



RETIREE NEWSLETTER
Retiree Activities Office (RAO)
Travis AFB, California
Winter 2022 –2023

Volunteers

Walt Jue, Lt Col, USAF (Ret)

Rick Villarina, Jr., Maj USAF (Ret)

Rosemary Ingram, EdD

Yuriko Howell, CMSgt, USAF (Ret)

Roy Sheets, SMSgt, USAF (Ret)

Lurna Sudat, MSgt, USAF (Ret)

Carl Downey, MSgt, USAF (Ret)

Mary Lou Bermudez, MSgt, USAF (Ret)

Jerry A. Edmonds, CMSgt, USAF (Ret)
Director, Travis AFB Retiree Activities Office
707-424-3904/3905
raotravis@yahoo.com

Ms. Bunny Dominguez Medical RAO Coordinator,
David Grant USAF Medical Center
707-423-3649

Jerry A. Edmonds, CMSgt, USAF(Ret)
Interim Director,
McClellan Park Satellite Retiree Activities Office
916-640-8445/8446 raomcclellan@yahoo.com

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Disclaimer

The newsletter is an authorized electronic publication for Air Force retirees and surviving spouses, and 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.

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 Fall Closures & Events

CLOSURES

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

Winter 2022-2023 Closures:

- ◆ AMC Family Day/Christmas — Friday, 23 December, 2022
- ◆ AMC Family Day/New Years — Friday, 30 December 2022
- ◆ Martin Luther King's Birthday — Monday, 16 January 2023
- ◆ Presidents' Day — Monday, 20 February 2023

EVENTS

- ◆ Retiree/SBP Annuitant IRS 1099R should be available on myPay — 12/30/2022
- ◆ SBP/DIC Offset/SSIA ends for Surviving Spouses — 1 Jan 2023
- ◆ Tax season for 2022 Federal Income & State Income Tax filing begins — 01/01/2023

Thanks and Gratitude

On behalf of the local military retiree community, our thanks to David Grant Medical Center, the 60th AMW, Operation Warm Hearts, FEDVIP contractors, and donors. The 2022 Retiree Appreciation Day event would not have been possible without them.

Fifteen active duty volunteers from the Wing set up tables, chairs, and canopies in the vendor and unit information area at the Airmen's Heritage Center. Volunteers started the event on time and worked on food, beverage, and prize tables.

The Retiree Activities Office extends a special thanks to Captain Joshua Page, MSgt Melissa Garcia, and Chief Jennifer Wampler from David Grant Medical Center. The team kept event planning on schedule, solicited donations from local businesses, and marshaled volunteers for the event.

HAPPY HOLIDAYS



We extend our best wishes to the retirees, veterans, and their families we serve for a safe, healthy, and joyful holiday season.

Tax Year 2022 Tax Assistance Tools

The IRS oversees the Volunteer Income Tax Assistance Program (VITA); VITA provides no-cost tax preparation assistance to Seniors and low-income families.

The IRS has a VITA counseling locator tool available on their official website. You open the web browser of your choice and visit the [irs.gov](https://www.irs.gov) website to access the locator tool.

When you land on the IRS webpage, type VITA in the search box on their page. The hyperlink will appear on the left side of the page (about a third of the way down).

Click on that link, enter your Zip Code, and the miles you are willing to travel in the prompts. The locator lists tax assistance locations in your driving range.

We recommend waiting until the middle of January before accessing the tool. The site currently lists one location in Oakland (based on a 50-mile driving radius).

Travis Credit Union and many of the local community senior centers offer AARP VITA services at no cost to Seniors.

Most sites require an appointment to help you with your taxes. Have your tax documents with you for the appointment and organized before meeting with the VI-

TA counselor; it makes preparing your returns easier.

Many commercial tax preparation firms offer free preparation services to low-income families and seniors. Income may not exceed \$58,000.

We will post updated information on our Facebook page and send e-mail updates as it becomes available. Retiree families without access to a computer or internet service may come to our office for help.

Keep it Real Fitness and Health 2022

The Keep it Real video presentation holiday break began 18 November 2022 and it ends on 19 January 2023.

Beale AFB Medical Clinic, Beale AFB, and Travis Air Force Base Retiree Activities Offices conduct the series.

Its goal — help military retirees and their spouses maintain fitness, nutrition, balance, mobility, and cognitive abilities in their senior years so they can handle day-to-day activities and minimize the need for assistive services in their golden years.

Here's the schedule for the remaining season:

- ◆ 19 January 2023:— Exercise – What you should be doing for your health
- ◆ 16 February 2023 — How Recovery Affects your health; Sleep, Stretching, and timing of nutrients
- ◆ 16 March 2023 — Exercise can impact your cognitive function and immune system.

The Travis RAO will make the videos available on its Facebook page for retirees and spouses that can't join the live Zoom sessions.

Tidbits (continued) and Pass & ID

Keep it Real (Continued)

We highly recommend you take advantage of this video series.

The tips and information provided in the series can improve your life and help you function in your senior years.

All sessions are conducted on Zoom at 6:00 PM on Thursdays.

The Travis Retiree Activities Office will send out the links, meeting IDs, and passcodes several days before the scheduled event.

Air Force Retiree Council

California Area II Rep Solicitation

The Air Force Retiree Program needs volunteers to fill the vacant California Area II representative position on the Air Force Retiree Council.

Area Representatives are the link between retiree activities offices (RAO) in their geographic region. Representatives visit those sites based on the availability of funding from the local installation commander. The visits ascertain if installation support is adequate for the local Retiree Activities Office's effective operation.

Travel to Retiree Activities Office sites is by on invitational travel orders (see AFI 36-3106 for more information). The instruction is available for download online.

Appointees serve in the position for four years but no more than eight years.

If you are interested in serving, please send your contact information to us. We will forward it to the Military Program Coordinator at the Wing.

You'll need a resume outlining your previous service, skill sets, activities since retirement, and a

personal statement expressing your desire to serve on the council. You may submit this to the Wing at any time.

Please call 707-424-3904 if you need more information.

Indefinite Retiree ID Cards

Retirees or retiree spouses possessing an unexpired indefinite military ID card issued on the old stock do not need to have those cards re-issued on the new card stock.

The Air Force Retiree Program confirmed this in an article appearing in the latest edition of the Air Force Afterburner Newsletter.

Cardholders renew cards if current cards are delaminated, lost, stolen, or damaged. They can also have it replaced if their appearance no longer matches the picture on their ID cards.

If card holders want an ID Card issued on new card stock, they can schedule an appointment to get one. It's their decision.

Retirees and their spouses need to renew their cards when they turn 65 for DEERS eligibility changes. Retirees and their spouses transfer to TRICARE for Life at this point. They must be enrolled in Medicare Parts A and B to enroll.

You can make ID appointments online through the 60 FSS website or go in for renewal as a walk-in between 7:30 AM—2:00 PM.

DFAS Updates and Taxes

Survivor Benefit Program Update

On January 1st, 2023, several changes will be made to SBP. The SBP/DIC offset will be eliminated. This means surviving-spouses receiving an SBP annuity and DIC (Disability Indemnity Compensation) will receive both payments in full (before taxes). Recipients will see an increase in February.

SSIA (Special Survivors Indemnity Allowance) will be terminated 1 January 2023. Since surviving spouses receiving SBP and DIC will receive the full benefit of both payments on this date, the SSIA is no longer needed. It was instituted to alleviate portions of the offset during the time period the offset (formally referred to as the Widow's tax) was gradually eliminated.

The Optional Annuity for Dependent Children will revert back to the surviving spouse on 1 January, 2022 if the spouse is still eligible.

The reason for the annuity was SBP payments made to dependent children were not subject to the offset. If the spouse had elected to receive SBP payments as the primary beneficiary, his/her DIC would have been offset by equal amounts of the SBP payment resulting in a loss of income for the family.

DFAS publishes a SBP Annuitant Newsletter twice a year. For more details, access the DFAS website (www.dfas.mil) and click on the Retiree/Annuitants tab. Links to the Military Retiree and SBP Annuitants website are near the top of the page.

2023 COLA Increases



1 January brings a COLA increase of 8.7% before taxes across the board to military retired pay, Veterans Disability Payments, Social Security, SBP annuity, and DIC payments.

An increase in inflation rates may cause this to change. We will keep you posted if this changes.

Tax Filing Information



The IRS will start accepting 2022 Federal Income Tax returns on 24 January, 2022.

The deadline for filing 2022 Federal income taxes is April 18th, 2023.

DFAS should have 2022 Electronic 1099-Rs available by the end of December on myPay. If you opted to receive a hard copy from DFAS, hard copies should be mailed out by the end of January.

If you haven't received a form 1099-R by the second week of February, call us and we will provide you with options for getting one.

We encourage retirees and annuitants not having a myPay account to sign up for one on the myPay website.

You can use myPay to access and download copies of your annual 1099-Rs, request increase or decreases in Federal Income Tax withholding, and download, retiree and annuitant account statements.

You can also update your beneficiary information for arrears of pay and SBP annuities, report change of addresses, and get answers to your retired and annuity pay concerns.

If you already have a myPay account, we commend you. As you are downloading 2022 tax documents, we encourage you to check your contact information in the system and your beneficiary information for arrears of pay and SBP to make sure those are correct and current.

Military Community Events & News

Travis AFB Commissary



Holiday Closures and operating hours:

Closed Christmas: Friday, December 23, 2022

Closed New Year: Sunday, January 1, 2023

Birthday of Martin Luther King, Jr.: Monday, January 16, 2023: 0900-1700

Presidents Day: Monday, February 20, 2023: 0900-1700

Future truckload sales are to be determined.

Courtesy of the Defense Commissary Agency

America the Beautiful—Interagency Military National Park Pass



On Veterans Day 2022, the National Park Service and the Department of Veterans Affairs announced the creation of an America the Beautiful Interagency Military National Park Pass.

The pass grants Active-Duty, dependents, Veterans, military retirees, their immediate families, and Gold Star families no cost entry into 2000 locations across the country.

Proof of eligibility includes:

- ◆ Current Unexpired DOD ID Card
- ◆ Veterans Health ID Card
- ◆ Veterans ID Card
- ◆ Veterans Designation on a current state-issued U.S. driver's license

Passes are issued at no cost if applying in person; a \$10.00 processing fee is charged online for online applications.

The National Park Service has a locator tool on its website. Use it to find locations that issue no-fee passes. Eligibles must apply in person.

The pass does not cover expanded amenity fees, user fees for camping sites, transportation, or recreation fees.

The pass waives entry fees at:

- ◆ National Parks
- ◆ U.S. Fish and Wildlife Services sites
- ◆ Standard amenity fees
- ◆ Bureau of Land Management sites
- ◆ Bureau of Reclamation sites
- ◆ U.S. Forest Services sites
- ◆ Army Corps of Engineers sites.

For detailed information visit the National Park Service and Department of Veterans Affairs websites.

Base Legal Office Services



Currently, the Base Legal Office does not provide will preparation services to retirees.

Notary and power of attorney services are provided on a walk-in basis from 9:00 AM until 2:00 PM. They are closed for lunch between 12:00 PM and 1:00 PM.

They do not prepare Trusts or legal advise for criminal matters.

If you have questions, call them at (707) 424-3251.

Fraud Prevention—Holiday Safety



Don't let online scammers or porch pirates ruin your holiday!

Over the last few months, we've seen an uptick in people coming in to change banking information due to fraud perpetrated through email, tainted web links, text messages, and social media ads for new gift items.

If you're in your email account, delete emails you receive from people you don't know. Some of these emails may contain poisoned links that can download identity-stealing malware.

If you open one by accident, don't click on any links in the email or respond to any request for personal data to verify account information.

Emails or text messages with a subject line indicating you have issues with a commercial online account with Amazon, eBay, and online merchant sites you order items from are usually scams.

If you're concerned, log in to your account and check your personal information and order history. If you don't see any suspicious activity, you don't have a problem.

We recommend not ordering gifts through sites posting ads for shiny new items through postings on Facebook or other social media accounts.

These are often phishing expeditions engineered to make you give up your personal identity information, bank account, and credit card information.

If you do respond, you end up not receiving the goods you ordered; the scammer has all the information they need to run up charges on your credit card, open new accounts in your name, and drain your bank accounts (worst case scenario)!

You may report scams at <https://www.usa.gov/stop-scams-frauds> and the state consumer protection agency.

If you have gift items ordered through Amazon, eBay, or another commercial site, request delivery when you know you or a family member will be able to retrieve items from your porch.

If you routinely order items for home delivery, consider buying a delivery box that can be bolted or weighed down and opened, closed, and locked from a cell phone app.

Installing home security cameras on your porch and applying security warning decals on your windows may also help scare off a would-be thief.

Products bought online can be delivered to the service providers' secure storage lockers. Amazon has a set of these lockers available at the local mall.

Our office has several Federal Trade Commission pamphlets and information packets identifying scams in operation. These contain tips for avoiding and protecting yourself from scammers.

Taking these precautions may keep you from becoming a victim of fraud.



Holiday Safety

Rechargeable Lithium Batteries

Rechargeable Lithium Ion Batteries power most consumer electronics. The convenience of using these batteries over standard alkaline batteries is offset a little by the possible fire dangers when recharging the devices.

Here are some safe handling tips to prevent explosions or fires from starting due to over charged and over heated batteries.

Check the battery casings for dents, punctures and leaks. If any of these are present, buy a replacement battery from the manufacturer. Place damaged batteries in a sealable plastic sandwich bag (size permitting) and turn them in to you local hazardous household waste disposal facility.

Avoid using third party manufacturers batteries. These aren't manufactured to standard and often offer shorter battery life when fully charged.

Use the manufacturer provided battery charger and cables that came with the device.

Don't over charge removeable or fixed Lithium Ion Batteries. This can cause batteries to swell, over heat, explode, or igniting.

If a Lithium Ion battery-powered device constantly runs hot, have a trained technician check the battery. Replace the defective battery

Following these steps will help prevent a home fire and save money on repairs to property, hospital bills, and doctor bills.

Holiday Home Safety

Many of us have pre-teens or very young grandchildren, nephews, and nieces we'll gift with toys. Make sure the toys or gadgets are age-appropriate.

Do not give small children tiny figurines, toys with small buttons, or parts a child could put in their mouth and choke on.

Keep over-the-counter and prescription medications locked up and out of reach of small children. Meds are colorful and may look like candy to a child.

Following these steps will prevent choking and poisoning and ensure the holidays are joyful instead of sorrowful.

Keep Christmas trees watered and away from space heaters, fireplaces, and other ignition sources. Put out the wick on decorative, unattended candles when not in use.

Before heading off to bed, unplug the Christmas lights adorning the tree.

Place a kitchen fire extinguisher, pot lid, or pan lid next to the stovetop to extinguish grease fires. The kitchen fire extinguisher used should be rated for grease fires.

The first line of defense is turning off the burner and placing a lid over the grease fire in a pan to smother it.

Properly use the fire extinguisher. Aim it to avoid splattering burning grease on yourself or nearby linens.

Holiday—Personal Safety

We've got about two weeks of the holiday shopping season left. People often run around mentally reviewing their gift and holiday to-do list through their heads while oblivious to their surroundings.

During your trips out and about, a little vigilance goes a long way in ensuring personal safety.

Park in a high traffic and well-lighted area while shopping or using the bank or credit union to transact business.

Lately, bank jugging has made local T.V. news. Thieves (some in teams) park near a bank or credit union to observe people withdrawing cash or going inside to transact business. They observe to identify a mark for theft.

After the unwary leaves, the thieves will follow the victims home and rob them in their drive way. Brazen thieves will brandish a weapon and rob people on the way to their cars.

The bottom line — be aware of your surroundings. If instincts tell you something is off, leave!

If you make high-value gift purchases, consider using a non-branded plain bag to conceal your purchase (if possible). Nothing says rob me like carrying a bag bearing a Gucci or Louis Vuitton logo. Non-descript bags reduce the chance you'll be a target.

Don't leave empty boxes for high-value electronics visible in your garage.

Leaving high-value boxes and packaging in an open and visible garage is a clear signal to burglars you have items worth stealing. Make their job difficult!

Leave vacation plans off social media. Wait until you're home to post pictures of your trip. Burglars are known to check social media sites for unattended homes to rob.

Amazon, eBay, or other online retailers can deliver orders to their storage lockers. Use this service if available.

Order delivery safes for the home. The safe can be bolted or weighed down on your porch. It makes it harder for a thief to move. Safes come with cell phone apps that notify you about deliveries so you can open the lid for the delivery and lock it down after the deliverer puts the item in the unit.

Do you have a holiday vacation trip planned? Advise a trusted family member or friend about the trip. Ask them pick up and hold delivered items.

If you get stranded in the Sierras, your family member or friend can pass the information on to public safety personnel to give them a good idea of where to find you if you're stranded or incapacitated.

Check out the Consumer Product Safety Commission website. They have many downloadable checklists and brochures containing tips to help you protect yourself and ensure your safety.

Stay safe and enjoy the fruits of your labor!