



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

Volunteers

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Disclaimer

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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.

Your Source of Information

The RAO has a large library of booklets, pamphlets, flyers, brochures and guides offering useful information covering Veteran and Retiree Benefits, Estate Planning, Personal Loss, Consumer Protection, Security of Personal Finances and Credit, and a host of other topics.

Visit our office or email us and let us know what you need. We will provide you with copies of the requested material in office, or if requested, we will email it to you.

You can also access and download many of these guides and documents on our Northern California Facebook group pages through the Travis Air Force Base Retiree Activities Office official Facebook page.

What We Do

Our office is the link between military retirees in our area, Travis active duty units, and DOD, Federal, and State agencies that provide support and assistance to retired military and their families nation-wide.

We provide information and help our retired members, veterans and their families from all Services access the benefits they've earned from their honorable and dedicated service to our Nation and its people.

We are information central for the retired community locally and nation-wide. We provide contact information and referrals for help with retired and SBP annuitant pay issues, TRICARE services, FEDVIP enrollment, ID card renewal appointments, tax assistance, legal assistance, estate planning, and many other issues.

We are not subject matter experts; however, our goal is to get you to the right people that can help you when you need it.



From the Desk of the RAO Director

RAO Spring Closures & Events

CLOSURES

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

Spring 2023 Closures:

- ◆ AMC Family Day- & Memorial Day — Friday, 26 May 2023 through Monday, 29 May 2023
- ◆ Juneteenth — Monday, 19 June 2023

EVENTS

- ◆ Federal and California State Tax Filing Deadline moved to 16 October 2023
- ◆ SBP Open Enrollment Season — 22 December 2022 through 1 January 2023

Volunteer Programs

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

We assist military retirees, family members, and surviving spouses in many different ways. Medical Center Volunteers work the Pharmacy customer service windows, provide patients with directions to various clinics inside David Grant medical Center, provide Therapy Dog Services, shuttle medical records from the records section to the clinics and assist 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 are in the process of re-vitalizing both programs as we've experienced a post pandemic drop in the number of active volunteers in the program. If you have three to six hours a week you can spare, please consider serving as a volunteer.

Volunteers Needed!

We are re-vitalizing the Travis Retiree Activities Office and David Grant Medical Center Medical Retiree Activities Office programs.

Soliciting volunteers for our program is a year-round activity.

We help connect veterans, military retirees, their spouses, and surviving spouses with the benefits and services they earned while serving our nation

The Travis Air Force Base Retiree Activities Office and David Grand Medical Center's (DGMC) Medical Retiree Activities Office need to increase volunteer staffing.

Volunteer departures, deaths, and illnesses impact the offices' ability to provide services to active-duty, reserve, veterans, and military retiree families.

Before the pandemic broke out, the Medical Retiree Activities Office fielded a staff of nearly 100 volunteers. Staffing now stands at 30 volunteers.

Volunteers work the information desks at the North and South entrances of DGMC, shuttle patient medical records between the records section and various clinics. They also staff Teddy Watch to provide childcare services for patients coming in for appointments, work the BX Pharmacy windows issuing medications to patients, and augment other clinics.

Volunteers free up active-duty military medical staff to perform their primary duty -- provide medical care and services!

The Travis Air Force Base Retiree Activities Office (RAO) in Bldg. 381 currently has ten volunteers staffing the office and information desk.

The RAO links the retiree community with base services and activities, service agencies, and local social services agencies.

The Travis RAO needs floaters to work the in-

formation desk. Floaters cover volunteers who are on vacation, sick, on jury duty, or have appointments they need to attend.

Volunteers are scheduled for three to six hours of volunteer work per week. Two shifts are available. Shifts operate Monday through Friday, 9:00 AM - 12:00 PM and 12:00 PM - 3:00 PM. Offices close on Federal holidays and Air Mobility Command Family Days.

You may pick up applications for both volunteer opportunities at our office. We are located at 540 Airlift Drive in building 381 (the old hospital, across from Pass & ID), Room E-118.

There are training and vaccination requirements to meet to serve as a Medical Center volunteer. Applicants need a current, unexpired military ID permitting access to the base to serve as a volunteer.

Call 707-424-3904/3905 if you need more information. If you want to discuss volunteer opportunities, please come in. We look forward to talking with you.

Individual Retirement Accounts (IRA) Required Minimum Distributions

Surviving spouses and retirees that setup IRAs need to be mindful of taking out required minimum distributions when required by Internal Revenue Service rules.

IRAs initially defer Federal Income Taxes due; however, the government wants to collect taxes on the deferred tax amounts plus any interest you've earned while the money sat in the IRA. The IRA can't be held forever.

The RMD is based on actuary data that forecast the life expectancy of the holder.

Failure to take RMD's on time may result in excise tax penalties of 50 percent. The age for taking RMDs has fluctuated over the last few years.

(continued on next page)

Tidbits

Individual Retirement Accounts RMDs (Continued)

The rule used to be you needed to start taking RMDs by age 70 1/2. The age requirement changed to 72 1/2 years of age last year. It moved to 73 years of age this year. In the near future it moves 75 years of age (unless the law changes).

Check the [irs.gov](https://www.irs.gov) website for more information regarding RMD requirements.

Your credit union or bank can help you calculate the RMD amount you must take as a distribution.

If you have a relatively small IRA account, you may want to consult with a financial advisor to see if there are any advantages to taking the full account balance out of the IRA and paying the taxes up front.

There may be some tax benefits to this and some earnings potential on the net amount withdrawn by moving that money into another investment vehicle.

treated as taxable income.

Keep in mind, the extension only gives taxpayers more time to file. It does not give taxpayers relief from paying any 2022 taxes that may be due by 18 April 2023.

Taxpayers need to submit estimated taxes due to prevent or reduce penalties and interest on overdue payments.

The IRS and California Franchise Tax Board have tools and guidance available on their websites that can help you estimate your 2022 taxes.

Visit the [irs.gov](https://www.irs.gov) website, type in “estimating your taxes” in the search box on their webpage and key enter. The first link in the search results list should take you to the tool and instructions for using it.

Websites for H&R Block, AARP, Forbes, and other commercial sites also have links to tools that may be of help in estimating your total tax burden for the year.

If the taxes already paid and withheld are less than the tool’s calculated amount, sending the difference in to the U.S. Treasury and Franchise Tax Board should cover the bill and prevent any penalty assessments.

Federal and State Income Tax Filing Extensions



The deadline for filing 2022 Federal and California State income taxes is extended from 18 April 2023 to 16 October 2023.

The due date was extended due to the storms that hit the state in December and January. Also, the IRS was deciding if the Middle-Class Tax Relief payment (MCTR) was going to be counted as taxable income.

California automatically grants an extension until 16 October 2023. No forms need to be completed and submitted to receive the California extension.

The good news is the MCTR is not going to be

DFAS Updates and Taxes

Ordering Form 1099-R

Retirees not holding a myPay account and that need a Form 1099-R to file State and Federal Income taxes, have an option for getting a copy by telephone request..

- Call DFAS at 800-321-1080 or 317-212-0557
- At phone prompt select Option 1
- At next prompt select Option 1
- On final prompt, enter your Social Security Number

Requestors should get their Form 1099-Rs seven to ten business days after submitting the request by telephone. Retirees can order Form 1099-Rs for the past four tax years using this method.

Retirees that want to continue getting hard copies by mail can send the request by mail or fax. Here are the mailing addresses and fax numbers:

Retirees mail Form 1099-R request to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E. 56th Street
Indianapolis, IN 46249-1200

Annuitants mail Form 1099-R request to:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E. 56th Street
Indianapolis, IN 46249-1300

Retirees may fax requests to; 800-469-6559

Annuitants may fax requests to: 800-982-8459

A suitable time to do this is when logging in to download Form 1099-Rs to file annual federal and state income tax returns.

Account holders need to ensure their telephone number, mailing address, and email address is current.

Check beneficiary information for Arrears of Pay (AOP) and Survivor Benefit Program Annuitant information to ensure it is current and up to date.

Why is this important? It ensures the designated beneficiaries receive any retired pay due to the deceased retiree's estate, Veterans Group Life Insurance proceeds (provided the retiree was still enrolled and paid up), and Survivor Benefit Program (SBP) annuity payments are paid to the right person.

Current telephone numbers and email addresses are vitally important when you need to reset a forgotten myPay User ID and Password.

Depending on the option users choose to receive the password reset link, DFAS will send the link to the email address on file in the system, or the telephone number if users wanted it by text message.

If these were changed but not updated retirees will not get the link needed to update login credentials.

Keeping the information current can save you 10 to 30 minutes in a DFAS phone queue waiting for a customer service representative to assist you!



Verify myPay Account Information

Holders of a myPay account need to periodically login and verify the information in their account is current..

Survivor Benefit Program & Leisure

2023 Special Open Enrollment Season



The National Defense Authorization Act (NDAA) for fiscal year 2023 includes authorization of an open season period for enrolling in the Survivor Benefit Program. The authorization runs from 23 December 2022 until 1 January 2023.

The process starts by submitting a Letter of Intent (LOI) to enroll. The LOI and details are available on the NDAA 2023 Open Season special focus webpage. We also have copies for retirees that don't own a computer or have internet access.

Please note that Gray Area Reservist and Guard members not yet receiving retired pay should submit their LOI and enrollment form to their Branch of Service. Visit <https://www.dfas.mil/sbpopenseason23> for more information.

The open season allows retirees to enroll in SBP if they opted not to participate in the program when they retired. Additionally, it allows current enrollees in SBP (enrolled prior to 22 December 2023) to terminate their coverage if they wish.

Retirees that decide to enroll in SBP will have to back-pay SBP premiums from the date of their retirement on the amount by which their retirement pay would have been reduced for that period along with interest. The Secretary of Defense may also add an additional amount to protect the actuarial soundness of the DOD Retirement Fund.

Current enrollees that opt out of the program will not be refunded premiums paid into the program. Disenrollments must be approved by beneficiaries and witnessed by an SBP Counselor. Enrollees discontinuing their SBP coverage may not re-enroll during the open season period. Retirees that opt to enroll during open season can not disenroll during the same period.

Changes to a retiree's retired pay should be reflected on the first pay of the first calendar month after a retiree's valid discontinuance paperwork is processed by DFAS.

More detailed information can be found on the DFAS

website. You may also contact Mr. Fred Salas, SBP Benefits Counselor at 707-424-2106 if you need more information.

Travis Information, Tickets & Tours Office (ITT)



The winter season that passed by has been a long, cold, wet, and dreary stretch. The arrival of Spring brings with it sunshine, fair weather, and a desire in many of us to escape our caves for more enjoyable activities.

The Information, Tickets, and Tours Office (ITT) in the Travis Main Exchange's Arcade (across from the post office) offers many budget-friendly options for travel and mini-vacations.

For those wishing to stay close to home, they have an information kiosk outside the door containing brochures, pamphlets, and magazines covering local sight-seeing packages, recreational activities, winery tours, restaurants, and entertainment venues, and whale watching excursions.

If you are planning a trip and need pricing, you do not need to drive out to Travis to get the information. ITT post tour packages and ticket pricing on their website.

The site also allows the purchase of tickets and packages using the online order feature on their website. Their website can be accessed at <https://travisafboutdoorrecreation.godaddysites.com/online-orders/>.

If you take frequent weekend trips, the ticket and tour package pricing list is downloadable as a .pdf file on their website.

The Travis ITT Office is a wonderful resource for planning your Spring and Summer getaways!

Resources for Surviving Spouses

Tragedy Assistance Program (TAPS)



Military retiree, spouses, or surviving spouses going through a rough patch due to the recent loss of a loved family

member have resources they can reach out to for help,

The Tragedy Assistance Program (TAPS) is a non-profit agency that helps surviving family members navigate depression, sorrow, and other issues that surface after the death of a family member.

TAPs offer emotional support, grief and training resources, and programs that help surviving family members cope with their loss. They provide case work assistance, connections to emotionally based care, and Suicide Prevention hotlines.

TAPs Peer-Mentor Program teams surviving spouses with mentor counselors that have gone through the same period of adjustment and use that experience to guide and support them during this trying period.

The TAP's help line is staffed 24 hours 7 days per week. The hotline telephone number is 202-588-TAPS (8277).

Vet Center Program Bereavement Counseling

The VA's Vet Center Program offers bereavement counseling services to surviving spouses of deceased military retirees/veterans receiving readjustment counseling services through their program.

They also provide bereavement counseling services to

families of service members who died while on active duty.

The Vet Center has its own set of case work records that are not shared with other government agencies, activities, or individuals without the express written permission of the client receiving care. That includes the VA Healthcare Administration and Veterans Benefits Administration.

Retirees, surviving spouses, and Veterans that need Vet Center locations and contact information may call us at 707-424-3904/3905 or access the Department of Veterans Affairs website.

Use the locations tab on the VA's webpage, select Vet Center from the drop down, and enter your Zip Code. The tool will provide a list of every Vet Center within a reasonable commute distance from the Zip code you entered.

In Memoriam

In great sorrow, the family of SMSgt. (Retired) James Dale Andersen announce his passing.

SMSgt Andersen retired at McClellan AFB in 1973. During his service he completed tours in Korea and Vietnam. He was a life-time member of the Air Force Sergeants Association.

Retirees that served with him or that were members of his AFSA Chapter are invited to pay their respects.

Memorial Service
Family Chapel
Mount Vernon Memorial Park
March 24, 2023 11:00 AM
8201 Greenback Lane
Fair Oaks CA 95628

Military Burial Service
Sacramento Valley
National Cemetery
March 24, 2023 1:30 pm
5810 Midway Road
Dixon, CA 95620

Memorial Day

Normandy – Off the Bucket List



The following article is re-published with the permission of the author, SMSgt. (Ret) Roy Sheets, and the publisher of Vacaville Magazine, in honor of the men that stormed the beaches at Normandy during World War II.

“As a veteran, even though I did not see combat anywhere during my 23 years’ service in the US Air Force, I had, for many years, wanted to see Omaha Beach and the Normandy cemetery. This past May (2022), I was able to check that off my bucket list.

During a trip to Germany to visit with our daughter, who is stationed at Ramstein Air Base, we took the train to Paris. Our daughter had arranged a tour to Omaha Beach; it did not disappoint. I had expectations, but the truth is, that after 78 years, the landscape has changed in considerable ways.

An Uber ride through the chaotic Paris traffic brought us to the hotel from which our tour would leave. After a delicious coffee and croissant, we left for Omaha Beach and Normandy. Our tour guide was very knowledgeable of this area, the war preparations, and what we were going to see. She spoke for almost the entire two and half hours it took to get to Omaha Beach.

My first surprise was seeing the vast expanse of the beach; it is enormous, stretching 300-400 yards from where the soldiers first jumped off the landing craft into the shallow water until they could hide behind some cover and concealment. I can only imagine the horror that faced our soldiers who were the first to leave the landing craft and faced the barrage of gunfire from the German gun emplacements that dotted the hillside but were no longer in evidence. I

tried to envision myself, as a young soldier, jumping from the landing craft, and running to a location where I could have found some cover or concealment, and it was a frightening thought.

Imagine, if you will, running across a flat expanse of beach, with nothing between you and the German guns, and trying to dodge bullets, and you may be able to understand the sacrifice these young men gave. On D Day, June 6, 1944, 6,603 Americans, 2,700 British, and 946 Canadians gave their lives. If you Google “D Day Statistics”, you’ll find statistics of almost every imaginable type and some are still being revised today. You may also go to: www.abmc.gov/normandy or www.abmc.gov/multimedia to view more statistics or videos related to the war and the cemetery.

Where the beach ends and the hills begin, a street, some monuments, and some houses reveal how this landscape have changed in the last 75 years. With some effort I imagined what this location looked like so long ago when there was only beach and the hills.

Another surprise was the “Les Braves Memorial Monument” at the center of Omaha Beach. The monument consists of three elements: The Wings of Hope, Rise Freedom and The Wings of Fraternity. I never expected to see such a monument of the beach, but I believe it is quite appropriate. I didn’t know the name of the monument until researching for this article.