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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.

VA Offers Construction Loans for Veterans to Build Their Dream Homes

Having a house built is an excellent way to obtain your dream home. Building your own home could also be a solution in areas where there is a low inventory market. While most construction projects can be complex, it's a great benefit for those Veterans willing to invest the necessary time, energy and funds to ensure the project's success. Just like a traditional VA home loan where the Veteran purchases a pre-existing or newly built property, there may be no down payment, no private mortgage insurance requirement, and depending on your VA disability rating, you may be exempt from the VA funding fee.

A construction loan is structured differently from a traditional mortgage, and it comes with stricter qualifications and greater documentation. One of the first steps is to find a participating VA lender who offers a construction loan product. Once you've chosen a lender, you'll need to provide proof of income, reserves, assets and debts along with a complete credit check. There are numerous construction loan calculators that can help provide estimates, but it's best to work with your lending professional to determine how much you can afford.

Having a home built to your specifications requires architectural plans and hiring the right contractor to do the work. Veterans should conduct a thorough search and utilize trusted sources when choosing a builder. A good place to start is your local home builders' association that maintains a list of builders who construct homes in your area and meet state and/or local licensing requirements. Construction loans require a good amount of pre-planning and paying out of pocket expenses before purchasing the land. You'll want to do proper due diligence with the local building authority to ensure all

necessary permits can be obtained.

Once approved, construction can begin with initial proceeds disbursed into an escrow account. The money in this escrow "draw account" pays the builder at certain points during construction. Your lender must obtain your written approval before each disbursement or draw payment is provided to the builder. Choose your new home builder wisely. The best ones take charge and communicate well. Check references, read reviews and look at their past building projects. Don't be afraid to ask questions and compare builders just the same as you'd do to choose a lender.

Today, most construction projects can take a year or more to complete. It's important to understand factors that are outside your control and may potentially extend or delay the timeline of your construction project that can drive-up costs. Unforeseen circumstances like weather, lumber costs, labor shortages or plan changes can throw a construction project off track. Although the loan will normally be considered guaranteed upon closing, the guaranty on a construction home loan will not be issued until a clear final compliance inspection report has been received by VA.

VA is always working hard to improve the well-being for our nation's veterans and VA home loans (<https://news.va.gov/?s=va+home+loan0>) are a great opportunity for those wanting to build their "forever" home.

For more information about the specifics of the VA construction loan process and requirements, please see the VA Buyer's Guide https://www.benefits.va.gov/HOMELOANS/documents/docs/VA_Buyers_Guide.pdf

Extracted from an article by Loren Smith on news.va.gov

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



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Overpayment Fraud

Scammers are increasingly clever in targeting members who receive VA benefits. They pretend to be official VA representatives and use official communication channels to demand repayment for alleged benefits overpayments. Fraudulent letters, e-mails and texts often include fake VA letterhead and logos, making it difficult to distinguish genuine VA communications from scams.

Learn more about overpayment scams from the SITREP at <https://www.youtube.com/watch?v=GqowY939ls>,

File a Supplemental Claim

If VA denied your disability claim in the past, but now considers your condition presumptive, you are encouraged to file a Supplemental claim. This will allow VA to re-adjudicate your claim when presented with new evidence or policy,

Learn how to file a supplemental claim at VA.gov

Courtesy of VA.gov



DFAS

End of Checks To and From DFAS

On March 25, 2025, the President of the United States signed Executive Order 14247, *Modernizing Payments To and From America's Bank Account*. This Executive Order focuses on transitioning all federal payments to electronic methods. If you receive a monthly check from DFAS, we encourage you to switch to an electronic option for your payment. The following list provides information about fast, secure, and convenient electronic payment options that are available.

- Establish an electronic funds transfer (EFT) to a financial institution in the U.S. (Examples: banks, credit unions, etc.). You can start a direct deposit EFT by logging into your myPay account or by completing a direct deposit request form and submitting it to DFAS. Direct deposit request forms can be found at <https://www.dfas.mil/raforms> under *Bank Account - Start or Change Direct Deposit*.
- For customers living overseas, if the country you live in has an agreement with the U.S. Treasury Department, DFAS can deposit your payment in a financial institution in that country. You can establish international direct deposit to a bank in your country of residence using instructions available at <https://www.dfas.mil/directdepinl>.
- For customers living overseas, if the country you live in does not have an agreement with the U.S. Treasury Department, you can open an account at a financial institution in the U.S. to receive an EFT and then transfer funds internationally. It is easy to open an account online at most U.S. financial institutions (<https://fdic.gov/getbanked>), and their webpages have instructions to assist you. Please ensure the U.S. financial institution you choose can process international transfers to your overseas bank.
- Get a Direct Express® Debit MasterCard®. Instructions are available at <https://www.usdirectexpress.com>, or call the Card Enrollment Center at 888-741-1115.

If you currently remit your Survivor Benefit Plan (SBP) premiums to DFAS via paper check, we encourage you to switch to one of the two alternative fast, secure, and convenient payment options listed below.

- Make your payments online using your checking/savings account or debit card on the Pay.gov website. Use the "DOD Military Retired Pay SBP Premium" online form at <https://www.pay.gov/public/form/start/1463931154>. Please allow four business days for processing.
- If applicable, request to have your monthly SBP premium payments deducted from your VA disability compensation payments, so you don't have to worry about making payments each month. Complete DD Form 2891 Interim, which is available on our *Forms Library* webpage at <https://www.dfas.mil/raforms>.

Please see our *Paying for SBP* webpage at <https://www.dfas.mil/payforsbp> for more information. We will continue to update our website and send updated communications as additional guidance is received.

Information about retired military pay is available on the DFAS website at <https://www.dfas.mil/ret>. You may also contact a customer service representative at (317) 212-0551 or (800) 321-1080 (see operating hours on our website) for additional assistance.

Courtesy of <https://dfas.mil/>

SBP Premiums and VA Deductions

Retirees who have most, or all, of their retired pay waived due to receipt of disability payments from the Department of Veterans Affairs (VA) do not have a direct channel to pay the premiums for their Survivor Benefit Plan (SBP) coverage. Generally, SBP premiums are automatically deducted from a member's retired pay, but in this situation, there isn't enough retired pay to cover the premium amount, and the member is responsible for paying the SBP premiums on their own. In this case, the most convenient way

to pay for SBP premiums is to have the money deducted from their VA disability payments and sent directly to DFAS. If you are in this situation, complete a DD Form 2891 Interim, which can be found on our Forms Library webpage at <https://www.dfas.mil/raforms>.

The DD Form 2891 Interim is a simple form to complete. Fill in your information in Section I. You will need your current monthly SBP premium amount. You can find this amount by looking at your most recent Retiree Account Statement (RAS) on myPay or on your SBP premium bill.

You should verify your net retired pay is less than the SBP premium amount. Once you have the amount of your SBP premium, and confirm it exceeds your net pay, enter it into the block in Section II. There is no need for the VA to review or complete any portion of the form.

The most convenient way to submit your documents is uploading them to DFAS online 24/7 via the askDFAS online upload tools. More information about uploading your documents on askDFAS can be found at <https://www.dfas.mil/askdfas/>.

You may also mail documents to the address below or fax to (800) 469-6559.

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

Having your SBP premiums deducted by the VA and sent directly to DFAS is the easiest way to ensure your loved ones are taken care of and your SBP premiums are paid on time. For any questions about SBP premiums or anything related to your retired pay, please visit our website at <https://www.dfas.mil/payforsbp>.

Courtesy of <https://dfas.mil/>



DFAS

VA provides Veterans relief from Biden-era backlogged medical bills

WASHINGTON — The Department of Veterans Affairs today announced it will relieve Veterans of more than \$272 million in potential medical bills that accrued after the Biden Administration stopped certain copayment claims processing and collections in early 2023.

During the Biden Administration, certain copayments normally billed to Veterans for community care services were repeatedly paused starting in February 2023 due to technical issues with the department's Program Integrity Tool. (https://www.hsrd.research.va.gov/centers/creek/community_care/OIC_Memo_Program_Integrity_Tool.pdf)

The PIT centralizes community care claims data from multiple payment systems to ensure VA issues accurate payments to providers and accurate bills to Veterans.

The Biden Administration failed to process and collect copayments for community care services related to the PIT pause, resulting in Veterans unknowingly accruing hundreds of millions in potential medical debt. When Biden left office, his administration handed this issue — along with a host of other VA prob-

lems — to the Trump Administration to solve.

Under President Trump, VA will resume proper PIT-related copayment claims processing and will relieve Veterans of the hardship that could result from the backlogged copayments the Biden Administration failed to process and collect. VA resumed billing for community care co-payments as of Nov. 11, 2025.

“Under President Trump, VA is focused on providing the best possible care and maximum convenience for Veterans, families, caregivers and survivors,” said **VA Secretary Doug Collins**. “Taking these steps to efficiently resolve the backlog of copayments will prevent Veterans from being blindsided with mountains of medical debt that accumulated due to problems the Biden Administration failed to solve.”

Courtesy of news.va.gov

Veteran spouses, dependents and survivors getting faster access to CHAMPVA under Trump Administration

The Department of Veterans Affairs today announced it has completely eliminated the backlog of Civilian Health and Medical Program of the Department of Veterans Affairs (**CHAMPVA**) applications, a major VA program that provides health care coverage to over 900,000 qualifying Veteran spouses, dependents, survivors, and caregivers.

When President Trump took office, there was a backlog of more than 70,000 CHAMPVA applications

that the Biden Administration had failed to process. Applicants were waiting in some cases over 150 days for VA to take action. Those days are over.

As of October, the application backlog has been reduced to zero, with new applications now being processed in a handful of days. VA currently receives about 4,000 new applications per week and can process more than it receives.

VA has also substantially reduced the number of appeals waiting for processing. Under the Biden Administration, there was a backlog of more than 20,000 CHAMPVA appeals. This has been reduced to 1,000 and continues to rapidly decrease by the day.

The backlogs have been cut thanks to VA Secretary Doug Collins' immediate, two-pronged approach: provide CHAMPVA application processors with overtime pay to get the job done and implement process engineering and automation to sustain the gains going forward. As a result, Veterans' loved ones no longer face needless delays for health care coverage.

Long-term, automation will lead to faster processing times. In December, VA will complete its move to a more automated application processing system that increases the efficiency of processing CHAMPVA applications. In addition, more than 90% of medical services and pharmacy claims are electronically processed within days of receipt for more

Courtesy of news.va.gov



Veterans' Administration

Postcard of Veterans Vocational Schools

On November 29, 1918, shortly after World War I ended, President Woodrow Wilson proclaimed, "This nation has no more solemn obligation than healing the hurts of our wounded and restoring our disabled men to civil life and opportunity." To fulfill the promise inherent in Wilson's words, the government adopted a two-step approach to rehabilitating disabled Veterans. Step one entailed medical treatment accompanied by physical and occupational therapy in a hospital setting. Step two occurred on discharge from the hospital and consisted of federally funded vocational training.

The training offered to Great War Veterans assumed many forms, from apprenticeships and instruction in industrial trades to college courses and residential vocational schools. While varying widely in character, these programs were meant to serve a common purpose: help Veterans overcome their impairments, acquire new occupational skills, and find work. Once a disabled Veteran secured gainful employment, the government considered the person's rehabilitative journey complete.

Vocational training was one of the benefits promised to service members in the omnibus War Risk Insurance Act passed by Congress in October 1917. The law, however, failed to specify how this training was to be delivered or by whom. At first, the Army's Medical Department assumed responsibility for both stages of the rehabilitation process, medical and vocational. But the military soon found itself competing with the Federal Board for Vocational Education (FBVE) for control of the second phase. The board was a newcomer to the federal scene. Congress had established it in February 1917 to provide guidance and funding to state-level vocational programs for civilians in agriculture, industry, home economics, and various trades.

Army medical authorities and their allies in Congress lost their battle with the board. In June 1918, lawmakers approved an FBVE-sponsored bill known as the Smith-Sears or Vocational Rehabilitation Act that placed the board in charge of administering vocational training to disabled Veterans. The law divided Veterans into two categories. Section 2 of the act applied to Veterans with service-connected ailments that prevented them from resuming their pre-war occupations or finding a new one. The government covered the full costs of the training for these claimants and gave

them a living stipend for the duration of their vocational program. Section 3 cases referred to Veterans with lesser disabilities who were still interested in pursuing a course of instruction. They were entitled to free training but no stipend. The law also required the board "to provide for the placement of rehabilitated persons" upon completion of their training "in suitable or gainful occupations."

The FBVE's lack of experience working with disabled Veterans placed it at a disadvantage from the start. The board also possessed next to no institutional capacity in terms of facilities and instructors. Consequently, it had little choice but to rely on the private sector to provide the required training. The board contracted with over 1,600 trade schools, colleges, and other educational institutions. It also partnered with more than 8,000 shops, mills, factories, and businesses.

Its efforts produced very uneven results. Veterans complained that it took months for board officials to respond to inquiries and even longer to get placed in a training program, if at all. In February 1920, the *New York Post* reported that only 217 of the more than 100,000 Veterans eligible for vocational training had actually finished their programs and found employment through the board. The *Post's* expose prompted the House Committee on Education to launch an investigation. The hearings lasted almost two months and brought to light more damning evidence about the board's inefficiency and ineffectiveness.

The consolidation of all benefit programs for Great War Veterans into a new agency, the Veterans Bureau, in August 1921 effectively ended the board's involvement in the rehabilitation of ex-service members. The Bureau's first director, Charles R. Forbes, was determined to improve the vocational training services offered to Veterans and achieve better outcomes. He started by cleaning house, cancelling contracts with numerous schools and establishments that provided substandard training or engaged in fraudulent practices. He also assigned 3,000 employees to the Rehabilitation Division, where they worked exclusively on vocational training matters. Forbes made other changes, too, implementing more rigorous training standards.

The Veterans Bureau did continue with one project begun by the FBVE: the establishment of dedicated residential vocational schools. The FBVE schools were designed primarily for Veterans with neu-

ropsychiatric problems or inactive cases of tuberculosis who could not complete a traditional course of vocational instruction. The agency opened another four in 1922. But it soon abandoned the experiment due to the difficulty of keeping the schools funded, equipped, and staffed by qualified instructors. By mid-1925, all of the schools had been shuttered. The Veterans Bureau also closed the non-residential training centers it had been operating. Its annual report for 1925 ruefully stated, "It must be confessed that bureau schools did not prove the most effective facility for rehabilitation."

Only about six percent of Veteran trainees at any given time attended these schools and centers. The vast majority enrolled in programs offered by the bureau's partner trade schools, colleges, businesses, and other private entities. The 1925 annual report noted that the best results were achieved "when it was possible to place the trainee in a standardized course in a well-established institution." Most Veterans chose a practical course of training in fields such as agriculture, manufacturing, and commerce that would equip them with marketable skills. But more than a few used the vocational benefit to pursue their ambitions in professional endeavors outside the worlds of business and industry. They studied acting, drawing, photography, music, and dozens of other subjects.

The Veterans Bureau ended all rehabilitation activities in 1928. In the ten years since the Vocational Rehabilitation Act became law, almost 180,000 disabled Veterans had entered vocational training and close to 130,000 finished it. Some 118,000 of the latter were Section 2 cases who received a living allowance in addition to tuition. These Veterans spent on average over two years enrolled in a program and approximately 97% were placed in a job upon completion.

Although it got off to a rocky start, the Vocational Rehabilitation Act was historic in its effects. For the first time, the government committed to retraining citizens disabled in wartime and returning them to work. For over 100,000 Great War Veterans, the government delivered on its commitment. The successful implementation of the 1918 law demonstrated the value of vocational rehabilitation and all but ensured that the benefit would be extended to Veterans of the next war.

Courtesy of department.va.gov.



Veterans Administration

Download the VA Health and Benefits App

With the VA Health and Benefits App, you can refill prescriptions, message your care team or check your VA benefits anytime, anywhere using your smartphone.

With a 4.8 out of 5 rating in the Apple App Store, Veterans who use the app have voiced how hard it is to imagine their VA experience without it. You'll feel like you have a VA office in your pocket, always ready to help.

Your VA care team at your fingertips

Remember trying to reach your provider by phone? They might have been busy or the call may have been outside regular hours.

With the app, you can quickly send a secure message to your VA care team, just like using your favorite social media app.

"It's great to know I can message my provider and get quick answers," said Stephen Havard, Marine Corps Veteran. "I recently asked my primary care team about a medication and I had a response by the end of the day."

Veterans are taking advantage of this feature with over 300,000 secure messages sent each month.

Remember, secure messaging is for non-urgent communication only. If you're in crisis, call 911, 988 (then Press 1) or go to the nearest emergency room. You can also access the Veteran Crisis Line straight from the app.

Kick pharmacy runs to the curb

Gone are the days of waiting in line at the VA medical center's pharmacy. Refilling medications through

the VA with the Health and Benefits app is now as easy as ordering takeout.

"While sitting in my deer blind, I realized I was low on one of my prescriptions," said Luke Yanny, Marine Corps Veteran. "I opened the app and ordered a refill in just a few taps."

Using the app, you can select the medication you need from your prescriptions, ensuring you order the correct one. Your prescriptions are mailed to your address on file usually within 5-7 business days at no cost.

With over 250,000 prescriptions refilled monthly through the app, it significantly benefits Veterans everywhere.

Claims and appeals status updates.

Checking your claim status? Now, it's instant.

The app gives real-time updates on claims and appeals, bringing you peace of mind with just a glance at your screen.

"The app lets you track your claim from your phone," said Thomas Turman, Navy Veteran.

Veterans have checked their claims over 45 million times through the app.

Appointments managed with military precision

The app's appointment feature serves as a personal assistant helping you view and track ap-

pointments. The app lets you add appointments to your phone's calendar ensuring you won't miss any check-ups.

"It's a lot easier to track appointments," said Deborah Hall, Marine Corps Veteran. "I recently rescheduled an appointment and added it to my phone's calendar with just a few taps."

That kind of efficiency would make your drill instructor proud. Once it's on your calendar, you can easily share it with your caregiver, spouse or family to add to their calendars.

Proof of service in your pocket

The app's one-touch Proof of Veteran Status feature is like having a digital DD-214.

"I'm thankful I can use my Veteran's discount at different stores," said Richard McMullen, Army National Guard Veteran. "Now, it only takes a few seconds to prove my status, and it's a better option, no paperwork."

Download the VA Health and Benefits app, (at: <https://mobile.va.gov/app/va-health-and-benefits>) your new battle buddy for navigating your VA health care and benefits, and let it change how you connect with VA. If you find the app helpful, share it with fellow Veterans.

Courtesy of news.VA.gov

"Logic will get you from A to B. Imagination will take you everywhere"

Albert Einstein

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

Use This Action Plan to Avoid Scams

Scammers tell lots of different stories to try to get your money or personal information. They might lie and say you owe the government money. Or pretend to be your bank and say your account's been hacked. They might claim someone in your family had an emergency or that your computer has a virus. Or they might tell a different lie.

Scammers tell you all these things to try to get you to panic. They want you to hurry and do what they say before you have time to think, check out their story, or reach out to someone who might intervene.

That's where the FTC's new tool, How I'll Avoid a Scam: My Action Plan, (<https://consumer.gov/scams-identity-theft/it-scam>) can help. You can use it to make a list of people you trust — maybe your friend, neighbor, parent, daughter, or grandson — who you can reach out to if you think you might be dealing with a scammer. Talking it through can help you realize that something's not right.

The Action Plan (https://consumer.gov/system/files/consumer_gov/pdf/1096A_HowI'llAvoidAScam-ActionPlan-508.pdf) also has you list contact information for companies you do business with — like your credit card company, bank, and favorite online shopping sites — so you'll know how to reach them directly if you're worried there's a problem with your account.

Scams can affect anyone at any time. So make your own action

plan. Post it on your fridge or keep it near your phone or computer. Then help others in your life make one:

- Drop it off at your kid's, parent's, or grandparent's house
- Hand it out to your colleagues, friends, and neighbors
- Share it at your church, local library, or community center

Courtesy of be. Militaryconsumer.gov

Help Kids Protect Their Devices

Online safety starts with protecting your kids devices from hackers and scammers.

Here are some steps to keep kids safer while they are on a phone, tablet, or a laptop, Consider taking these steps on your kids' behalf and, as they get older, teaching them how to secure their devices and build good online habits,

- Set automatic updates on phones, tablets and laptops to protect your kids' apps, web browsers, and operating systems.
- Use strong passwords. Make sure your kids' accounts and devices are protected by unique passwords. Consider helping teenagers set up and use a password manager, or the device's password generator, and remind them not to leave devices unattended in public places.

- Secure your home wi-fi net-

work. To protect your home network, for your own benefit and your kids', change your router's default name and password. Turn off remote management, and log out as the administrator once the router is set up.

- Use parental controls to help reinforce good online habits and create safer spaces for kids to learn and play online. Andm to have abetter handle on what kids might be spending online, consider using parental controls to disable in-app purchases or require a password for all purchases on phones or tablets.

Learn more information about protecting kids online while enhancing their safety, privacy and healthy development at ftc.gov/Kidsonline

Courtesy of militaryconsumer.gov

Survivor Benefit Plan, Address Changes

Air Force retired members and Survivor Benefit Plan annuitants who should call the Defense Finance and Accounting Service at 800-321-1080 to change their correspondence addresss. Those people with a myPay account can make changes online. The FAX number is 800-469-6559 for retirees and 800-982-8459 for annuitants. The address is DFAS, US Military Retirement Pay, 8899 E, 56th Street, Indianapolis, IN, 46249-1300.

Go to <https://www.retirees.af.mil/Resources/> for information on how to contact DEERS, Medicare, TRICARE and Social Security Administration and other agencies

Courtesy of www.retirees.af.mil



Retiree Appreciation Day Photos

A special thanks to the Retirees of all services who live in and around Misawa and still contribute to the Misawa Community, the annual 2025 Retiree Appreciation Day held on October 4th, this year.



Every year, the Misawa Military Retirees' Association recognizes our surviving widows and family members, acknowledging their support and dedication to the missions of their deceased family members who served our nation in peace and war.

Our oldest retiree, Toby Fanelli, cuts the cake at the opening of this year's celebration in the Exchange foyer.



Our local vendors, Exchange, Commissary, etc. have supported the Annual Retiree Appreciation Day celebration since it's inception twenty-six years ago with gifts and drawing prizes.



The annual Retiree Appreciation Day celebration begins with breakfast with the leadership at the club followed by the cake cutting and drawings at the Exchange. Bill Tuttle was this year's emcee at the breakfast.





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 rep 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



アメリカの所得税申請について

まだ所得税申請の時期がきます。日本は3月、アメリカは4月。

今年の所得税申請の内容は変わりました。特に高齢者、65歳の方々に有利になりました。

基礎控除 (Standard Deduction) は上がりました。個人分は\$15,750、夫婦は\$31,500になりました。

その上に今年から新しい Senior Deduction (高齢者控除) が始まりました。65歳以上の方は一人\$6,000で夫婦の場合は\$12,000です。

これはかなり大きいな所得税減税になります。2025年に引かれた分に対してかなりの払い戻しになります。

この事務所の私達はアメリカの所得税申請を手伝いますから、ご縁量なく、ご相談して下さい。

なお、遠く離れて住んでる方はわざわざ事務所に来なくて郵便、携帯の写真などで相談と申請などのつづきは可能です。

毎年1月所得税申請に必要な書類が必ず来ます。特にSSA (アメリカ年金の明細書) DFASの恩給明細書など。2月に入ってから毎年来てる書類が来ないなら相談して下さい。

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をお手伝いします。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—
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 —
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
(アメリカ大使館連邦年金部): 03-3224-5055



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.

3 February 2026

7 April 2026

2 June 2026

4 August 2026

6 October 2026

1 December 2026

Next Meeting—Tuesday, February 3rd.

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
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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>