



RETIREE NEWSLETTER
Retiree Activities Office (RAO)
Travis AFB, California
Winter 2023

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Acknowledgement

Articles appearing in this newsletter are compiled from Department of Defense, Department of the Air Force, local sources, other installation RAO newsletters, and other U.S. military sources. Information has been edited and reprinted for the benefit of our retiree population.

No commercial gain is derived for this publication. News items are current as of their use in this newsletter. Please advise of any errors, omissions, or suggestions for improving our newsletter.

In this issue

RAO Director Updates.....	Pg 3
Retiree Pay Account Issues.....	Pg 4
Reserve & Guard Retirement Pay	Pg 5
ID Card Renewals	Pg 6
Tidbits.....	Pg 7
Tax Filing.....	Pg 8
Resources of help for Seniors	Pg 9
Holiday Scam Prevention.....	Pg 10



From the Desk of the RAO Director

2023 Winter Closures & Events

The Travis Retiree Activities Office is closed for Federal Holidays and AMC Family Days.

Closures

AMC Family Day & Christmas — 22 through 25 December 2023

AMC Family Day & New Year's Day — 29 December 2023 —1 January 2024

AMC Family Day & Martin Luther King's Birthday —12 through 15 January 2024

AMC Family Day & Presidents Day — 16 through 19 February 2023

Events

End of December 2023— early January 2024 — IRS Form 1099-Rs available on myPay for Tax year 2023

SBP Open Enrollment Season ends 1 January 2024

Travis AFB Wings Over Solano Air Show — 16 & 17 March 2024

Volunteer Programs

The Travis Retiree Activities Office and David Grant USAF Medical Center's Medical Retiree Activities Office programs would not function without a cadre of active volunteers! Volunteer shortages affect our ability to supply services to the local retiree community.

The volunteer program suffered a post pandemic drop in the number of active volunteers. We are rebuilding volunteer staffing. If you have three to six hours a week you can spare, please consider serving as a volunteer.

We help and supply services to military retirees, family members, and surviving spouses. Medical Center volunteers work the Pharmacy customer service windows, provide patients with directions to various clinics inside David Grant USAF Medical Center, supply comfort dog services, shuttle medical records from the records section to the clinics, and help the active-duty medical staff.

The Retiree Activities Office in Bldg. 381 assists military retirees, veterans, and their families in making ID Card renewal appointments, reserve, and guard members in applying for retired pay, estate planning, and retiree and annuitant pay issues. We provide referrals and guidance in accessing earned benefits and services.

We look forward to discussing volunteer opportunities with interested candidates.

Retiree Pay Account Issues



IRS Form 1099-R Availability

IRS Form 1099-Rs for tax year 2023 should be available for download between the last week of December or early January 2024.

If you opted to receive a hard copy by mail and you haven't received it by the middle of February, you can request a hard copy through Defense Accounting and Finance Service customer Service by phone.

Their number is 1-800-321-1080.

Reserve and Guard Retirement Pay Applications

Gray area reservists and guard members that haven't reached the eligible age to receive retired pay should check the Air Reserve Personnel Center's (ARPC) retirement section periodically.

Reservists and guard members should submit their application for retirement pay benefits one year before reaching age 60 (or as early as age 55 if eligible for reduced age retirement).

myFSS has a fact sheet article available on their website covering Reserve/Guard reduced age retirement pay. If you click on the link to the article on the ARPC website, it will land you on the myFSS login page.

The application should be completed and submitted through the myFSS web site. The myFSS webpage is located at <https://myfss.us.af.mil>. Gray area Reservist and Guard members will need to set up user ID and password credentials to access the site.

We recommend applicants access and view the how to apply videos on the Air Reserve Personnel Center's retirement page before starting the application for retired pay.

ARPC's website is located at <http://www.arpc.afrc.af.mil/retirement>.

Submitting the application for retired pay no earlier than 1 year before the 60th birthday or as early as the 55th birthday (if eligible for reduced age retirement pay) will ensure you start receiving your earned retirement pay on schedule.

Gray area Reservist or Guard members without a computer or internet access may come in to our office for assistance.

2024 COLA Increases

Military retirees, surviving spouses, and rated disabled military veterans should see a 3.2 percent COLA increase in military retired pay, VA Disability Payments, Social Security payments, and Survivor Benefit annuity payments.

Medicare Part B premiums will increase from \$169.90 per month to \$174.70 per month. This is a 2.8 percent increase over the 2023 rates.

Reserve & Guard Retirement Pay

Applications for Retirement Pay

Grey Area Air Force Reservists and Guard members approaching their 60th birthday or reduced age retirement eligibility may submit their application for retirement no earlier than one year before reaching age 60 or the reduced age retirement pay eligibility date.

Before beginning work to complete the application for retired pay, we recommend Reservists and Guard members visit the Air Reserve Personnel Center's website at <https://www.arpc.af.mil/> retirement.

On the retirement page, review the instructions for submitting the application and view the how-to-videos on the right-hand side of the web page.

Once familiar and comfortable with the available guidance, grey area retirees should be ready to log in and start working on the retired pay application. For those who have problems completing the application, call the 1-800 number posted to the navigation bar on the site to get help.

The application for retired pay needs to be completed on the myFSS website. Users need to establish login credentials to use the application for retired pay module. Most grey area reservists and guard will need to register as Non-CAC (Non-Common Access Card) users.

Reservists and guard members can access the myFSS login page at <https://www.myFSS.us.af.mil/>.

Once you register in the system, you will receive an email acknowledging your registration and be given a link to a web page that will let you set up your User ID and password.

Applications for reserve and guard retirement pay, or reduced age retirement pay should be submitted through the myFSS website six months prior to the day they turn sixty or the reduced age retirement pay eligibility date.

Submitting the application six months before the 60th birthday, or reduced age retirement pay start date ensures the timely receipt of retirement pay.

Reduced Age Retirements

The 2008 National Defense Authorization Act (NDAA) allows Reservists and Guard members to qualify for Reduced Age Retirement Pay. Reservists and Guard members will need to upload copies of orders activating them for active duty during time of war or national emergency.

The orders must clearly cite one of the following sections of U.S.C. 10 to qualify:

- (A) Section 688
- (B) Section 12301 (a)
- (C) Section 12302
- (D) Section 12304
- (E) Section 12305
- (F) Section 12306

ARPC website's Retirement Section lists non-qualifying duty that may not be used to apply for Reduced Age Retirement pay.

Each of the qualifying sections of U.S.C. 10 describe under what circumstances the President of the United States and Congress can activate the ready reserve for duty, the duration of service, and any limitations on the use of reserve forces and guard. Reservists and guard members may pull up the sections using a web browser search if they are interested in seeing the exact wording of each section.

Every 90 days of active service reduces the age requirement by 90 days. The lowest age one can receive Reduced Age Retirement pay is age 55.

Reservists and Guard members near grey area retirement (20 years of service, but not old enough to receive retirement pay) need to keep copies of their activation orders in a secure location and know where to access them when needed for the retirement pay application.

Applicants for Reduced Age Retirement Pay must upload copies of their activation orders along with their signed, witnessed, or notarized DD Form 2656 (establishes enrolment/non-enrolment in the Survivor Benefit Plan (SBP) and designation of Arrears of Pay (AOR beneficiaries) to apply.

ID Card Renewals

ID Card Issue Update

Veterans rated as 70 percent disabled and concurrently rated as 100 percent unemployable by the Department of Veteran Affairs are eligible for issuance of a Disabled Veterans ID Card.

The card once issued gives these veterans access to Commissaries and Base Exchanges.

The 60th Force Support Squadron's Military Personnel Flight's Pass and ID Section should not turn away or deny issuance of the card to veterans meeting these qualifications.

ID Card Appointment Changes

Starting 1 January 2024, military retirees, dependent spouses, self-sponsored spouses, and veterans qualifying for a Veterans ID card will need to make an appointment on line to have expiring ID cards renewed.

We are categorized as NON-CAC ID card holders as our cards don't contain a chip that gives us access to DOD computer systems.

The 60th Force Support Squadron's DEERS/ID Card Section will see military retirees, retiree dependents, self-sponsored spouses (SBP annuitants), and veterans as walk-ins on the last Friday of each month (excluding AMC Family Days and Federal holidays).

Appointments can be made through the 60 FSS website at www.travisfss.com/idcards. Card holders who don't own a computer or have internet access may come to our office and we will assist them in making an appointment.

Call the 60th FSS DEERS/ID Card section at 707-424-8480 for additional information.



Gray Area Reserve & Guard ID Cards

Gray area reserve and guard members need to periodically review ID Card expiration dates to determine when they need to come in to renew them.

Security Forces will confiscate expired ID cards at the gate and direct you back to the base visitors center to get a pass to enter Travis.

The Visitor's Center will ask you to present two forms of picture ID. One will need to be Real ID compliant. You'll also need to provide a current driver's license, vehicle registration, and auto insurance card to be issued a pass.

The ID card expiration date is usually the date of your 60th birthday, or when you become eligible to enroll in Medicare Part A and B.

If your ID card was confiscated, you'll need to bring in a copy of your retirement letter from the Reserve and Guard and a copy of your DD Form 214 Record of Military Service. These documents must be presented in order to get a new ID card.

If you've just turned sixty or you're eligible for reduced age retirement, you'll need to complete an application to receive Reserve/Guard retired pay. Please visit the ARPC and myFSS websites mentioned earlier in this newsletter.

For all military retirees regardless of Regular, Reserve or Guard status. Keep your retirement orders, DD Form 214 Record of Military Service, or retirement letter stored in a fire proof safe and in a secure location where you can access them when needed. Receipt time to get copies through the National Archives can be lengthy.

TIDBITS

Seasons Greetings and Holiday Wishes



The Travis AFB RAO staff extends its best wishes to the retirees, spouses, and the veterans we serve to have a safe and enjoyable holiday season.



Wings over Solano Air Show

Mark your calendars! Travis AFB will hold the 2024 Wings over Solano Air Show in March 2024. The Air Show's premier feature will be the U.S. Navy's Blue Angels Aerial Demonstration Team.

Here's the bare bones schedule currently showing on Travis AFB's official website:

15 March 2024—Open to Military and their families

16-17 March 2024—Open to the public.

We recommend visiting Travis' official website to check for Air Show updates. For more information, visit <https://www.travis.af.mil/>. Left click on the tab at the top of Travis' main page that reads Wings over Solano.

If you love military planes and you like to photograph aerial flight demonstrations, this event is for you. It's also a good event to take kids to if they are fascinated with airplanes. Who knows? You may have a future aviator in the family!

Farewell, Good Fortune, and Smooth Sailing



We regret to announce that MSgt. (Ret) Mary Lou Bermudez is leaving us.

She was recently awarded a Master's Degree in Psychology through Golden Gate University.

The good news is she's been approved by the VA for an internship at the Solano County Veterans Service Office.

She has always been an enthusiastic supporter of veterans, military retirees, and their families in the pursuit of earned benefits and services.

Her volunteer co-workers in the Travis Retiree Activities Office wish her much success in all of her future endeavors. We will greatly miss her bubbly and happy personality.

Tax Filing

Tax Season Starts



After the holiday season ends, the lights come down, and the food hangovers end, tax season begins.

Justice Oliver Wendell Holmes once said, "Taxes are the price we pay for civilization."

The Federal and California State income tax return filing deadline for the 2023 Tax Year is Monday, 15 April 2024.

Seniors and taxpayers that need help filing their income taxes have access to several sources of free tax preparation assistance.

If the return is a simple one (usually one job or pension involved and interest income from banks or credit unions) the taxpayer may use the Free Direct Filing Program that can be accessed from the irs.gov website.

It works somewhat like commercially available online tax preparation software (TurboTax/H&R Block, etc.).

The taxpayer responds to questions through prompts in the Free Direct Filing program and then enters their information into the online tax form.

See the irs.gov website for more information about their Free Direct Filing Program. There may be income limits that apply to use it.

Taxpayers without access to a computer, or internet service may call our office to get the location of a Volunteer Income Tax Office near their location;

Taxpayers who own a computer and who have internet service can access the IRS' VITA Locator Tool at <https://irs.treasury.gov/freetaxprep>. All one needs to do is enter a zip code and the number of miles they are willing to travel to get the assistance they need.

We checked the locator tool the end of November and the IRS hasn't updated the list for the 2024 VITA

sites. We will probably see the updated site list for our area around the middle of January.

Our office will periodically print out and maintain a list of VITA locations. Military retirees, sponsored dependents, self-sponsored SBP annuitant spouses, and veterans can call us at 707-424-3904 and we will provide you with VITA locations near you.

We recommend checking with your local community Senior Center, bank, or credit union customer service agents to see if free tax preparation assistance is offered.

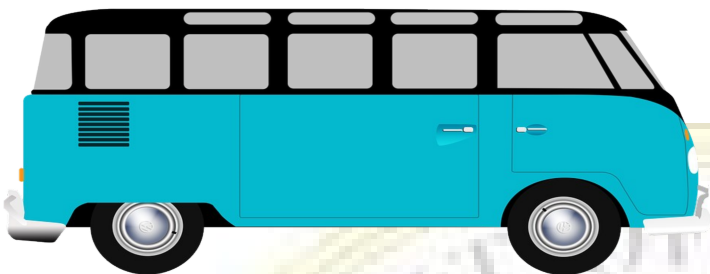
Non-profits and organizations like AARP usually assign VITA counselors to these locations.

Please keep in mind these assistance programs are targeted at low income or Seniors on fixed budgets.

If you have a complex return involving investment portfolios, business income, real estate income, or complex retirement accounts you may want to obtain the services of a tax lawyer or certified public accountant..

We'll send a pdf version of the list to our retiree/veteran families' email group and post updates regarding the tax season on our Facebook page.

Transportation and other Resources for Seniors



Can't Drive Anymore!

As we age, some of us may lose the ability to drive due to failing vision, physical problems or health conditions.

In the event our driver's licenses are pulled, we all need a backup plan for getting to and from medical appointments, shopping, and other events.

Our office normally suggests retirees obtain an Agent Letter to appoint an agent to assist with these types of issues. However, there are retirees and surviving spouses who don't have family members living locally that can assist them.

There are sources of low-cost or free transportation services to and from medical appointments available.

For instance, The American Cancer Society offers round trip free transportation for cancer patients between their homes and their treatment facility.

People needing this service may call their Road to Recover Service at 1-800-227-2345. They recommend calling several business days prior to the appointment so they can coordinate and schedule a driver to make the trip.

Locally, Solano County maintains a list of low-cost or free transportation resources for seniors.

We recommend locals living in our area check with their Senior Center or Area Agency for Aging to find sources of help obtaining transportation or food assistance.

We have flyers available from Solano County listing transportation resources available to seniors in our area.

Retirees, surviving spouses, or veterans needing trans-

portation services may pick up copies of the flyer in our office.

We also have it posted to the Travis Air Force Base Retiree Activities Office Facebook page.

Here are some transportation service contacts you may pass on:

- ◆ Partnership Transportation Services— Non-Medical Transportation (NMT—not Ambulance service). Provides rides to and from medical appointments by car, bus, train, or taxi). Phone 866-828-2303.
- ◆ Partnership Transportation Services—Non-emergency Medical Transportation (NEMT). Provides transportation to medical appointments by wheelchair, van, gurney, airway management, and/or medical observation during transport. Phone 866-828-2303.
- ◆ Ride with Pride Program — Provides transportation to various destinations, medical appointments, or social service programs. Shared ride with others needing transportation. Phone 707-469-6667.
- ◆SDM Reduced Fare on all Fairfield and Suisun Transit buses. Seniors must show one of several types of ID to obtain the reduced fare discount. Call 707-541-7184.

Other Resources

- ◆ Meals on Wheels –707-425-0638
- ◆ Food Bank of Contra Costa and Solano— Phone: 855-309-3663.
- ◆ Napa Solano Agency for Aging - Phone 707-784-8960.

Retirees, spouses, and veterans who don't own computers or have internet service may call our office at 707-424-3904/3905 if you need contact information for Senior Centers or senior services near your location.

Scam Proof Your Holiday



"But you have to believe me!
Santa is not a porch pirate!"

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Along with the feelings of joy, charity, and kindness the season brings, it also brings with it a pack of Grinches out to steal the good feelings and sentiments the season brings.

According to statistics released by the FBI, over 800,000 scamming incidents were reported during the previous holiday season.

The scam attacks were delivered through a number of sources that included email, text messages, cell phone calls, and social media posts.

The messages were usually pleas for charitable donations, pitches for popular products at unbelievable prices, or Go Fund Me pleas for purposes that would tug at the hearts of most compassionate people.

Be careful in opening or responding to these solicitations. If they offer you a deal that seems too good to be true, it is! If the plea for charity comes from an organization you haven't heard of or saw advertised on television, it's a scam.

Research organizations or causes before you send donations. Make sure they are legitimate. It's also good to check and see how much of the money donated goes to fixing the social ill versus how much goes to administrative overhead. Use good judgement to make sure most of your charitable dollars are going to people that need the help.

To learn more about scams currently in operation, we recommend visiting the <https://www.usa.gov/scam-and>

-fraud web page. The site has a lot of useful information that is helpful in protecting your money and financial wellbeing. We also maintain a stock of Federal Trade Commission guides that outline popular scams and recommendations to protect yourself against them.

Porch Pirates & Burglary Prevention

Another type of Grinch that robs joy this time of year is the porch pirate.

If you order gifts online through Amazon, try to arrange delivery to one of their storage lockers for pickup. The local mall has delivery lockers available near the entrance next to what used to be the old Red Robin.

If you don't want to do this, make sure someone is available at home to accept the packages when delivered. You can also ask a trusted neighbor to keep an eye on your porch.

If you order a lot of merchandise during the year, you may want to consider purchasing a lockable delivery box that can be secured to your porch and opened and closed remotely by cell phone or tablet.

Security cameras installed at the entry and back of your home are usually a good investment. If the cameras come with speakers and can remotely alert you to visitors, that's even better. Some security camera systems have features that let you announce your presence. It's a good deterrent feature to have.

Families going out of town need to arrange for merchants or online stores to make deliveries after they return.

Don't post your vacation plans online or leave gifts in sight. Burglars scan social media to see who's out of town and case homes to schedule their break-ins. Leaving gifts and high value items in plain sight are invitations to break in.