



# **RETIREE NEWSLETTER**

**Retiree Activities Office (RAO), Travis AFB, California  
Spring 2020**

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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. Please advise of any errors, omissions, or suggestions for improving our newsletter.

### ***The Focus of 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.

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## ***From Your RAO Director***

### **NEED RETIREE/VETERANS BENEFITS AND SERVICES INFORMATION?**

Your Travis AFB RAO has many publications available for free.

These publications include:

1. Summary of VA Benefits for Disabled Veterans.
2. Retiree Survivor's Guide to Benefits,
3. DFAS Guide to Survivor Benefits,
4. Federal Benefits for Veterans, Dependents, and Survivors,
5. Grieving Guide.

Stop by and pick some up.

### ***DID YOU KNOW?***

Most military installations around the world have a web site. Just google that installation and their website will be listed. You can then go to that website to get the latest news about that installation.

### ***Need Help?***

If you need assistance or information and can't drop in at our office. Please give us a call at 707-424-3904. You can also email [raotravis@yahoo.com](mailto:raotravis@yahoo.com).

Please leave your name, retired rank, phone number and a description of the information you are seeking. If you call after 3:00 PM (15:00) on a workday, we'll contact you the next business day.

### ***Locate a Base Retiree Activities Office***

Most, if not all, USAF bases have a Retiree Activities Office (RAO) which publish a newsletter much like this one. There should be a link to the RAO newsletter on that base's web site. You can use that link to avail yourself of many important or "good to know" details about that base and the surrounding area, should you want or need to visit.

### ***Directory of Contacts and Guides for Retirees & Veterans***

The RAO Office has compiled a Contacts Directory containing contact information and how to guides for issues and services (DFAS, Social Security, ID Card Renewals, etc.) for which our office gets the most calls from retirees needing assistance. The directory is posted on the RAO's section on the Travis AFB website in the section containing the quarterly newsletters. If you have retired military friends or acquaintances that don't have a computer, tablet, or Internet service, let them know they can stop in at our office in Bldg. 380, Room E-118 and we will be happy to print them a copy for their use.



### ***Volunteers Needed!***

The Retiree Activities Office (RAO) needs volunteers to staff the RAO. Currently there is a need for volunteers to fill gaps in morning staffing and to back fill volunteers on vacation, recuperating from extended illnesses and taking care of personal affairs.

Volunteers typically pull a three-hour tour on the desk. Morning tours run from 9:00AM – 12:00 PM; afternoons run from 12:00 PM – 15:00 PM.

Volunteers need to have access to the base (ID card holders). Spouses with access are welcome. Please contact the RAO Director, Chief David Wigley at 707-424-3905 if you are interested in volunteering. A desire to serve and be of assistance is the only requirement. On-the-job training is provided.

### ***Help us help you!***

If you call in after normal operating hours, please leave your name, retired rank, phone number and a description of the issue you need help with. We will return your call when we come in. You may also email us at [raotravis@yahoo.com](mailto:raotravis@yahoo.com).



### ***Federal & State Income Tax Filing Deadlines***

The end of the 2019 Federal and State Income Tax filing season is rapidly approaching.

The deadline for filing 2019 taxes or requesting an extension is 15, April 2020.

An extension will give you six more months to file, but it will not prevent the assessment of penalties for late or underpayment of taxes.

If you need help with completing your returns, please contact your local Community/Senior Center. Most of these centers sponsor an AARP Tax Assistance Representative and require an appointment.

If you don't have access to the Internet, or a computer, give us a call at 707-424-3904. We provide you with the number of the center near you.

### ***IRS Tax Withholding Tool***

If you need to adjust your tax withholding for Tax Year 2020, the IRS has a withholding tool on their website. The tool will help you determine any additional amount you need to withhold.



## **Defense Accounting & Finance Service (DFAS)**

### **News**

#### **DFAS Newsletter**

Are you Looking for the latest changes to military retirement pay, Survivors' Benefit Program, upcoming events, and Congressional/DOD changes to programs that could affect your finances?

DFAS periodically posts a Retiree Newsletter and updates on their website. Just type in DFAS into your browser's search pane, then click on the Retiree/Annuitant tab at the top of their home page.

You don't need a MyPay account to download the newsletters or updates from the links on the Retiree/Annuitant section. Just click on the link at the top or bottom of the webpage and it will download a PDF version and save it in your downloads folder on your laptop, or internet connected tablet.

The updates normally include a frequently asked questions section that addresses many of the concerns a retiree, or annuitant may have regarding the changes.

#### **SBP-DIC Offset Elimination**

The latest DFAS Newsletter contained an article about Congress including a phased elimination of the SBP-DIC offset for annuitants that receive survivor benefits and dependency and indemnity compensation.

At the publishing time of the DFAS newsletter, Congress had not signed off on the National Defense Authorization Act (NDAA) for FY2020. Updates published on DFAS' website indicated qualified annuitants receiving both forms of compensation should start seeing more money in their accounts sometime in January or February 2021.

Annuitants interested in more detailed information about the offset elimination can access DFAS' SBP-DIC News webpage. You can access it at the following web address:

<https://www.dfas.mil/spbdicnews>

If you don't have a computer or internet service, drop by our office and we will be more than happy to give you a copy of their frequently asked questions page.

#### **W-2 Withholding Adjustments**

If you need to adjust your W-2 withholding amounts for tax year 2020, you can update your W-2 on the MyPay website if you have an established MyPay account.



## *The Commissary Corner*

Interested in truckload sales or other specials being offered at your local commissary? If you are, you can obtain information regarding upcoming sales events through the Defense Commissary Agency's webpage. To access it, type in <https://www.commissaries.com/>. Click on the little red balloon icon at the top of the page.

The Search for Stores page should display. Next type in the search the name of the military installation nearest your location in the Search box and click on the Enter Button. It should land on the page for the commissary serving your address. The page will display operating hours, points-of-contact, and other commissary information.

From this page just click on the Rewards and Savings item at the top of the page and it will give you a list of Sales and Savings events by military installation. All Commissaries are listed alphabetically, so if you click on any of the installations in the list, it will take you to that commissary's webpage. The page will typically have their schedule of special sales events reflected at the bottom of the page.

Due to COVID-19 (Corona Virus) concerns, all sidewalk sales events have been cancelled until further notice (Per Travis AFB Commissary webpage).

Military retirees, or qualified disabled/purple heart veterans that don't have Internet Service, or a computer or Internet connected tablet may call our office and we can get commissary sales information for them.

According to statistics published by DECA (Report and data are available by link on their website), commissary patrons in our area saved 24.3 % on their grocery purchase over local supermarket chains.

Overseas patrons saved an average of 42.2% in 2019. From a financial standpoint, it's good sense to use the commissary for grocery purchases. Happy shopping!



## Defense Healthcare Agency

### MTF Treatment Access Changes

In January and February this year, the military.com website and several other military service-related publications published articles indicating a number of military medical treatment facilities were moving or curtailing medical treatment of active duty dependents, military retirees and retiree family dependents by sending them off installation for treatment.

This change is driven by the re-organization and consolidation of DOD Medical Treatment Facilities and to focus on the primary mission of MTF's – the maintenance of a healthy active duty force ready for immediate world-wide deployment.

The official list of 38 MTFs affected by this change was released by DOD on February 19, 2020. The good news is – David Grant Medical Center is not on the list and several house representatives are requesting additional information regarding the DOD's reason for restricting access to care.

That being said (unless Congress intervenes), this change will probably take on a life of its own in the future.

Remaining Medical Treatment Facilities may end up being added to the list or having services curtailed due to budgetary and personnel constraints.

According to the published articles and the report forwarded by DOD to Congress, active duty dependents enrolled in TRICARE Prime will not have any out-of-pocket costs for their treatment. Retirees and their dependents will incur co-payment and deductible costs for off installation care. The financial impact for retiree families carrying TRICARE Prime or TRICARE for Life could amount to thousands of dollars per year depending on the type of care received off installation.

In the event David Grant Medical Center is added in the future, we highly recommend military retirees start looking at supplemental healthcare insurance plans (a TRICARE or Medicare supplement) to help mitigate the financial impacts to their household budgets.

We will provide updates by email, or newsletter as they occur.





## ***FEDVIP Enrollment***

FEDVIP open enrollment ended in December 2019, so the next enrollment period according to the website will begin on November 9, 2020 and end December 14, 2020 for coverage year 2021. We will provide updates in future newsletters if anything changes.

Many retirees have difficulty enrolling in a Dental/Vision Care Insurance program because they don't know where to start and they may have anxiety caused by cost concerns and what a plan does or does not cover.

Actually, it's not difficult. If you need dental/vision insurance coverage, you can enroll in a plan online through the BENEFEDS web portal during the next enrollment period.

You can do a little advanced planning and research ahead of the next enrollment period by using BENEFEDS Education and Support and Tools modules on their website.

You can get to their site by typing the term FEDVIP Enrollment in your browser's search bar and clicking on the BENEFEDS link in the search results.

The browser should land you on the BENEFEDS main page. To research carriers, plans and insurance rates, click on the education and support tab on the main page, then click on the Learn more button under Carriers and Plans.

This will bring up a list of companies that provide dental and vision insurance plans and they have a link to a plan comparison tool that lets you compare plans offered up to three different insurance carriers.

You can also access the tool, from the tools tab on the main page. Using the tool will help you find a plan within your budget that offers the service or most of the services you need for you and your family.

Click on the Programs tab at the top of the webpage. The Programs page will open, then click on the Enroll button under the FEDVIP. On the next page that pops up in your browser, click on the select button under Uniformed Services section. The following webpages will take you through a series of questions to get you enrolled in a plan.

## ***Leisure Activities – Fun in the Sun***



### ***Weekend Pursuits - Lake Solano Park***

Are you looking for inexpensive weekend recreation? Do you have tween agers, mid-teens, or grandchildren visiting that you need to pry I Pads or game consoles out of their hands to get them moving? Want to get some fresh air and enjoy the outdoors? If the preceding scenarios apply to you, then this recommendation may just be up your alley!

Lake Solano Park is a little gem located halfway between Vacaville and Winters at the intersection of Hwy 128 and Pleasant Valley Road called Lake Solano. It's located along a stretch of Putah Creek (the famous Green River Creedence Clearwater Revival sang about in a song of the same name).

There's a daily use fee of \$6.00 you pay at the entrance to the park. The park features picnic tables, a play area for small children, a concrete launch ramp for kayaks, canoes and row boats, and a Nature Center and hiking trail just across the road from the main entrance.

There are no boat launch fees for canoes or kayaks transported in on a car or van's rooftop rack.

If your hobbies are bird, wildlife watching, or wildlife photography, this is the place for you.

Putah Creek is home to a large variety of waterfowl – Bufflehead Ducks, Herons, Egrets, Woodpeckers, Great White and Lesser White Egrets -- and an assortment of woodland songbirds.

If you get there shortly after sunrise, you just might spot beavers or river otters out for their early morning activities.

For complete information about services available in the park, visit their website at:  
<http://www.solanocounty.com/>

### ***Other Parks & Hiking Trails of Interest***

Lagoon Valley Park – Vacaville

Skyline Park – Napa

Smittle Creek – Spanish Flats

Cold Canyon/Homestead Hiking Trail

Check city and county webpages for daily use or parking fees.

