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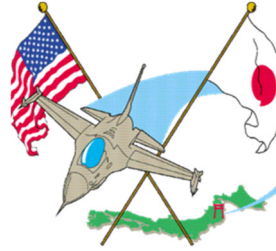
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Misawa AB Retiree Activities Office Newsletter

ACKNOWLEDGEMENT

Articles appearing in this newsletter are compiled from local sources, newsletters received by the RAO, and from other military sources. Information has been edited and reprinted for the benefit of our retiree population. Absolutely no commercial gain is derived from this publication. Our appreciation is extended to those agencies and newsletter sources. Opinions expressed in this publication are those of the authors and do not necessarily reflect the official policy of any agency of the U.S. Government.

How to Tailor your VA Job Search on USAJOBS Search Smarter, Not Harder

It's easy to get overwhelmed when you search for jobs on USAJOBS (<https://www.usajobs.gov/>). For starters, even searching for open positions at just the Department of Veterans Affairs (VA) returns thousands of results (<https://www.usajobs.gov/Search/Results/?l=&d=VA>). Luckily, USAJOBS has several very effective filtering options that can help you narrow down your options. Here are six tips to tailor your VA job search and get the best results for your needs.

1. Start with the VA Careers search function. By using the built-in search on the homepage, you'll automatically filter your search to only include VA jobs.
2. Search by location. If relocating isn't an option for you, adjust your filters to only include results where you could feasibly accept a job. Within your USAJOBS search, you can even search by multiple locations at once or by the distance from a specific location.
3. Tailor to hiring paths. In addition to filtering out job postings that you may not be eligible for, tailoring your search to specific hiring paths (<https://help.usajobs.gov/how-to/search/filters/hiring-path>) can also highlight positions where you may have an edge over other candidates. For instance, if you're eligible for Veterans' Preference, make sure you select the hiring path specific to Veterans.
4. Tailor by job series. To find results that fit your unique skillset, consider narrowing your search by job series. This

will show groups of similar occupations, categorized by Professional Occupations or Trade, Crafts and Labor occupations. Within the two larger groups, there are smaller "series" or families of similar occupations.

5. Sort your results. Job search results in USAJOBS automatically display by relevance to your filters and keywords. However, you can also filter by other categories, like high to low salary, closing date or distance from your location. This way you can find the postings that fit your most important metrics without having to scroll through pages of results.
6. Experiment with keywords. Beyond the filters you can set, you can also choose to filter jobs by specific keywords. When you type in a keyword, you'll receive all the results that include that keyword. If you include more than one keyword, you'll get results that include both keywords. Experiment with different keyword combinations of skills and job titles to vary the results you receive.

As a final tip, don't forget to save your most effective and tailored searches. You can even automate your searches (<https://help.usajobs.gov/how-to/search/save>) and receive updates when new jobs are posted that meet your criteria.

Work at VA. Job hunting is stressful enough. Make it as easy as possible with searches that work smarter, not harder. (https://news.va.gov/142153/how-to-tailor-your-va-job-search-on-usajobs/?utm_source=middle&utm_medium=email&utm_campaign=VetResources&utm_id=27AUG2025)

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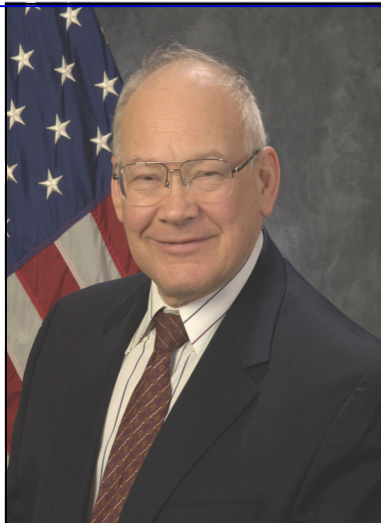
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**SERVING THE RETIRED MILITARY
COMMUNITY IN NORTHERN JAPAN**



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Veterans Benefits Administration

Veterans Benefits Banking Program (VBBP)

Veterans, beneficiaries, and caregivers can use VBBP to open a checking or savings account and enroll in direct deposit.

Change direct deposit information at <https://www.va.gov/change-direct-deposit/>

The three ways Veterans Benefits Banking Program can help you become more financially secure... at <https://veteransbenefitsbanking.org/>

For tons more information including how to:

- Enroll in Direct Deposit
- Open a bank account
- Get Financial Counseling
- Veterans Financial Library
- Communications Toolkit and other resources
- Comprehensive FAQ
- Go to <https://www.benefits.va.gov/benefits/banking.asp>

Courtesy of VA.gov



DS Logon

Do You Have a DS Logon? MYAIRFORCEBENEFITS - A Department of Defense (DoD) Self-Service Logon, or DS Logon, offers secure, self-service access for Airmen, Guardians, retirees, surviving spouses, and families to informative government partner websites. The free DS Logon ID account allows its members access to their personal information on DoD and Veterans Affairs (VA) partner sites using a single username and password. It can be used for viewing personal profiles, health information, pending applications, open claims, and more. The DS Logon can be used 24 hours a day, 7 days a week. New user accounts are verified through the Defense Enrollment Eligibility Reporting System (DEERS). Therefore, to obtain a DS Logon, all applicants must be affiliated with the DoD or VA and have a listing in DEERS under one of the following categories: active duty, Reserve Component, retiree, or veteran; eligible family members (over 18 years of age); DoD civilians and contractors.

MyAirForceBenefits encourages the use of a DS Logon for all Retirees and their eligible family members, Reserve Component gray area Retirees, and eligible surviving family members (those whose service member died while on active duty on or after September 11, 2001) who do not have a common access card (CAC).

A DS Logon allows access to the planning calculator tools for retirement, survivor benefits and SBP (Survivor Benefit Plan) premiums on MyAirForceBenefits. These tools can be used to assist with financial planning for retirement. A DS Logon is also essential for eligible surviving family members to access their Interactive Online Survivor Benefits Reports through the Casualty and Survivor Assistance tool on MyAirForceBenefits.

In preparation for retirement before you surrender your CAC, go online and apply for a DS Logon. A link to the DS Logon Registration page can be found on the MyAirForceBenefits homepage. Be sure to read the “DS Logon Support Documentation,” found at the top of the registration page. This document is updated regularly with all relevant information concerning DS Logon. The registration page presents three ways to apply for an account. If you currently have a CAC, you can choose the “CAC option.” Retirees, military spouses, and eligible family members that do not have a CAC but do have a valid DoD ID card can choose “Email Registration.”

Those who do not have a CAC and do not have a valid DoD ID card, must choose “Remote Identity Proofing.” However, another option is available to those who need to obtain a new DoD ID card. While at your RAPIDS ID appointment to receive a new DoD ID card, notify the Verifying Official that a DS Logon is desired. You will provide your email address and follow the instructions given by the RAPIDS Operator. You will receive an email with the activation steps in 24 hours. The email is only good for 7 days and this process can only be done in coordination with receiving a new DoD ID card. “Remote Proofing” is offered as the last resort for obtaining a DS Logon. If this is the only option available to you, be sure to thoroughly read the “DS Logon Support Documentation” for the requirements prior to starting the process.

Once you have a DS Logon established, you can save time accessing your personal information and benefits when visiting these popular websites:

- MyAirForceBenefits
- milConnect
- Military OneSource
- TRICARE Beneficiary Web Enrollment
- TRICARE West
- TRICARE East
- DoD Spouse Education and Career Opportunities

- Military Spouse Career Advancement Accounts
- Family Subsistence Supplemental

Allowance Sign up for a DS Logon today at <https://www.dmdc.osd.mil/identitymanagement/app/registration>

Courtesy of socialsecurity.gov

Manage Your Medicare Benefits

You will sign up for a Part A and Part B through Social Security. Once enrolled you will manage your benefit plans through Medicare.

Your Medicare Information

Get your number—To find your Medicare number, sign in to your Social Security account and view your benefits verification letter (<https://secure.ssa.gov/RIL/SiView.action?URL=%2Fmyssa%2Fibeve-ui%2Fibeve>).

Cancel Part A or Part B

Fill out the Request for Termination of Premium Hospital Insurance of Supplementary Medical Insurance (Form CMS-1763) (PDF), then make an appointment. You can cancel Part A only if you pay a premium for it. You can cancel Part B any time.

Report fraud and abuse at <https://oig.hhs.gov/fraud/report-fraud/>

Courtesy of <https://www.ssa.gov/medicare/manage>



DFAS

Changes to SBP/RCSBP Monthly Premiums

DFAS, CLEVELAND - Some retirees need to pay monthly Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) premiums directly instead of having them deducted from pay because their VA disability compensation pay offsets their retired pay. We call that direct remittance.

Most of these payments are handled by the U.S. Department of Treasury Centralized Receivables Service (CRS), where retirees can make their payments online, use their bank's bill payment service, or pay through the mail.

In mid-2025, DFAS will change the payment process for retirees who pay their SBP or RCSBP premiums directly through Treasury CRS.

In the coming months, please watch for communications that will provide details and information about the mid-2025 changes and the actions you will need to take. There is no action you need to take right now, other than to make sure your mailing address is up to date so you can receive important communications.

Update Your Mailing Address

The quickest and easiest way to update your mailing address is to use myPay: <https://mypay.dfas.mil>. If you have trouble logging in to myPay,

check the troubleshooting instructions on the Using myPay webpage or call 888-332-7411.

You can also use our convenient askDFAS online form to update your mailing address. You must answer the identity security questions correctly to have your request processed. See our handy askDFAS explainer page for details: <https://www.dfas.mil/retonlinetools>.

Additional, you can complete a Retiree Change of Address/State Tax Withholding Request using the DD Form 2866. The form is available on our Forms Library webpage: <https://www.dfas.mil/reforms>

Mail or Fax the form to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
Fax: 800-469-6559

If you have questions about your SBP coverage, please contact DFAS Customer Care Center at 1-800-321-1080. If you have questions about CRS payments, please contact CRS at 1-888-618-3104

Direct Deposit Information

Direct deposit is the most efficient, timely, and secure way to receive your retired pay. It eliminates the possibility of a lost or stolen check, reduces the opportunity for identity theft, and allows you to receive your payment in a more timely and efficient manner. There are two ways to update your direct deposit information.

Before you begin, make sure you

have your bank routing number, account number, and type of account (checking or savings) available.

If you are changing the bank account for direct deposit, we recommend that you maintain accounts at both financial institutions until the new institution has established your direct deposit authorization.

myPay

The most convenient option is enrolling in or changing direct deposit through myPay, <https://mypay.dfas.mil>.

1. Go to the myPay website and log in to your account using the *Sign In* box at the top right-hand side of your screen.
 2. Click *Accept* on the *Terms of Use Agreement*.
 3. On the *Main Menu* page, find the *Direct Deposit* link.
 4. Enter your routing number, account number, account type, and financial institution.
 5. Save your changes and close the screen.
 6. Your account will be updated in three to seven business days.
- Note: If you do not know your login ID or password, use the "*Forgot your Login ID?*" or "*Forgot or Need a Password?*" link. You can also contact myPay at 888-332-7411 (option 5) to speak to a customer service representative. -6559) or mail to:

Defense Finance and Accounting Service

U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Courtesy of DFAS,.mil



DFAS

Understanding the Blended Retirement System

The Blended Retirement System (BRS) became an option for eligible active service members in 2018 and is the only retirement system for new service members who entered in 2018 or after. BRS is composed of a traditional pension and a Thrift Savings Plan (TSP) investment account; similar to a 401k. With TSP, you must decide what investments to make, and when and how much to invest. The pension portion requires no input from you. The Defense Finance and Accounting Service (DFAS) administers the pension portion, while TSP administers the investment account portion of BRS. The best resource to understand BRS is the comprehensive BRS webpage at <https://militarypay.defense.gov/BlendedRetirement>. It provides detailed information in the form of articles, guides, checklists and videos. It also includes three calculators to help understand specific retirement situations:

BRS Calculator: <https://militarypay.defense.gov/Calculators/Blended-Retirement-System-Standalone-Calculator/>

BRS Comparison Calculator: <https://militarypay.defense.gov/Calculators/BRS/>

BRS Medical Retirement Calculator: <https://militarypay.defense.gov/Calculators/Medical-Blended-Retirement-System-Standalone-Calculator/>

DFAS also has BRS information:

TSP for Active Duty: <https://www.dfas.mil/MilitaryMembers/tspformilitary/tspac/>

TSP for Reserve/Guard: <https://www.dfas.mil/MilitaryMembers/tspformilitary/tsp/rc/>

TSP Elective Deferral Limits and Catch-up or "Spillover" Contributions for Military Members: <https://www.dfas.mil/MilitaryMembers/tspformilitary/tspspillover/>

Lump Sum Option

Please pay particular attention to how the lump sum option works. Service members under BRS who qualify for retired pay may be eligible to elect either a 25 percent or 50 percent discounted portion of their

monthly retired pay as a lump sum in exchange for reduced monthly retired pay. Monthly retired pay returns to the full amount when the service member reaches the full Social Security retirement age. If choosing the lump sum option, you must notify your human resources servicing office no less than 90 days before retirement, and for National Guard and Reservists no less than 90 days before receipt of monthly retired pay (which is at age 60 or earlier based on creditable active service). More details are available at the BRS webpage. We recommend reading the BRS Fact Sheet before reading the Service Member's Guide to BRS.

Common

Below are common questions and our answers.

Q: Does a medical retirement alter anything as it pertains to BRS?

A: Use the BRS Medical Retirement Calculator to calculate adjustments: <https://militarypay.defense.gov/Calculators/Medical-Blended-Retirement-System-Standalone-Calculator/>

Q: What is the single best source to learn more about BRS?

A: Go to <https://militarypay.defense.gov/BlendedRetirement/>

Q: If the member was qualified to elect BRS, but did not, will they receive a pension and TSP?

A: If the member had the option to elect BRS, and did not elect, the member will only receive a pension.

Q: How should I manage my investments and when can I make withdrawals?

A: TSP administers the investments side of BRS, so go to <https://www.tsp.gov> or seek advice from an investment professional.

Courtesy of DFAS.mil

CMS Launches Nationwide Push to Remove Ineligible Medicaid Enrollees, Uphold Citizenship Requirements

New verification process will help states maintain program integrity and protect taxpayer funding.

The Centers for Medicare & Medicaid Services (CMS) recently launched an oversight initiative to ensure that enrollees in Medicaid and the Children's

Health Insurance Program (CHIP) are U.S. citizens, U.S. nationals, or have a satisfactory immigration status. CMS will begin providing states with monthly enrollment reports identifying individuals whose citizenship or immigration status could not be confirmed through federal databases, including the Department of Homeland Security's Systematic Alien Verification for Entitlements (SAVE) program.

States are responsible for reviewing cases, verifying the citizenship or immigration status of identified individuals, requesting additional documentation if needed, and taking appropriate actions when necessary, including adjusting coverage or enforcing non-citizen eligibility rules. CMS is sending the first set of reports to states, with all states receiving a report over the course of a month. We expect states to take quick action and will monitor progress on a monthly basis.

"Medicaid is a lifeline for vulnerable Americans — and I will protect it from abuse," said U.S. Department of Health and Human Services Secretary Robert F. Kennedy, Jr. "We are tightening oversight of enrollment to safeguard taxpayer dollars and guarantee that these vital programs serve only those who are truly eligible under the law."

"Every dollar misspent is a dollar taken away from an eligible, vulnerable individual in need of Medicaid and CHIP," said CMS Administrator Dr. Mehmet Oz. "This action underscores our unwavering commitment to program integrity, safeguarding taxpayer dollars, and ensuring benefits are strictly reserved for those eligible under the law."

Individuals without satisfactory immigration status may only receive limited services in certain circumstances. This initiative reflects CMS' unwavering commitment to enforcing federal eligibility rules, supporting state compliance, promoting transparency, and upholding the integrity of Medicaid and CHIP for future generations.

For more information about Medicare and Medicaid services to to <https://www.hhs.gov/press-room/cms-medicaid-oversight-remove-ineligible-enrollees.html>

Courtesy of www.hhs.gov.



Veterans Administration

Public Disability Benefits Questionnaires (EBQs)

DBAs help collect necessary medical information to process your disability claims. You can use these forms to submit medical evidence from your health care providers. This information helps to support your claims for disability benefits. Please have your health care provider fill out and submit the appropriate forms for your claimed conditions.

VA does not pay or reimburse any expense or costs incurred while completing and/or submitting DBQs.

In most instances, you are entitled to a no cost disability examination by the VA. In some instances, they may determine an additional disability examination is required to complete the claim. If an exam is scheduled, you must report for the examination.

Separation Health Assessment DBQ

If filing through a Benefits Delivery at Discharge or Integrated Disability Evaluation System, you must complete the Separation Health Assessment DBQ, Part A.

- Separation Health Assessment DBQ— Part A at https://www.benefits.va.gov/compensation/docs/SHA_DBQ_Part_A_Self-Assessment.pdf
- Guidance for Separation Health Assessment DBQ—part A found at https://www.benefits.va.gov/compensation/docs/SHA_DBQ_Part_A_Guidance.pdf

All clinician info blocks at the bottom of the forms must be completed. Also, the clinician filling out the form must sign and date it. The reservethe right to confirm the authenticity of all DBQs. Information is subject to verification through computer matching programs with other agencies or any other means deemed appropriate.

Courtesy of [benefits.VA.gov](https://www.benefits.va.gov)

Free Military Veteran Buddy Finder

Enter a keyword or number contained in the name of a unit, ship, base or squadron you served in, plus your years in that unit, to search all Together We Served Veteran members who served with you. Register to view their names and service history, and make contact

Founded in w2003, Togetherweserved.com (TWS) is the largest Military Veteran online community existing to day with a membership of 2,534,173 U.S. Military Veterans. Veterans join Togetherweserved.com to find and re-connect with people they served with, share in the camaraderie of other veterans, and create a comprehensive legacy of their military service which may live on for their family and future generations.

Veterans find other veterans using TWS's powerful search engine and extensive unit database to match a veteran's service history with all other TWS members who served in their units at the same time, providing a comprehensive list of members they can make contact with.

Whether you served in the U.S. Army, Navy, Air Force, Marine Corps or Coast Guard, try TogetherWeServed.com's Buddy Finder to find veterans you served with and rekindle old friendships.

Register at togetherweserved.com/buddyfinder

Courtesy of [VA.gov](https://www.togetherweserved.com)

Check Your VA Claim, Decision Review or Appeal Status

Find out how to check the status of certain VA claims, decision reviews or appeals online.

You can check the following types of claims:

- Disability compensation (including claims based on special needs like and automobile or clothing allowance).
- Veterans or Survivors Pension benefits
- Special monthly compensation (such as Aid and Attendance).
- Dependency and Indemnity Compensation (DIC).
- Burial allowance to help pay for a veteran's burial and funeral expenses.
- Special Adapted Housing (SAH) or special Housing adaption (SHA) grant.

You can also use this tool to check the status of these types of requests:

- Requests to add or remove dependents.
- Requests to add or remove dependents
- Requests for approval of school attendance for dependent children.

Note: For health care related claims, decision review, and appeals, check the information on your decision letter to find out how to check the status.

Once you are signed in you can check the above information.

Courtesy of [va.gov](https://www.va.gov)

Access to retiree publications of each service:

Army Echoes: www.armyg1.army.mil/rso/echoes.asp **Navy Shift Colors:** www.shiftcolors.navy.mil

Air Force Afterburner: www.retirees.af.mil/afterburner

Marine Corps Semper Fidelis: www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR_RET_ACT/SemperFidelis **Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>



Miscellaneous

What is a Tsunami?

A Tsunami is a series of destructive waves generated by an undersea disturbance such as an earthquake.

Tsunami Facts:

- The North Sumatra Earthquake (December 2004) triggered a tsunami that killed nearly 300,000 people from over 55 countries. It also affected five million people, leaving over one million homeless. The waves were reportedly over 80 feet high.
- As the Tsunami nears the coastline it may grow to great height and smash into the shore, causing great destruction.
- Tsunamis can originate hundreds or even thousands of miles away from coastal areas. Local geography may intensify the effect of a Tsunami.
- Although most Tsunami waves are less than 10 feet, Tsunamis reaching heights greater than 100 feet have been recorded.
- Tsunamis arrive as a series of successive crests (thigh water levels) and troughs (low water levels). These successive crests and troughs can occur anywhere from 5 to 90 minutes apart. They usually occur 20 to 56 minutes apart and the wave speeds in the open ocean will average 450 miles per hour.
- Since 1945, more people have been killed as a result of tsunamis than as a direct result of an earthquake's ground shaking. Most death during a tsunami are a result of drowning.
- Tsunamis most frequently come ashore as a rapidly rising turbulent surge of water choked with debris.

Know the Terms

Tsunami Advisory—An earthquake has occurred which might generate tsunami. Hourly bulletins advising of the situation will be issued.

Tsunami Watch—A Tsunami was or may have been generated, but is at least two hours away. Prepare for possible evacuation if the watch is upgraded to a warning.

Tsunami Warning - A tsunami was or may have been generated, which could cause damage. People within the warned area are strongly advised to evacuate.

Danger Zones

- Areas less than 50 feet above sea level and within one mile of the shoreline.
- Tsunamis can strike anywhere along most of the U.S. coastline.
- States most at risk within the U.S. include Hawaii, Alaska, Washington, Oregon and California.

Warning and Danger Signs

- Tsunamis may be caused by an underwater disturbance or an earthquake. People living along the coast should consider an earthquake or a sizable ground rumbling a warning signal.
- A noticeable rise or fall of coastal waters.

Actions to consider

Before

- Avoid living within several hundred feet of the coastline.
- Make a list of items to bring inside in the event of a tsunami advisory.
- Assemble an emergency supply kit.
- Follow flood preparedness precautions.
- Have an engineer check your residence and advise on ways to make it more resistant to tsunami water.

During

- Find protection for you and your family when an earthquake strikes. When the shaking stops,

gather your family members and evacuate quickly to higher ground way from the coast. Leave everything else behind. A tsunami may be coming in minutes.

- Avoid downed power lines stay away from building and bridges from which heavy objects might fall during an aftershock.
- If you hear an official tsunami warning or detect signs off a tsunami, evacuate at once to higher ground.
- Stay away from the beach. If you can see the wave, you are too close to escape.
- Do not assume that when the first wave passes, the danger is over. Additional waves may follow.

After

- Provide first aid and CPR if trained to do so,
- Return home only after authorities advise it is safe to do so.
- Stay out of your residence if water remains around it. Tsunami waters, like flood waters, can undermine foundations causing buildings to sink, floors to crack or walls to collapse,
- Watch out for animals, especially poisonous snakes that may have come into buildings with the water.
- Open the windows and doors to help dry the residence.
- Shove mud while it is still moist to give walls and floors an opportunity to dry,
- Report property damage to your insurance agent immediately.

Did You Know

The enormous energy of a tsunami can lift giant boulders, flip vehicles and demolish houses.

Contact your installation Office of Emergency Management for further information.

Courtesy of be. Berady.af.mil



Federal Trade Commission

The Social Media Trend that is Actually Bank Fraud

While scrolling through social media, you might come across a video or post discussing an “opportunity” to make money using checks. The problem? That advice could get you in trouble.

The supposed hack involves writing a check for more money than you have, depositing it into a different account of yours, and then withdrawing the money before the (bad) check is fully processed. What the video or post might not tell you is that could leave you on the hook for paying back all the money, kicked out of your bank, and in serious legal trouble for bank fraud.

Before you jump onboard a viral trend:

Do some research. Search the trend along with terms like “scam” or “fraud” to see what others are saying about it. Talk to friends and family to see what they think.

Think about the source. What do you know about the person or account that makes them trustworthy?

Compare advice from a variety of well-known sources. Don’t just trust what one person or account says.

How To Spot, Avoid, and Report Fake Check Scams

Fake checks might look like business or personal checks, cashier’s checks, money orders, or a check delivered electronically. Here’s what to know about fake check scams.

Types of Fake Checks

Scams

Lots of scammers use fake checks to get your money.

- **Mystery shopping.** Scammers pretend to hire you as a mystery shopper. They tell you that your first assignment is to evaluate a retailer that sells gift cards, money orders, or a wire transfer service like Western Union. You get a check with instructions to deposit it in a personal bank account and wire some of the money to someone else. But once you do, the money is gone and the so-called “employer” can disappear.
- **Personal Assistants.** You apply on line and think you’re getting hired as a personal assistant. You get a check and are told to use the money to buy gift cards and send the PIN numbers to your “boss”. But that’s a scammer, and once they get the gift card PINs, they use them instantly. That leaves you without the money when the bank figures out the check was fake.
- **Car Wrap Decals.** You respond to an offer for a car wrap advertising. The company tells you to deposit a check and then send money to decal installers. But it’s a scam, the installers aren’t real, and now your money is gone.
- **Claiming Prizes.** A sweepstakes says you have won and gives you a check. They tell you to send them money cover taxes, shipping and handling charges, or processing fees. But that is not how legitimate sweepstakes work—and you will be out any money you send.

- **Overpayments.** People buying something from you online, “accidentally” send a check for too much money, and ask you to refund the balance. But that is a scam.

Why Do These Scams Work?

These scams work because fake checks generally look just like real checks, even to bank employees. They are often printed with the names and addresses of legitimate financial institutions. They may even be real checks written on bank accounts that belong to someone whose identity has been stolen. It can take weeks for a bank to figure out that the check is a fake.

Fake Checks and Your Bank

By law, banks have to make deposited funds available quickly. Even if you see the funds in your account, that doesn’t mean it’s a good check. Fake checks can take weeks to be discovered and untangled. By that time, the scammer has any money you send and you are stuck paying the money back to the bank.

Your best bet: Don’t rely on money from a check unless you know and trust the person you are dealing with.

For more information go to <https://consumer.ftc.gov/articles/how-spot-avoid-report-fake-check-scams#Types>

Courtesy of ftc.gov



RECURRING INFORMATION

Retiree Survivor's Guide

A Retiree Survivor's Guide to Benefits is available on the Library page of the Air Force Retiree Services website.

This guide provides general information about most federal benefits and entitlements available to eligible family members of deceased retired airmen, and it explains various application processes. People can direct specific questions to the government agency administering the benefits or discuss these matters with an Air Force casualty assistance representative.

Government agencies outside the Air Force administer most of the benefits discussed in this guide.

This guide is designed to provide general information on most federal benefits and privileges people may be entitled to as survivors of a deceased Air Force retiree. In addition, it contains a list of important necessary documents (see Section H), and a Benefits/Entitlements Checklist (see Section I).

myPay on YouTube

There is an excellent tutorial on YouTube on how to open and use your myPay account. Go to

https://www.youtube.com/playlist?list=PLhx_8nsfXqVjnv_WuYeXc84lmlHBMYe6a

Courtesy of myPay.dfas.mil

myPay Support on DFAS

For problems using myPay, or with your myPay password, contact the DFAS Centralized Customer Support Unit toll-free at 1-888-332-7411 or commercial at (216)552-5096. You can also call DSN to 580-5096. This support line is available Monday through Friday, 8am to 5pm, Eastern Time.

The Centralized Customer Support Unit can provide assistance on how to use the options available to you in myPay. The support unit will also provide support for establishing and changing your password.

For all other payroll information, please contact your servicing pay office or your customer service representative.

Questions concerning specific pay account information should contact the

servicing payroll office or the appropriate Customer Service representative as follows:

Military Retirees:

1-800-321-1080

Annuity: 1-800-321-1080

Former Military Spouses:

1-888-332-7411

Military retirees who are in a non-pay status due to a VA Waiver or Combat Pay can still access myPay but will have limited options available. Questions should be referred to the customer service section listed above.

You can also access your pay statement from the Main Menu of the myPay website by clicking on the Payment Information option.

Courtesy of myPay.dfas.mil

Where to Send Your TRICARE Claim

Non-active duty, TRICARE Pacific: send to TRICARE Overseas Program, P.O. Box 7985, Madison, WI 53707-7985 USA

TRICARE For Life (TFL) claims in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands) send to WPS TFL, P.O. Box 7890 Madison, WI 53707-7890 USA.

Source: *The 2011 Publication for TRICARE Standard Overseas Beneficiaries*

For TRICARE Overseas Program information, forms and assistance you can contact the Misawa Air Base TRICARE Office at 226-6000 (from off-base 0176-77-6000) or visit the office at the base hospital.

Courtesy of www.TRICARE-overseas.com

International Direct Deposit

International Direct Deposit (IDD) is available to U.S. military retirees and survivors living in eligible locations overseas. IDD electronically deposits funds on the first business day of the month to your foreign bank in the currency of the country of the receiving

bank. See previous editions of the Misawa RAO Newsletter (go to misawrao.com and search archived newsletters (April-June 2016 is most recent) for specific details and instructions to use the new DD1199-I for international direct deposit. *JJR*

ID Card Appointments

For ID card appointments, go to: <https://idco.dmdc.osd.mil/idco/#> Click "Make an Appointment"

Lee Martin

Call My VA

You have questions for the VA? Dial 1-800-MyVA411. This is the number to call when you don't know who to call.

A Reminder!

If you want to retain your TRICARE benefit, when you turn age 65, you must join and pay for Medicare Part B. If you live overseas, while you will not have access to Medicare unless you go stateside, without Medicare Part B coverage you will not be able to submit a TRICARE claim. You will still have access to the Military Treatment Facility, space available.

About six months before you turn 65, you will receive a notice from the SSA giving you the option to decline. If you decline Part B, you will need other insurance and cannot claim any out-of-pocket expenses.

Joe Roginski

Birthdates of our Military Services

US Army—June 14, 1775

US Navy – October 13, 1775

US Marines—November 10, 1775

US Coast Guard—August 4, 1790

US Air Force—Sept 18, 1947



26th Annual Retiree Appreciation Day 第26回停年退職軍人感謝祭



Our Widows

(左) left to right
Mrs Hiroko Morris
Mrs Sada Watkins
Mrs Junko Regan
Mrs Eiko Pearson
(右)



Our Widows ブーケ贈呈式

左から from left
Col Hoyt,
Sada Watkins,
Eiko Pearson,
Col Moses,
Junko Regan,
Col Laslie

もっとも高齢の
トビーさんが
ケーキカット

**Our oldest, Toby Fanelli,
cuts the cake**

We had a very nice Retiree Appreciations Day breakfast and cake cutting ceremony at the base exchange on Saturday, October 4th. Four of our widows attended and received bouquets from the base leadership.

今年の定年退職軍人感謝祭は10月4日に行いました。四人のアメリカ軍の家族の未亡人が参加し、ベースの司令部から感謝の花束をいただきました。

Lee Martin will provide a more detailed article and more photos in the next newsletter.

我々事務所のRetiree Activities Office(リタイアリーアクチヴィティオフィス)はどんな問い合わせでもお手伝いします。ご遠慮なく連絡ください。

Tel: 0176-77-4428 (月~金、0900-1500) (日本語は月、金曜日のみ)

メール: misawa.rao@us.af.mil (日本語のメールはOKです)

Retiree Activities Officeの住所: (English)

〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64, Misawa Beigun Kichi-nai, Unit 5009 35FW/CVR ー
Retiree Activities Office

(日本語) 〒033-0012 青森県三沢市平畑64番地 三沢米軍基地内, Unit 5009 35FW/CVR ー
Retiree Activities Office

東京のアメリカ大使館に年金の局があります。アメリカの年金の相談は直接大使館の年金局にお電話して下さい。

Federal Benefits Unit フェデラル ベネフィット ユニット



Still Serving!



Hello fellow retirees and fellow RAOs staff. Here is the second quarter 2025 edition of the Misawa Air Base Retiree Activities Office Newsletter.

We at the RAO are charged with getting information to you, our retired military community. Compiling a newsletter is one of the best ways to keep you informed but, it's a lot of work. Lee Martin and I ask for your help. We serve the retired community of northern Japan, which includes Misawa, and the six prefectures of Tohoku and prefecture of Hokkaido, representing all services and all the wars since WWII. You are a treasure of information and history. Don't let it all pass with you without sharing. Anyone can provide information, opinion, history, or even a good story. We also solicit your feedback. What do you want to see covered in these newsletters? How can we improve? We will gladly consider your feedback and include your contributions in your newsletter.

Send your contribution to:

misawa.rao@us.af.mil

Managing Editor: CMSgt (Ret) Dave Barton

MMRA Notes:

1. Membership dues are \$20 a year. If you have not paid your dues for 2025, please call the RAO or e-mail the RAO and talk to Dave Barton, the MMRA Treasurer. He will arrange to collect your dues and record it in the financial report.
2. Donations to the Misawa Military Retirees' Association are greatly appreciated and are tax deductible with the IRS. Dues and donations are used for the operations of the organization, charitable activities, community activities, assistance grants, and assistance in the case of death in the family. All funds go to the community except for the snacks served at the bi-monthly meeting.

The Misawa Military Retirees Association (MMRA) meets bi-monthly on the first Tuesday of even months, at 1700 hours, in the Tohoku Consolidated Club's Gray Room. All military retirees regardless of service affiliation are welcome as members. These meetings are your forum to voice your opinions, concerns, questions and suggestions, and get information about retiree and survivor issues and support on Misawa Air Base. We are your voice to the active duty community and help to support the many retiree programs on the base. We also provide assistance in emergencies to retirees and surviving spouses in times of need. Come out and join our group, share your experiences and skills, contribute to the community. The time you give to your fellow retirees and their families may someday come back as assistance to you or your survivors.



MMRA Meeting Schedule

All meetings are held the first Tuesday of even-numbered months at the Tohoku Consolidated Club, Gray Room at 1700 hours.

4 February 2025

1 April 2025

3 June 2025

5 August 2524

7 October 2025

2 December 2025

Next Meeting—Tuesday, 2 December 2025

SERVING THE RETIRED MILITARY COMMUNITY IN NORTHERN JAPAN



USEFUL NUMBERS

Exchange: 0176-77-8255-7 plus last 4 digits (*)
 HRO: 7460 (*), Manager: 7401(*), Gas Station:
 7428 (*), Express (main base): 7433 (*),
 Express (North Area): 7435 (*)
 Base Operator: 226-1110 / (0176) 77-1110
 Chapel: 226-4630 / (0176) 77-4630
 Command Post: 226-9880/9881 / (0176) 77-9880
 Commissary Officer: 226-3482/ (0176) 77-3482
 Community Bank: 226-4070 / (0176) 77-4070
 Credit Union Navy Federal: 1-617-938-5097
 US HQ: 1-888-842-6328
 Emergency Room:
 Non-Urgent: 226-6647/ (0176) 77-6647
 Emergency- 911 / Off Base (0176) 53-1911
 Fitness Center: 226-3982 (*)
 Golf Course: 1-281-657-1563 (*)
 Law Enforcement: 226-3600/ (0176) 77-3600
 Library: 226-3068 / (0176) 77-3068
 Medical/Dental Appointments
 Medical: 226-6111 / (0176) 77-6111
 Dental: 226-6700 / (0176) 77-6700
 Misawa Clubs
 Admin: 1-281-675-1560 (*)
 Catering: 1-281-657-1560 (*)
 Misawa Inn (Air Force Lodging) (*)
 Front: 222-0282/ (0176) 66-0282
 Reservations: 222-0284/ (0176) 66-0284
 Navy Gateway Lodging: (*)
 Front Desk: 226-3131 / (0176) 77-3131
 Reservations: 226-4483/ (0176) 77-4483
 Navy HRO: 226-4674 / (0176) 77-4674
 Pass and Registration: 226-3995 / (0176) 77-3995
 Red Cross: 226-3016 / (0176) 77-3016
 FSS Auto Center "Pit Stop": 226-9486 /
 (0176) 77-9486
 FSS HRO: 226-3108/9275 (*)
 Taxi: Official: 226-3328 / (0176) 77-3328 (*)
 Base Commercial (Kichi Cab): 1-469-375-7479 (*)
 Fm Off Base—(0176) 53-6481 (*)
 Theater: 1-469-375-7450 (*)
 Veterinarian 226-4502 / (0176) 77-4502
 Weather Forecast: 226-3065 (*)
 Numbers that begin with "1" require special dialing.
 When dialing from a cell, 03-4580-0135, wait for
 voice, then dial the number. For 226-222 numbers
 dial 0176-66 (for 222) or 77 (for 226) then the last
 four. (*) means use the Phone Tree

RAO mailing address in Japan

〒033-0012 Aomori-ken, Misawa-shi, Hirahata 64,
 Misawa Beigun Kichi-nai,
 35FW/CVR—Retiree Activities Office

The Misawa Air Base **Retiree Activities Office** is an official activity organized in accordance with AFI 36-



3106. The office is here to assist retirees from all military services in the Tohoku and Hokkaido regions of Japan. We can provide assistance in pay, taxes, social security, and personal/casualty affairs as well as other matters the retiree may need help with. We provide a focal point for retirees and/or their survivors

with questions/concerns and work closely with the active duty community. Through the office and the activities of the Misawa Military Retirees Association we are able to provide assistance to indigent widows in the area with fuel, food and living expenses. The office is supplied and equipped through organizational funding, while being staffed entirely by volunteers.

The RAO is open Monday through Friday from 0900 through 1500 hours however, volunteers sometimes have to be out of the office. We are located in Room 210, Bldg. 653. Please call or e-mail before visiting to make sure a staff member is available when you come to the office. If you are unable to contact the RAO in an emergency, you may contact the Casualty Assistance Representative in the Airman & Family Readiness Center, 226-4735 or from off base, 0176-77-4735. Japanese Nationals requiring assistance, and who have limited English language skills, may contact us and talk with MSgt (Ret) Joseph Roginski, who is bi-lingual. In an emergency, he may be reached at 090-4045-0149 after hours.



**35th FW/CVR (RAO)
 Unit 5009
 APO AP 96319-5009**

**Phone: 011-81-176-77-
 4428/5675
 DSN: (315) 226-4428/5675
 Email: misawa.rao@us.af.mil**

This publication is written, edited and published by the Misawa Air Base Retiree Activities Office for the retired community in northern Japan. The information or comments herein do not necessarily represent the position or opinion of the DOD, USAF or the 35 FW. While every effort has been made to assure the accuracy of the information herein, no absolute guarantee of accuracy or currency can be given nor should be assumed.

WE'RE ON THE WEB!
<http://www.misawarao.com>