



RETIREE NEWSLETTER

Retiree Activities Office (RAO), Travis AFB, California

Summer 2016

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Acknowledgement

Articles appearing in this newsletter are compiled from local sources, newsletters received by this RAO and from other 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.



Focus of the Retiree Activities Offices

Our customers are retired American service members and their dependents. They have earned our respect, and their retirement benefits, by dedicating their lives to the preservation, protection and defense of the Constitution of the United States of America. They have sweated and bled in distant lands, foregone the stability and pleasures of family life, and followed the orders given to them without regard to personal cost. They should take great pride in their accomplishments. In addition, they are entitled to the fulfillment of the contract drawn with our country. At the Retiree Activities Office, we take great pride in supporting the fulfillment of this contract. It is our mission to maintain open communication and to ensure they receive the superb service and respect they so rightfully deserve. Our primary focus shall remain on mission accomplishment, compassionate care of retirees and their families, and the drive to constantly improve and excel.



FROM YOUR RAO DIRECTOR

This month's message is about recruiting volunteers for the Travis AFB Retiree Activities Office.

We are at a low level of staffing presently. The recruiting appeal is to retirees, their spouses, active duty members with availability and their spouses, as well. Current commitment would be six hours per week, with a reduction to three hours per week as staffing levels increase and stabilize. Qualifications include a sincere desire to serve and assist retirees and their families (see the Focus of the Retiree Activities Offices above). Comprehensive knowledge of all retiree issues is not a prerequisite to becoming a volunteer, but a willingness to learn and the courage to reach out for answers and solutions on behalf of retirees is essential.

Call me to talk about your entering into this challenging and satisfying mode of "Still Serving."

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With the above recruiting outreach in mind, here is some data from the Air Force Personnel Center, Retiree Services Section, illustrating the impact of Retiree Activities Office (RAO) Volunteers and the value of the service they provide (From the June 2016 RAO Program Letter):

For calendar 2015, RAO volunteers gave 270,895 hours of their time. At the Independent Sector wage rate for volunteers of \$23.07 an hour, that time was worth \$6,249,547.65 to the Air Force.

Traditionally, Air Force Retiree Services has used the federal minimum wage of \$7.25 in determining the monetary value of services provided by those “still serving” in Air Force RAOs worldwide. It seems this method of calculating value is shortsighted and a disservice to our volunteers and the thousands of hours they give to the mission.

Retired Col. Steve dePyssler, director of the RAO at Barksdale Air Force Base in Louisiana, pointed us in the direction of Independent Sector, a leadership network for America's charitable and philanthropic sector. Independent Sector indexes the latest figures from the Bureau of Labor Statistics data to determine the average wage for volunteers. Each state has a different hourly value for its volunteer time; however, the current national value of volunteer time is \$23.07 per hour – more than three times the federal minimum wage.

DFAS/International Direct Deposit



International Direct Deposit (IDD) is available to U.S. military retirees living in eligible locations overseas. IDD electronically deposits funds on the first business day of the month. Complete the form for [International Direct Deposit Enrollment](#) (SF 1199-I) and mail it to:

For Retirees:

Defense Finance and Accounting Service
U.S. Military Retired Pay
P.O. Box 7130
London, KY 40742-7130
Fax: 800-469-6559

For Annuitants, Beneficiaries and Survivors:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131
Fax: 800-982-8459

Make sure the form is accurately completed and signed. Incorrect or incomplete enrollment forms will be returned unprocessed for correction, delaying your enrollment. Typed forms are preferable. If you currently have your pay sent via direct deposit to a stateside financial institution, do not close that account until you have verified receipt at your international bank. Otherwise, your pay will be returned to DFAS, causing additional delays.

Security and Safety of IDD

Nations chosen for IDD eligibility have met the requirements of the Federal Reserve Bank. Simply put, the banks and other financial institutions in those countries provide secure and trustworthy services and have systems compatible with transferring funds from the U. S. to your account. In many ways, IDD is much more secure than receiving your pay by paper check. Mailed checks can be subject to loss, misrouting or theft. Funds transferred through IDD are sent encrypted and arrive safely at your bank.

Countries Where IDD is Available

Anguilla	France	New Zealand
Antigua	Germany	Norway
Australia	Greece	Panama
Bahamas	Haiti	Poland
Barbados	Hong Kong	Portugal
Barbuda	Hungary	South Africa
Belgium	Ireland	Spain
British Virgin Island	Israel	St. Kitts
Canada	Italy	St. Lucia
Cayman Island	Jamaica	St. Vincent & Grenadines
Cyprus	Malta	Sweden
Denmark	Mexico	Switzerland
Dominican Republic	Netherlands	Trinidad & Tobago
Finland	>Netherlands Antilles	United Kingdom

Don't See Your Country Listed?

As more countries become eligible, affected retirees will be notified. If you reside in a country that is not on International Electronic Fund Transfer and would like to participate, please send a written inquiry to:

DFAS Cleveland - Retired & Annuitant Pay Services
 1240 East 9th Street, Room 1579C
 Cleveland, OH 44199

When You Will Be Paid

If your form is processed before the 19th of the month, IDD will begin on the following payday (generally, the first business day of the month). If your form is processed after the 19th, direct deposit will begin in two months.

Currency Exchange

Your payment will be converted from U.S. dollars to local currency two business days prior to the U.S. payment date, using a wholesale exchange rate. IDD puts your money directly into your local bank in local currency. If you reside in Canada, and have a U.S. dollar account, you may elect to receive your payment electronically in U.S. dollars. This option is only available in Canada.

Officials urge families to learn about burial honors

by Terri Moon Cronk
DOD News, Defense Media Activity

1/28/2016 - **WASHINGTON (AFRNS)** -- Planning funerals for military veterans and retirees can be overwhelming for their families, and the Defense Department's director of casualty and mortuary affairs wants family members to familiarize themselves in advance, when possible, to know what to expect with military funeral honors.

Deborah S. Skillman said families should learn about military funeral honors eligibility ahead of time to know what choices are available. She also recommended that family members should ensure they have access to the veteran's discharge papers, also called a DD Form 214, to prove eligibility.

It's also critical for family members who want military funeral honors to tell the funeral director, who can make the request for them, Skillman said. The honors are not automatic, and must be requested through the veteran's branch of service, she noted.

"Families (also) need to know DOD is going to be there when the honors are requested," Skillman added.

DOD policy is mandated by law to provide a minimum of a two-person uniformed detail to present the core elements of the funeral honors ceremony, and one service member must represent the veteran's branch of service, she said. The core elements include playing taps, folding the American flag and presenting the flag to the family.

Burials with military funeral honors can be conducted at national, veterans' or private cemeteries, she said.

Options exist if resources permit

"While DOD is required to provide a (two-service-member) detail, policy encourages each service secretary to provide additional elements, such as the firing team and pallbearers, if resources permit. However, full honors are always provided for active-duty deaths," Skillman said.

"Military honors may consist of three-rifle volleys by a firing team," she said, and added that veteran service organizations often participate in burials with military honors to serve as pallbearers and to provide a firing team.

The Veterans Affairs Department also offers other benefits, such as headstones, Skillman said.

"We want to honor every eligible service member and make sure (the services) are there to render honors," Skillman said. (Courtesy of Air Force news Service

A Story to Consider

Dr. Geezer's Clinic.

An old geezer becomes very bored in his retirement and so he decides open a medical clinic. He puts a sign up outside that says:

"Dr. Geezer's Clinic. Get your treatment for \$500, if not cured, get back \$1,000".

Doctor "Young," who is positive that this old geezer doesn't know beans about medicine, thinks this would be a great opportunity to get \$1,000. So he goes to Dr. Geezer's clinic.

Dr. Young: "Dr. Geezer, I have lost all taste in my mouth. Can you please help me?"

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in the patient's mouth."

Dr. Young: "Yaagh!! — this is Gasoline!"

Dr. Geezer: "Congratulations! You've got your taste back. That will be \$500."

Dr. Young gets annoyed and goes back after a couple of days figuring to recover his money.

Dr. Young: "I have lost my memory, I cannot remember anything."

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in the patient's mouth."

Dr. Young: "Oh, no you don't, -- that is Gasoline!"

Dr. Geezer: "Congratulations! You've got your memory back. That will be \$500."

Dr. Young (after having lost \$1000) leaves angrily and comes back after several more days.

Dr. Young: "My eyesight has become weak --- I can hardly see anything!!!!

Dr. Geezer: "Well, I don't have any medicine for that so here's your \$1000 back." (giving him a \$10 bill)

Dr. Young: "But this is only \$10!"

Dr. Geezer: "Congratulations! You got your vision back! That will be \$500."

Moral of story — just because you're "Young" doesn't mean that you can outsmart an "old Geezer."

We Request Your Assistance, Please

Please forward this newsletter to as many friends and family as you know would benefit from the information contained in it. Also, encourage your fellow military retirees and surviving spouses to provide us an email address so we can keep them informed of items of interest and especially those matters that may impact their retired lifestyle.

Thank You!

Address Changes

NOTE TO RETIREES AND ANNUITANTS:

Please DO NOT send change of address information to the Retiree Services Section at the Air Force Personnel Center (AFPC). The Defense Finance and Accounting Service (DFAS) is the agency responsible for maintaining and changing correspondence addresses for retired members receiving retired pay and recipients of Survivor Benefit Plan annuities who may receive correspondence (including the *Afterburner*, News for USAF Retired Personnel) from official Air Force agencies. You'll need an email address to make this most effective. See below.

Also

If you have a myPay account with the Defense Finance and Accounting Service (DFAS) you will receive notices from the Air Force Personnel Center (AFPC) Retiree Services Section. For example, AFPC just recently updated the *Afterburner*, the AF Retiree Newsletter, and sent out notice and links for access to DFAS myPay account holders.

If you don't have a myPay account, visit the DFAS website at dfas.mil to get your account started. Here is the *Afterburner* link until then:

<http://www.retirees.af.mil/shared/media/document/AFD-160613-012.pdf>



Attention: A worldwide retiree\veternans events schedule is available at:

<[http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html).>

The events schedule includes retiree appreciation days (RAD), health fairs, resource fairs, seminars, stand downs, town hall meetings and other events that are of benefit to retirees and veterans.



TRICARE: Enroll in the TRICARE Retiree Dental Program

Source: NAUS Weekly, March 10, 2016

Do you see your dentist at least twice a year for regular checkups? If so, you have an excellent chance of keeping your teeth and gums healthy for a very long time. Because your mouth is the gateway to the rest of your body, maintaining good oral health is important—but even routine dental care can be costly, sometimes averaging several hundred dollars each year. Fortunately, the TRICARE Retiree Dental Program (TRDP) can keep you smiling *and* help you maintain your overall health, all at an affordable cost. Here are just some of the many reasons why more than 1.5 million current enrollees find the TRDP to be such a good value:

- ✓ You get your routine annual services—two cleanings (or *three* with diagnosed Type 1/Type 2 diabetes), two exams and an x-ray—with no cost share when you see a TRDP network dentist. And, these services don't count towards your annual maximum or deductible!



(TRICARE Retiree Dental Program Continued)

- ✓ Seeing a network dentist network helps you save an average of 22% on your covered dental care. With the TRDP, there is a large nationwide network of dentists from which to choose. To find a network dentist near you, use the “Find a Dentist” link at trdp.org.
- ✓ Network dentists accept the TRDP allowed fee for covered services, so there are no surprise costs beyond your expected cost share and deductible, where applicable.
- ✓ Each enrollee gets a generous \$1,300 annual maximum, a \$1,200 annual dental accident maximum and a \$1,750 lifetime orthodontic maximum.
- ✓ The TRDP coordinates benefits with other dental plans, allowing you to maximize your coverage under both plans.

To enroll in the TRDP, visit trdp.org and choose the method that works best for you. Enrolling online using the Quick Link to the Beneficiary Web Enrollment (BWE) site is quickest, or you can print an application from the TRDP website and mail it to Delta Dental along with your prepayment amount. After enrolling, you’re encouraged to register for the online Consumer Toolkit®, where you can verify your program eligibility; review your benefits, coverage levels and remaining maximums and deductibles; check on the status of your processed claims and claim payments; and sign up for paperless (electronic) Explanation of Benefits statements.

Do You Think You’re Old?

Analysts found that only 21% of Americans aged 65 to 74 say that they feel old. Even among people over 75, only 35% call themselves old. In another study, Harvard University researchers surveyed Americans aged between 55 and 74 and found that the average person in this age group feels 12 years younger than their age.

Older people also indicate that they are significantly happier than their middle-aged selves according to a surprising study that was reported about in The Economist. The researchers found that when you look across a person’s whole lifespan, their overall happiness tends to have U-bend trajectory, with young people and older people tending to be happiest and middle-age often being a lower point. Interestingly, the researchers said that this type of pattern.

Ask yourself this, how old would you think you are, if you did not already know.

Combat-Related Special Compensation (CRSC) and Concurrent Retirement Disability Pay (CRDP)

Combat-Related Special Compensation (CRSC) and Concurrent Retirement Disability Pay (CRDP) are programs created by Congress to allow eligible military retirees to receive monthly entitlements in addition to retired pay.

CRSC is a special compensation for combat-related disabilities. It is non-taxable, and retirees must apply to their Branch of Service to receive it.

CRDP is a restoration of retired pay for retirees with service-connected disabilities. It is taxed in the same manner as your retired pay, and it is normally considered taxable income. No application is required. Eligible retirees receive CRDP automatically.

The purpose of these entitlements is to recover some or all of the retired pay that military retirees waive for VA disability compensation.

Monthly Payments

Like your retired pay, DFAS pays CRDP and CRSC monthly on the first business day of each month. You will receive your CRDP or CRSC payment in the same manner as your retired pay:

- If your retired pay is being direct deposited into your bank account, we will do the same for your CRDP or CRSC payment.
- If your retired pay is sent to you as a paper check, we will do the same for your CRDP or CRSC payment.

To verify your bank account information or check your mailing address prior to receiving your first payment, you may call **800-321-1080** or login to your [myPay](#) account.

Retroactive Payments

DFAS and the Department of Veterans Affairs (VA) manage the CRDP/CRSC Processing program (formerly known as VA Retro) to pay eligible military retirees any retroactive CRSC, CRDP and/or VA disability compensation they are owed.

A retroactive payment will include any money you may have been entitled to before you received your first monthly payment.

A retiree may be due funds from DFAS, the VA or from both agencies. DFAS and the VA remain in communication with each other to successfully establish and process CRDP and CRSC accounts.

DFAS will audit your account to determine whether or not you are due retroactive payment. An audit of your account requires researching pay information from both DFAS and VA. If you are due any money from DFAS, you will receive it within 30-60 days of receipt of your first CRSC or CRDP monthly payment. If DFAS finds that you are also due a retroactive payment from the VA, we will forward an audit to the VA. They are responsible for paying any money they may owe you.

For more information from DFAS, call toll free at **800-321-1080**. Customer service representatives are available Monday through Friday from 8 a.m. to 4:30 p.m. (ET).

Questions concerning disability ratings or payments due from the VA should be directed to the VA at **800-827-1000**.