



## **SPRING 2025 RETIREE NEWSLETTER**

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## DISCLAIMER

This newsletter is an authorized electronic publication for Air Force retirees and surviving spouses, and its contents are not necessarily the official views of, or endorsed by the U.S. Government, the Department of Defense, or the Department of the Air Force.

The appearance or mention of commercial products or services is not meant to imply endorsement by the Department of Defense or the Department of the Air Force.

Articles appearing in this newsletter are compiled from Department of Defense, Department of the Air Force, local sources, other installation RAO newsletters, and 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.

***\*\*Graphics or photographs used in this publication were taken by the RAO Director, RAO volunteers, or generated using Microsoft Co-pilot Dall-e3 and Microsoft Flame cloud AI.***

## RAO Services

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 provide services to the local retiree community.

We are rebuilding volunteer staffing. If you have three to six hours a week you can spare, please consider serving as a volunteer.

We provide 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, provide 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 assist 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.



## ***CALL FOR VOLUNTEERS!***

We are losing a few volunteers over the summer due to moves out of the state, health-related issues, and other concerns. Unless we can bring more people on board, we have about four people available during the summer months to help military retirees and their families with their issues.

If you are a military retiree, sponsored spouse, a self-sponsored SBP annuitant spouse, or a veteran with access to the base and you have three to six hours a week you can spare, we can really use your help.

If we cannot get enough volunteers on staff, we will need to reduce service hours. The program cannot continue to operate unless there are folks willing to donate their time to serve.

We are looking for volunteers that have good people, research, and computer skills. If you can use a web browser (Microsoft Edge, Google Chrome, and Yahoo Mail) that's a plus. We have a lot of our material in hard paper copies; however, with the advent of Microsoft Co-Pilot AI, we have found if a person knows how to structure a question, they can almost get an answer to anyone's question quickly. We've cross checked a few Co-Pilot responses against DOD public domain sites for accuracy so it is a good way to get a volunteer up and running fast.

Please give us a call on 707-424-3904. We need your help, and we would be happy to have you on the team.



## **RAO CLOSURES AND EVENTS**

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

### **Closures**

Spring Break (Wing Family Day) — 18 April 2025

AMC Family Day— 23 May 2025

Memorial Day— 26 MAY 2025

Juneteenth— 19 June 2025

AMC Family Day—20 June 2025

### **EVENTS**

22—23 March 2023—California Capitol Air Show

Tuesday, 15 April 2025— Federal & State Income Tax Filing Deadline

26 April 2025, Saturday -- 31<sup>st</sup> All Services Retiree Seminar – Alameda, CA



The Northern California Coast Guard Retirees Council announces the 31<sup>st</sup> All Services Retiree Seminar to be held on Saturday, April 26<sup>th</sup>, in the Gresham Conference Center, Coast Guard Island, Alameda, Ca.

Speakers and information tables will provide the latest information from TRICARE, current legislation, legal assistance, scams, fraud, Space A Travel, and more.

Additional information will be available at [NCCGRC.org](http://NCCGRC.org) or contact David D. Swanson@outlook.com or by phone at 310-390-6312.

## Live in the Boonies



Do you live far from a military installation with an active Retiree Activities Office or Retiree Services Officer? If you have internet service and access to an internet

connected computer, and a browser that can get you to the msn.com website, you can use it to access a free version of the Microsoft AI platform's Co-Pilot and key in your question.

Co-Pilot takes a few seconds to search all related DOD websites, summarizes the results and provides you with an answer in summary form that you can copy and paste into a Word Pad, Notepad, or Word document and print the results out for reference.

Using Co-Pilot can save Retirees expensive drives and multiple trips outside to a Retiree Activities Office outside their areas. It can also provide information regarding the types of documents a retirees or self-sponsored annuitant spouses need to bring with them for ID card renewals, direct answers to SBP questions without having to read an entire SBP newsletter. It does the search for you.

Co-Pilot is a great training tool for RAO Directors to get new RAO Volunteers on board and productive. To access Co-Pilot from the msn.com website, just type Microsoft Co-pilot in the search box and click on the link. If you have the Microsoft Edge browser installed on your computer and an internet connection, just left click on the multi-colored wraparound graphic on the far right-hand corner of the browser window and enter your question when prompted. In a few seconds Co-Pilot will give you a summary answer to your question.

The current progression of automation and artificial intelligence is bringing with it a push for more customers and clients to self-service their own issues and problems. Back in the 70s and 80s the public was gasping over Federal budget deficits that ran in the billions. Now, hold your beer; we are now in the trillions and counting! With ever increasing calls to shrink the Federal and state workforces and a reduction in face-to-face time with a live, warm, empathetic, human being.

We encourage you to set up a Defense Finance and Accounting Service myPay account. During tax season, we spend an inordinate amount of time on the phone with retirees trying to get hard copies of their form 1099s mailed to them so they can meet their tax filing deadlines with the IRS and the Franchise Tax Board. If they had myPay login credentials they could download and print out their statements in late December in less than five minutes. If you request a 1099 by phone it takes 7-10 business days to get it. If you wait until the first week of April to request it, you may just miss the filing deadline.

Increasing and decreasing tax withholding amounts, changing beneficiaries for life insurance and arrears of pay, bank account and mailing address changes are also much quicker using myPay. Doing it by fax through our office, or by mail can take 45 to 60 days or longer in some cases.

The myPay and Defense Accounting and Finance websites have frequently asked questions pages and videos that can guide you through the process of setting up a user account.

If you need help in this area, please drop by our office. We have coffee and we will be happy to sit you down at one of our workstations and walk you through the myPay website to familiarize you with it.

## ***NEXT GEN ID Card Phase in Dates***

The old Blue DD Form 2 Military Retiree ID Card and the Salmon colored dependents ID Cards with indefinite expiration dates will phase out in 2026. An exact date has not been determined; however, you may change out these old ID cards well before the 2026 phase out.

We highly recommend you do it now to prevent a last-minute rush on the 60 FSS and 349<sup>th</sup> DEERS/ID Card Customer Service Sections when the cutoff date does arrive.

Retirees or self-sponsored SBP annuitants need a computer/smartphone/tablet, internet access and an active email address to make online ID Card renewal appointments.

They will need to make an ID Card renewal appointment through the IDCO (ID Card Office Online) webpage to have their cards changed or renewed before the cards phase out.

Before, we were able to send retirees to the 349<sup>th</sup> as walk-ins, but recent changes in operations have made it a hit or miss proposition

over the last month, So the best option is to check their site info for updates to walk-in hours or give us a call at 707-424-3904 so we can check on line for you.

To get to the IDCO web page just type in 60 FSS in your internet browser's search bar (i.e., Microsoft Edge, Google Chrome, Safari, etc.....) and click on the ID Card link.

Right click on the make appointment link. This will open the IDCO app; it will auto-fill 94535 as the Zip Code for Travis with a search radius of ten miles. Click on search. It will display information for the 60 FSS DEERS /ID Card and 349<sup>th</sup> DEERS/ID Card Customer Service Section.

Click on more site info for contact phone numbers, operating hours, down days, and other information.

Use the up or down arrows by the calendars to pull up the appointment slot calendars to see what is available. Book a date and time that meets your needs.

## **UNIFORM ID CARD RENEWALS BY MAIL**

Before considering this option, we recommend military retirees check the IDCO appointment application first as there may be a reserve or guard base near their location that offers DEERS and ID card issuing services. If there are none, then this is a good option.

Military retirees and their sponsored spouses living in communities located in isolated regions of the United States, Alaska and Hawaii can renew their ID cards by mail. This was noted in Vol I of the 2024 Afterburner.

The major benefits are reduction in travel and lodging costs to installations hundreds of miles away to get an ID Card issued and continued access to benefits and services.

To request renewal by mail, retirees and self-sponsored spouses will need to complete the request through the IDCO web page and use the request a family ID card renewal option. They will need Defense Systems Login Account credentials (DS login) to

start the request.

Please note the following conditions must be met to renew a retiree or dependents ID card renewal by mail:

- Cards being replaced cannot be expired.
- The photo on the card replaced in the Defense Enrollment Eligibility Reporting System (DEERS) must have been taken within the last 12 years.
- The card recipient must have an email address saved in DEERS is in the continental United States, Alaska, or Hawaii.
- The sponsor or self-sponsored spouse (SBP annuitant) must submit a digitally signed copy of a DD form 1172-2 with the renewal application.

DEERS will mail the new cards to mailing address reflected in requesters' account information. We recommend military retirees and self-sponsored SBP annuitants review their online accounts during tax season to ensure their mailing addresses, email addresses, contact telephone numbers, emergency contacts, and beneficiaries are up

to date.

The initial issue of ID cards for acquired dependents needs to be done in person through a DEERS/ID Card Office. Currently, renewal of ID cards by mail can only be done within the continental United States, Alaska, and Hawaii.

## **GRAY AREA AIR FORCE RESERVE AND GUARD**

Are you an Air Force Reservist or Guard member who has completed enough time to retire, but not enough time to apply for reserve retired pay and benefits and who are waiting to reach age 60? Have you signed up on the Defenses Accounting and Finance Service (DFAS) website for a Gray Area Reserve/Guard myPay account?

If you have not, you really should. Why? Because DFAS provides Gray Area Retirees with updates to processes that affect their retired pay and benefits, access to the Air Force Afterburner and DFAS Retiree Newsletters and provides them with a tool to update their contact information (i.e., mailing address, contact phone number, email address, etc.). DFAS uses this information to email Gray Area retirees a reminder to apply for their

Reserve/Guard Retired Pay at age 59 (one year before turning 60). DFAS wants retirees to receive.



their earned retired pay as soon as it is earned.

DFAS has established webpages for each services' reserve branch. Here is the list:

- Army:  
<https://www.dfas.mil.armygrayarea>
- Navy:  
<https://www.dfas.mil.grayareanavy>

- Air Force:  
<https://www.dfas.mil/airforcegrayarea>

Gray area reservists and guard should visit their respective services sites and review the information on those pages before proceeding to set up Gray Area myPay account credentials. Currently, Air Force retirees and Guard members close to reaching age 60 need to set up myFSS login credentials. Other service members should check with their respective branches for more information.

Receiving retirement pay may seem to be a long time coming, but it comes along quicker than one thinks. A little planning and forethought will ensure that each reservist and guard that served their time gets their due compensation. We encourage everyone to work a little harder up front and make their lives easier in the end.

### ***For Help Contact.***

Air Force Reserve Personnel Center  
<https://www.arpc.afrc.af.mil/retirement/>

When retirees are within six months of reaching 60 years of age, they should visit this web site.

The page has links to instructional videos that will provide gray area retirees with guidance on successfully completing their application for retirement pay package and submitting it.

Air Force Reserve Gray Area Retirees will need a myFSS and OKTA security login credentials to upload their application for retired pay packets to myFSS. The ARPC no longer accepts hard copy mail in packets.

Retiree experiencing difficulties setting up user credentials for myFSS and OKTA should contact the A! IT Desk at 1-800-525-0102 for assistance.

Doing some advance work on the ARPC retirement site will ensure gray area get their earned retired pay and benefits in a timely manner and their dependents covered by Reserve component SBP and TRICARE healthcare benefits when eligible.

For personal information stop by our office in building 381, Room E-118. We are across from the DEERS/ID Card Section.

## ***KEEP YOUR SBP ANNUITANT ACCOUNT INFORMATION UP TO DATE***

SBP annuitants must notify the Defense Accounting and Finance Service (DFAS) when there is a change in their status.

This could involve moving to a new address, changing banking accounts, getting re-married, shutting down an email account or creating a new email address. It might also mean legally changing your name back to your original family surname.

Re-marriage before the age of fifty-five suspends SBP annuity and Disability Indemnity Compensation (DIC) benefits for the recipient, so failure to report a re-marriage in a timely manner could result in a substantial financial loss if postponed.

Suspended SBP and DIC benefits in this scenario can be re-instated upon divorce, annulment of marriage, or death of the subsequent spouse.

Additionally, there are changes to DEERS benefits, so USID Cards need to be turned in. Currently, unless you marry another military retiree, you will lose your TRICARE, Exchange, Commissary, and Base access benefits. This paragraph also applies to widows that marry after the age of fifty-five.

If a SBP annuitant spouse remarries after the age of fifty-five, there is no suspension of SBP annuity or Disability Indemnity Compensation benefits through VA, so if you are contemplating re-marriage and you are close to 55 years of age, this is something to take

into consideration.

There are groups lobbying to get this changed to give widows relief from these provisions.

A copy of the court documents authorizing the legal name change or the marriage certificate should be uploaded through DFAS tools or mailed to them to report the change in status. Visit <https://dfas.mil> click on the retiree and annuitants tab at the top of the page and select **Ask DFAS** for more information.

Please visit our office if you need help. We can fax the documents to DFAS for answers to any questions you may have. Additionally, the SBP Benefits Advisor is in the office next door to us.

Keeping SBP account information current will prevent overpayments in some circumstances and keep SBP payments coming into a recipient's checking account on time in other instances.

Having current email and mailing addresses on file will ensure annuitants keep abreast of updates to the program as they occur.

## ***Final Affairs Planning – Things to Do!***

Military retirees with spouses have a responsibility to educate and inform their spouses about the benefits and services available to them in the event of the retiree's death.

This is especially important if there are no adult children available to assist the surviving spouse with the settlement of final affairs and funeral arrangements.

It is doubly important when the spouse is a foreign-born national with limited English language skills and no adult children available to assist during this time.

If your spouse thinks he/she may have difficulty handling the settlement of your final affairs, you may want to consider securing the services of a Family Law firm or a trusted family member outside the immediate family.

Recommend consulting a lawyer before granting a durable Power of Attorney, Agent Letter, or Guardianship under these circumstances as there are financial implications.

We have an easy to follow checklist available that outlines the agencies that need to be contacted upon a retiree's death to halt some benefits and activate other possible benefits, make funeral arrangements, and help with the settling of final affairs.

If you have a computer, WIFI connected tablet, and Internet service, and an email

those checklist, briefing and benefits guides to you for your reference.

The documents in the checklist should be maintained in an indexed binder or folder that your executor or a trusted family member, or agent can get to when it is required.

The binder or file folder should be stored in a fire-proof safe or cabinet at home. If you are adept in

using computers, store electronic copies in an encrypted file vault in the cloud or a hard copy in a safe deposit box at your financial institution are also wise options,

For personal information, stop by our office in building 381, Room E-118. We are across from the DEERS/ID Card Section.