

RETIREE NEWSLETTER Retiree Activities Office (RAO) Travis AFB, California Summer 2020

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Table of Contents

Table of Contents	Pg.	2
Acknowledgement	Pg.	3
Retiree Activities Office Focus	Pg.	3
In Memoriam	Pg.	4
Volunteer Staffing	Pg.	4
Defense Accounting and Finance Service Updates	Pg.	5
Protecting Your Credit	Pg.	6
Federal & State Filing Deadline Information	.,Pg.	7
ID Card Renewal Scheduling Changes	Pg.	7
The Commissary Corner	Pg.	7
Defense Healthcare Agency & David Grant Medical Center Updates	Pg.	8-9
Department of Veterans Affairs Updates	Pg.	9
Safety — Cleaning Gas Barbeque Grills	Pg.	10

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Acknowlegement

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. 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.

We aren't taking walk-ins due to the COVID19 shelter-in -place; However, if you email or call us at 707-424-3905/3904 before you show up, just knock on our door and we will provide you with copies of the requested material at the door. Focus of the Retiree Activities Office

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 the Desk of the RAO Director

In Memoriam

It is with great sadness the Travis RAO staff announces the passing of the former Director of the Travis RAO, CMSgt David Wigley. Chief Wigley passed away on 23 May, 2020 at home surrounded by his family and hospice caretakers.

Chief Wigley will be greatly missed by all of us. His guidance, direction, customer focus and sense of humor were instrumental in keeping the program on track and he epitomized the expression "Still Serving!".

Volunteer Staffing

Due to COVID-19 shelter-in-place protocols, the RAO is no longer seeing walk-ins until the order is lifted.

There are volunteers staffing the office to answer the telephones and respond to emails requesting assistance or information.

Please call us at 707-424-3905/3904 or email raotravis@yahoo.com if you need help.

Be sure to leave your name, rank, telephone number, email address and a brief description of the issue you need help with.

Volunteers needed

With the summer just around the corner, we could use extra volunteers to fill in for staff that are on vacation, or taking care of personal issues.

If you are interested in volunteering, please give us a call, or email us to express your interest.

The only qualifications are a desire to be of service to others and a cheerful disposition. We will provide training.

Volunteers are the lifeblood of the program. The office would cease to exist without them.. We schedule volunteers for a three hour tour on desk (9 am— 12 pm and 12 pm to 3 pm.

Defense Accounting and Finance Service Updates

SBP

Student Enrollment Certification

DFAS has simplified the student enrollment certification process. They've redesigned the DD Form 2278 to shorten it and make it simpler to complete.

SBP child annuitants - ages 18 to 22 — must regularly certify they are enrolled in a full time course of study in order to receive the annuity.

They no longer have to certify each term and now only have to do it annually during the summer.

Students no longer need a school official's signature, or school documentation to certify.

If students provide an email address in myPay, DFAS will send an email reminder when they have a school certification coming due.

Check the June 2020 DFAS Retiree Newsletter for more information.



ment Pay Account Info Current?

Why is it important to keep your retired pay account information current?

According to DFAS it prevents debts from happening, keeps your scheduled retirement pay coming in on time, and prevents suspended accounts. It also reduces stress on your loved ones should you die.

You can check your information by setting up an account on the MvPav website at https://mypay.dfas.mil/. Once you establish login credentials you can check your contact information to ensure your mailing address, banking information (routing and account number for direct deposit), email address and contact phone numbers are current.

If you don't want to establish a MyPay login and account, you have several other options for notifying DFAS of changes to your contact information and status:

Ask DFAS – https:// www.dfas.mil/ AskDFAS.html

Fax changes - 1-800-469-6559

Mail:

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

You or your spouse must also notify DFAS if you experience a life changing event (death of sponsor or dependent annuitant, divorce, remarriage, birth/adoption of a child).

This is important for retirees enrolled in the Survivor Benefit Program and your designated recipient of Arrears of Pay upon death. If you experience a life changing event, you need to have the following documents on hand for your designated SBP beneficiary if they apply to your situation:

- Death Certificates
- Marriage Certificates
- ♦Birth Certificates
- Divorce Decrees

- Adoption Records
- Special Needs Trust

Arrears of Pay (AOP) is different from SBP. It's the prorated portion of your retired pay due to your designated beneficiary for every day you lived in the month you died.

You may change your designated AOP beneficiary by sending DFAS a DD Form 2894. Make sure you sign and date it before faxing or mailing it to the DFAS Retirement Section.

In summary, retiree mailing address, bank routing and account numbers for direct deposit and documents supporting life changing events must always remain current.

It will ensure you get your retirement pay on time, your heirs get AOP and SBP payments and prevent overpayments and interest expenses charged to your heirs.

Protecting your credit and your Identity

Cons, scammers, and hackers never fail to take advantage of a crisis, or in their attempts to fleece the inattentive out of their hardearned cash or assets. Be extremely careful in responding to mail, emails, door-to-door personal pleas, or telephone calls from individuals soliciting cash or credit card donations for charitable organizations. The same can also be true for individuals offering cut rate home repairs or services.

Always check with online consumer reporting sites, the organization represented, and online fraud prevention sites to see if the donation solicitations are legitimate. Also, there's a new class of online and email malware making its rounds called fleeceware. Basically, they offer a 30-day supply of dietary supplements, male enhancement products, health supplements and other services at a greatly reduced

price.

If you take advantage of the offer, there's an acceptance of terms of service checkbox that you need to click on to place your order. The link usually results in malicious software being downloaded and installed on your computer and buried deep in the terms of service is a clause allowing them to put you on an weekly or monthly automatic product reorder that's charged to your credit card.

Your one-time order costing you \$19.95 multiplies like a rabbit on a weekly, or monthly basis at the bargain price of \$89.95. Buyer beware!

The RAO has several Fraud and Identity Theft prevention booklets, brochures, and pamphlets by the Federal Trade Commission and IdentityTheft.gov website available for the asking.

The booklets identify potential threats to your financial well-being, provide steps for contacting your bank, credit union, law enforcement, and the three major credit reporting agencies.

Always make it a point to check your credit card and checking accounts a few times a week and if you see any suspicious charges notify your bank or credit union as soon as possible. If you charge a purchase, use your credit card instead of your bank or credit union debit card.

You will have more protection and an easier time of having erroneous charges removed from your account. Be vigilant and be careful!

2019 Federal & State Income Tax

At the beginning of the Corona Virus Shelter-in-Place order back in March this year, the IRS extended the due date for filing your taxes from 15 April 2020 to 15 July 2020.

If you can't file by the 15th of July, please apply for an filing extension through the <u>https://www.irs.gov/</u> website.

If the extension is granted, it will not prevent interest or penalties from being assessed if you have underpaid your taxes during the year.



ID Card Renewal Scheduling Change

Due to COVID-19 Shelter -in-Place constraints, the Department of Defense extended ID Card expiration dates. ID cards expiring after January 1^{st,} 2020 will be honored as current through 30 September 2020.

The ID Section is currently issuing only mission critical ID cards and they are not accepting ID Card renewal appointments through RAPIDS for retirees and their dependents, or as walk-ins.

Retiree and Dependent ID cards should not be confiscated at entry gates until the 30 September, 2020 expiration date. You may still renew your ID card using the eID process. If you choose this method, the new card will be good for one year.

You can download instructions for using eID on line through https:www.travisfss/ idcards/. If you need additional information, please call our office at 707-424-3904. We will let everyone know when this process changes.

The Commissary

Corner

Commissary Rewards Card

Commissary patrons can now receive a Rewards Card. The card gives shoppers access to manufacturers coupons that help save money on purchases.

You can pickup the card at the Travis Commissary, or any commissary world-wide

After you pickup the card, you'll need to register it online through the MyCommissary Portal.

Shoppers already possessing a Rewards Card that was registered will need setup a new customer account on the portal and register the new card.. See the MyCommissary web page for more details.

Summer Holiday Schedule (Reduced Hours)

Independence Day

July 4th, 2020 –0900 to 1700

Labor Day 7 Sep 2020—0900 to 1700



David Grant Medical Center Updates

Prescription Drug Activation Process Changes

If you haven't re-filled or activated a prescription since April, COVID-19 impacts led to David Grant Medical Center modifying the process for activating prescriptions and processing re-fills.

As of 6 April 2020, they no longer accept paper or hard copy prescriptions.

New prescription activations need to be called in by phone. To activate a new prescription, call 707-423-7657.

Prescriptions issued by a TRICARE/ Medicare approved provider need to be submitted electronically (with the exception of controlled substances).

For the electronic RX, provide your doctor with the Electronic Pharmacy Prescribing Name: DOD Travis ePhcy and the Pharmacy NCPDP number 5651559.

Other options for filling prescriptions:

- Home Delivery –call ExpressScripts at 877-363-1303 or visit <u>www.militaryrx.express-</u> <u>scripts.com/home</u> delivery to switch your prescription to home delivery.
- Network Pharmacy call your network pharmacy and ask them to call your Military Treatment Facility to transfer your medication or your provider information to activate new prescription.
- Refills call 707-423-7600 to refill your prescriptions and pick-up after three business days at the BX Pharmacy.

To check co-pay and deductible costs for prescriptions filled by ExpressScripts visit <u>www.express-</u><u>scripts.com/tform</u>.

TRICARE Co-pays & Deductibles

If you are concerned about the copay and deductible costs because of an off base referral for treatment, there is a way to alleviate some of those worries.

TRICARE has an online cost matrix information sheet you can download detailing the co-pays and deductibles for various services.

It can be accessed through the TRI-CARE home page. Just click on to the Copayment and Costs link in the Tools Navigation Bar in the top left –hand corner of the web page.

It will display input options. Select the inputs that describe your situation and it will display the copays and deductibles for your plan.

If you don't have a computer or Internet connected tablet or device. Visit our office in Bldg 381, Room E-118. We will be more than happy to retrieve the information and print it out for you.

VA News

Veterans and service members with a VA home loan, other homeowners with a federally backed mortgage and tenants living in properties with a federally backed mortgage have relief options if they have been been financially impacted by COVID-19. Retirees/Veterans needing help with mortgage or rent payment problems can find out what their options are for mortgage and housing problems by accessing the link provided on the VA's website.

The USAF Retiree Activities Web page included a link in an article they published under the Retiree News section.

The link takes you to the Consumer Financial Protection Bureau (CFPB) web page that outlines the options for dealing with mortgage and rent payment issues. Here's the link to the CFPB web page:

https:// www.consumerfinance. gov/coronavirus/ mortgage-and-housingassistance/

Just copy and paste the URL above in your browser's search box no spaces.

(Condensed from the AFMPC Retiree Activities Afterburner article)

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Long hot Summer ahead — Be careful and be safe!

Summer Safety Barbeque Grills

We recently observed Memorial Day, which is usually the beginning of the barbeque season, If you haven't cleaned your grill in awhile, you might want to inspect your propane tanks, burner tubes, and gas hoses and give your grill a good cleaning.

Look at the expiration date on your propane tank to see if it has expired. If it has, buy a replacement tank. Most propane gas tanks have the expiration date stamped on the tank carrier handle.

Take the bad tank to the nearest household hazardous waste collection station to dispose of it. It's illegal to dispose of them in the trash

Next, inspect the gas tubes and look for spider web build up and debris in the tubes. If the tubes are clogged with webs and debris, clean them out with a good brush. Put plastic sheeting on the ground and coat the cast iron grills, and flavor bar with a good foaming grill cleaner.

You can also use a vinegar/baking soda mixture and soak the grills overnight. If the cleaner contains lye or an acid, wear rubber gloves. Scrub the crud off the grill with a Teflon pad or a good nylon brush, rinse and let air dry.

Scrape off the build up inside the grill with a putty knife, and brush all the loose grease/ash into the drip tray. Remove the drip tray and scrape all of the debris into your green waste container.

Apply a good foaming cleaner (if it's aluminum – don't use one with lye as an active ingredient), let it work its magic for 20 minutes, then wipe down the inside of the grill with rags. Bag up the rags and put them in the <u>trash</u>. Take a wire brush to the burner elements to clean them and remove any clogs in the burners.

Replace the grease drip pan with a new one. Put the flavor bars and cast iron grill back in and re-connect the hoses to the tank.

Coat the hoses and gas valves with a soapy water solution, turn on the gas valve and look for gas bubbles escaping from the valves, hose, or hose connections.

If you see bubbles coming from the hose or connections, shut off the gas, go to your nearest hardware store and purchase a set of gas hoses.

Test againlf there are no bubbles and your burners work, you're ready for the rest of the summer. Now go out and enjoy the 4th of July and Labor Day.