sgt. Charles E. Lucas, 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

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