



## **RETIREE NEWSLETTER**

**Retiree Activities Office (RAO)**

**Travis AFB, California**

**Fall 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.

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## *From the Desk of the RAO Director*

### *2023 Fall Closures & Events*

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

#### **Closures**

Columbus Day— 6 through 9 October 2023

Veterans Day — 9 through 10 November 2023

Thanksgiving —23 through 24 November 2023

#### **Events**

2023 Travis Air Force Base Military Retiree Appreciation Day — 28 October 2023

Veterans Day Information Fair — 10 November 2023 — In front of Travis Main Exchange

FEDVIP Open Season — 13 November through 11 December 2023.

2023 SBP One-Time Open Enrollment ends — 1 January 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

## myPay Logins

Lately, we've assisted many retirees and annuitants with myPay login issues in accessing their accounts to update mailing addresses, change bank routing information, or change Arrears of Pay or Survivor Benefit beneficiary information.

Many times, access problems arise when retirees or annuitant spouses can't remember their User IDs or passwords.

Login IDs and passwords can be reset from the myPay web page by clicking on the I forgot my login/I forgot my password link beneath the login prompt boxes. Just provide DFAS with the information requested in the reset prompt boxes.

If you authorized DFAS to contact you by email, DFAS will send you a link to reset your password. If the email address you provided them is current, you'll get the email with a link to reset it.

If you didn't give them permission to contact you by this method, they'll send you a letter with a temporary password to get into your account.

Retirees and annuitants may also effect changes to their accounts by calling DFAS' 800-321-1080 customer service number. The DFAS representative will ask you a series of questions to verify your information. If you can't answer all of their questions, they'll inform you they can't help you. They will also lock your myPay account for a period of 24 hours after your call for help.

We recommend you have a copy of your retirement orders, DD Form 214, and a recent copy of your Retiree/Annuitant Account Statement on hand before you call them for help.

These documents will normally reflect all the information they may ask you to provide.

Your last way for making changes to your retiree or annuitant pay account is to request it by letter

## Have you validated your Military Retiree Pay Account Lately?

Military retirees and surviving spouses receiving SBP annuity payments should make it a habit to review their myPay account information.

Military retirees remarrying after a divorce need to pay close attention to the beneficiaries they designated as recipients of Arrears of Pay (AOR) or SBP annuities.

Failure to review beneficiary designations can result in an ex-spouse receiving AOR/SBP payments. A retiree or an annuitant may actually want to pass the annuity to the current spouse or another eligible person.

Retirees and SBP annuitants should also check to ensure the mailing address, email address and contact phone numbers shown in their account statements are current and correct. Doing this ensures you'll get prompt notifications from DFAS about account changes.

It's also a good time to review any pay allotments, insurance premiums, charitable deductions, federal, and state income tax withholding coming out of your retired or annuity pay.

Everyone's financial needs and standing changes from year-to-year. Losing or gaining income may change tax brackets that can increase or decrease your tax liability for the current year.

Should you pass, your life insurance premiums may not cover the proceeds needed by your spouse.

For the lucky few, you may have saved enough money, or made enough money off investments to cover your loved one's needs without the insurance.

An annual review of your retiree account gives you the opportunity to weigh your financial decisions and make changes as needed.



# ID Card Renewals

## Walk In Appointments

If appointments are fully booked on the 60th FSS/MPF's appointment scheduler page, military retirees and their family members may still come in as walk ins.

Walk in hours are Monday through Friday between 7:30 AM and 11:00 AM. The DEERS/ID card section in building 381 is closed the 4th Thursday of each month for a training day.

The 349th FSS Customer Service Section issues military retiree and dependent ID Cards. Please call 707-424-2345 to schedule an appointment with them. They see walk ins on Wednesdays between 0800 and 09:00.

Appointments can be requested by emailing them at: [349FSS.CustomerService@us.af.mil](mailto:349FSS.CustomerService@us.af.mil).

They are located at 531 Waldron St. Bldg. 239, Bay E.

## New ID Card Changeover

We recently had an issue regarding a retiree who came in to have his current paper form-based ID card with an indefinite expiration date replaced with the new plastic based version.

He alleged the clerk told him they wouldn't replace his old card because it wasn't damaged or delaminated.

The Beale AFB RAO emailed us a print out of DOD guidance regarding the re-issue of retiree/spouse ID cards on the new plastic stock.

According to the fact sheet, we will all need to have our indefinite retiree/dependent ID cards replaced with the new card on plastic stock by 2026.

We can have the old, unexpired ID card replaced at our convenience anytime between

now and the 2026 deadline.

We delivered a copy of the fact sheet to 60 FSS/MPF's DEERS/ID card shop and discussed the issue. The MPF's representative said they've been re-issuing those cards on the new stock as retirees and their eligible family members have come in to request it.

The Pass and ID representative said she would review the fact sheet with her coworkers to ensure retirees and their family members get the new cards when they come in for appointments, or as walk ins.

We have a little over two years left to get our ID cards replaced with the new plastic version. To prevent a rush on the 60th FSS/MPF's ID Card-DEERS section, retirees, spouses, and surviving spouses should access the 60 FSS's web page and check their appointment scheduler. If the scheduler shows open slots, book an ID card renewal appointment.

If this policy changes, we will post it to our Facebook page and send it to members of our Retiree email group.

If you're not a member of the email group, send an email to [raotravis@yahoo.com](mailto:raotravis@yahoo.com) requesting membership and we will add you to the group. Please include your retired rank or sponsorship status on the email (sponsored/ surviving spouse).

## TIDBITS



### Wings over Solano Air Show

Mark your calendars! Travis AFB will hold the 2024 Wings over Solano Air Show in March 2024. Here's the bare bones schedule currently showing on Travis AFB's official website:

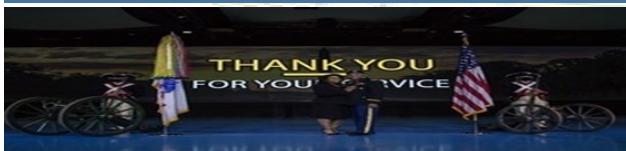
15 March 2024—Open to Military and their families

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!

### 2023 Travis AFB Military Retiree Appreciation Day



60 AMW is hosting the Military Retiree Appreciation Day event on Saturday, 28 October 2023. The event will be held at David Grant USAF Medical Center. Parking and entry will be through the North Entrance to the medical cen-

ter. Briefings will be held in DGMC's Auditorium. Base units, Federal, State, and local agencies that supply services to retirees, veterans, and their families will staff information tables in David Grant's courtyard next to its dining hall. Event registration and set up will be held between 8:00 and 8:50 AM.

Briefings will start and information tables will be staffed at 9:00 AM and end at 15:00. The MOAA (Military Officers Association of America) will brief regarding their efforts to effect California legislation improving retired military and veterans' benefits.

A major initiative they will address is exempting military retired pay from California state income taxes.

We are currently asking for representatives from base units, Federal, State, and local agencies to brief and provide information about the benefits and services they offer retiree and veterans' families.

### 2022 Air Force Volunteer of the Year



**Applause**  
AWARDS

Ms. Bunny Dominguez, Medical Retiree Activities Office Coordinator for David Grant USAF Medical Center was selected by the Air Force Retiree Council for the 2022 Air Force Volunteer of the Year Award.

Ms. Dominguez served as a volunteer in military volunteer programs for 54 years. Her office managed a fluctuating volunteer staff of 30 to 100 volunteers over the years.

Her volunteers augmented hospital staff freeing the staff up to concentrate on their primary mission — providing high quality medical care to active duty and retiree families.

Ms. Dominguez dedicated volunteer service epitomizes the Air Force Retiree Service's motto "Still Serving!"

## Local Event Updates

### Need Dental & Vision Insurance?

It's that time of year. FEDVIP open season for 2024 begins on 13 November 2023 and ends 11 December 2023.

The FEDVIP vision and dental insurance program is administered by the Office of Personnel Management (OPM).

If you don't have insurance and you need it, this is the time to enroll. You may want to enroll or change carriers if you are unhappy with your current dental and vision insurance carrier.

We recommend you visit <https://www.benefeds.com/> to access and familiarize yourself with their plan comparison tools to get more information on pricing, coverage terms and payment options.

Please note that 2024 premiums haven't been updated on their site and probably won't be available until Open enrollment starts on 11 November.

We have an instructional video about the Benefeds tools posted on the Travis Retiree Activities Office Facebook page.



Looking for something to do over your weekends and Federal Holidays?

The Fall and Winter holiday seasons are rapidly approaching.

The cities of Fairfield, Vacaville, Dixon, and Winters have a full schedule of events that may help you fill that time and help you de-stress and unwind.

There are many local community events during this period. Here are the websites you can check to see what's available:

Fairfield: <https://visitfairfield.com/>

Vacaville: <https://visitvacaville.com>

Suisun: <https://www.suisun.com/events/directory>

Dixon: <https://dixonmo.gov/communityevents>

Winters: <https://www.discoverwinters.com/events-calendar>.

Retiree families without internet service may call us at 707-424-3904/3905. If you're looking for an event, just give us the dates and we'll check events schedules and give you the information you need.

### Veterans Day Information Fair



AFSA Chapter 1320, AMVETS Service Foundation, and American Legion Post 505 are hosting a Veterans Day Resource Fair at the

entrance of Travis' AAFES Main Exchange on 10 November 2023.

The event starts at 10:00 AM and ends at 3:00 PM.

Music and goodie bags for attendees. Family and friends with base access privileges are invited.

For more information, contact MSgt. (Ret) Eddie Ramirez at 415-244-7100.



## *End-of-Life-Planning*

Thinking about one's eventual demise is a topic most of us want to avoid thinking or talking about. However, it's a subject of major importance that each of us needs to take seriously and plan for. Our deaths can have major financial impacts for our surviving spouses and family members.

Our office provides information and services to surviving spouses who have just lost their sponsors. A major issue and misconception on the part of many surviving spouses (especially among acquired foreign-born spouses) is a belief they will receive their sponsors retired pay after death.

A retiree's pay ends at death. Surviving spouses may be entitled to Arrears of Pay if they were designated as sole beneficiary by the retiree in the retiree's retirement pay account with the Defense Accounting and Finance Service (DFAS).

Upon a retiree's death, the death should be reported as soon as possible so retirement pay can be terminated. DFAS will hold the final retirement check and re-compute the final check based on the number of days the retiree was alive during the month he/she dies.

The modified amount will be paid to the sole or multiple beneficiaries in the retiree's retirement pay account. Failure to report the death in a timely manner can lead to severe financial issues for the surviving spouse. DFAS will recoup overpayment amounts. Depending on the retiree's rank at the time of death, recouped over payment amounts could exceed \$100,000 if the death is reported several years later.

There are also misconceptions regarding VA and Social Security death benefits eligibility. Information about these benefits are available at local County Veterans Services, Department of Veterans Affairs, and Social Security Offices. It's also available online on their websites along with the locations of their local offices.

Surviving spouses may be eligible for Arrear of Pay, SBP annuities, or Disability Indemnity Compensation (D.I.C.). D.I.C. (formerly referred to as a Widows Pension). A surviving spouse may be eligible for it if a major contributing factor to the death of his/her sponsor was a VA-rated illness (cancer, heart disease, lung issues, Parkinson's Disease etc.). Surviving spouses should call their county's Veterans Service Office (CVSO) and make an appointment to get assistance in filing the claim for D.I.C.

When visiting the CVSO spouses need to bring in copies of the deceased retiree's death certificate, DD Form 214, retiree's inpatient and outpatient medical records, and a VA Disability Award Letter. Doing this will help speed up the preparation of the claim forms. The VA-rated illness and condition must be reflected as a major cause of death on the death certificate. If it isn't, the claim will probably be denied.

The CVSO can also provide specific information on death benefits the surviving spouse may be eligible for upon the retiree's death. The CVSO can assist a spouse in applying for death benefits. Also, many funeral homes can assist in applying for these benefits.

The surviving spouse should seek assistance from the installation Casualty Assistance Representative (CAR) in applying for AOR or SBP Annuities. The representative can also help in report a retiree death. If the CAR is not available, volunteers in the Travis Retiree Activities Office can also help surviving spouses report retiree/annuitant deaths to DFAS.



## Agent Letters & Power of Attorney



As we age, we tend to lose some of the physical capabilities and cognitive abilities we had when we were younger. Vision loss, mobility, flexibility, serious medical conditions, and memory loss issues can make it impossible for us to manage day-to-day living situations that require assisted living support

Vision loss can lead to the revocation of driving privileges which leads to difficulties in shopping for groceries, picking up prescriptions, and getting to medical appointments. Mobility issues and cognitive decline can also restrict a person's ability to

leave their homes, pay bills, track medical appointments, and other daily functions.

Now is the time to plan for this possibility!

First, consider drawing up a power-of-attorney giving a trustworthy family member permission to pay your bills and manage your financial responsibilities. Recommend you reach out to the Base Legal Office to get advice about the benefits of a power of attorney and the pitfalls to avoid in executing and granting it.

Second, you can designate a trusted family member or close friend to serve as agent (if they agree) using an Agent Letter. A designated agent can shop at the commissary and exchange, pickup medications for you, and transport you to and from medical appointments.

The 60<sup>th</sup> Force Support Squadron Military Personnel Flight's DEERS/Pass and ID Section issues the Agent Letter.

To apply for one, military retirees or surviving spouses need a letter from their medical provider stating the expected length of time the medical condition will last. If the physical condition or illness are permanent, the medical provider's letter should state that. The letter from the medical provider must be very specific in the types of support the appointed agent must provide (i.e., commissary, base exchange, and pharmacy).

When the letter is ready for pickup, the appointed agent will need to bring a current driver's license (Real ID compliant), proof of auto insurance, current auto registration, sponsor's military ID card, and the sponsor's social security card. Agent letters only provide access to the commissary and main exchange for shopping purposes.

After the letter is issued, the agent takes the letter to the base visitors center (the building you first see before coming through the main gate on Air Base Parkway).

They will use the letter to issue you a one year pass for entry to Travis AFB. The letter is only good for a year and it must be renewed annually as needed. If the medical provider's letter specifies the physical condition or illness is permanent, you don't need a new letter from the medical provider drafted up for each renewal.

## Leisure & Places of Interest

### Turumi Lodge



Planning a vacation in Korea? If you're staying in the vicinity of Seoul, Suwon, or Pyeongtaek, we highly recommend you consider using the TURUMI Lodge on Osan AB for some of your lodging needs during your trip.

You can make reservations up to 120 days prior to your vacation. Reservations are on a space available basis and are available when the lodge's projected occupancy level is below 85 percent.

My wife and I spent two nights at the lodge while waiting for our Korean Airlines flight back home out of Incheon. The room was quite comfortable, and the lodge was centrally located to most of the facilities a retiree would want to use. The Exchange, Commissary, Chapel, Officers' Club, Enlisted Club, and Post Office are within a five-to-ten-minute walk.

Military retirees and their spouses have access to the Exchange and Commissary. They no longer require patrons to use a ration control card; purchases are tracked through a military or dependents ID card.

If rooms aren't available at TURUMI, request a list of approved hotels just off Osan's main gate in the event TURUMI doesn't have rooms available.

The list provides the nightly rates. We checked the list in case our reservations at TURUMI weren't available. The rates for the hotels on the list were only a few dollars more than TURUMI's.

A big plus for us while staying there is the lodge has a laundry room on each floor.

Ordering a taxi through AAFES Taxi Service is an easy process. Their number is posted in the lodge's lobby right next to the phones. A ride to the main gate will run about \$5.50 in US Currency, or 6000 Won.

The taxi drop at the Main Gate puts you close to the Pyeongtaek Central International Marketplace.

If you would like to make reservations, you may email your reservation request to: [Turumilodge.reservat@us.af.mil](mailto:Turumilodge.reservat@us.af.mil).

*CMSgt. (Ret) Jerry Edmonds*

### Places of Interest



It's been thirty-four years (twenty-three years for my wife) since we last visited Osan AB and Seoul Korea. A lot of things have changed since then.

During our brief stay, my wife, her sister, and I spent a day in the Pyeongtaek International Central Market just off the main gate.

The market is a bazaar filled anything a rabid shopper might desire. Brassware, blankets, clothing, jewelry, etc. – you name it, they had it!

While my wife and her sister went on a wild shopping spree, I wandered the surrounding streets looking for things to photograph.





### ***Places of Interest—continued***

My walkabout paid some big dividends. I stumbled on to a side street that featured wall-to-wall street art.

The residents seemed to be infatuated with New York City as most of the street art featured it as a theme.

Visitors have many food choices. They could sample Korean cuisine, Korean street food, or get their American fast-food fix. All the major chains have a pres-

ence. Think Burger King, Subway, Baskin Robbins, and Dunkin Donuts!

Visitors needn't worry about getting their morning coffee! There are several coffee shops on every street as well as 7- Elevens and Starbucks Coffee Shops everywhere you go.

Here are my observations. Unlike conditions in the 70s and 80s, the streets are clean. That applies Korea-wide. We may have seen one or two pieces of trash on the streets the entire time we were there. Civic pride has taken hold in



a big way.

In most instances, visitors will enjoy a high level of personal safety and the security of their possessions. There are CCTV cameras everywhere. If visitors accidentally leave purses, wallets, electronics, or personal items sitting on a table or on a bench, the items will probably still be sitting there when they go back to retrieve them. It's

not unusual for Koreans to pick up your items and chase after you to return them to you.

During our last night at Osan, my wife's cousins met us at a Korean Bulgogi House just off the main gate for a farewell dinner. We had some great Korean barbeque that night.

After dinner was over, we went to a coffee house for coffee and dessert. The Gelato was fabulous, and my wife and her cousins went for the Bingsu (Korea's version of shave ice).

The coffee shop was set up like a Parisian Café and it featured wall-to-wall books, artwork, and assorted knickknacks. It was a relaxing place to kick back and socialize.

My wife and her family spent the time catching up and reminiscing about family and friends that had passed and things they did in their childhood and teenage years.

After the evening was over, our final day ended with hugs, tears, regret at having to leave, and a hope that we would all see each other again.

If you decide to travel to Korea, please drop in on the Pyeongtaek International Central Market Place. You'll have a blast while you're there and you won't go away disappointed.

*Article by CMSgt (Ret) Jerry Edmonds*

