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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.

File Your Foreign Medical Program Claim Online

FMP's claims process is faster and easier.

Did you know you can file our VA Foreign Medical program (FMP) claim online? If you are a veteran living or traveling abroad, filing for reimbursement of your FMP-covered medical expenses for service-connected disabilities and related conditions is easier and faster than ever.

Your health care provider may file your FMP claim on your behalf and VA pays the provider directly. However, if the provider does not file, you will need to pay for the care up front and file a claim yourself. VA may cover your related out-of-pocket expenses.

Important: You must submit your claim within two years from when you received the care.

How to file your claim online.

Before you submit your claim online, have these handy:

- Your verified Login.gov or ID.me account.
- Itemized billing statement to upload
- Receipt or proof of payment if you have already paid the provider.
- Other necessary supporting documents

If you don't have a Login.gov or Id.me verified account yet, no problem. Create an account, and VA will help you verify your identity. You will also need to be registered with FMP to receive reimbursement. You can register in advance or when you file your first claim.

Alternative filing options.

Fax your FMP claim cover sheet (VA form 10-7959f-2) and supporting documents to 303-311-7803.

Mail to:
VHA Office of Integrated Veteran Care
Foreign Medical Program
PO Box 200
Spring City, PA 19475

If you are in Canada, fax to 613-991-0305 or mail to:
Veterans Affairs Canada
P.O. Box 6000
Matane, Quebec, Canada
G4W 0E4

You will receive reimbursement for approved claims by direct deposit if you have a U.S. bank account, or by check if you have an international bank account. As of 2026 electronic payments are available only for U.S. bank accounts, by VA is working to include international account deposits as well.

For more information, check AskVA <https://www.va.gov/contact-us/ask-va/introduction>



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



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How to Spot the Top Scams that Started on Social Media

If you are on social media, you know posts from friends and family might not be the only ones on your news-feed. Scammers are there too. FTC data shows that losses to scams on social media have been increasing dramatically since 2020. People reported losing \$21 billion to these scams in 2025 alone. The FTS's new data spotlight brings to light some of the insights about what scams people experience on social media. Keep reading to learn how to scroll past the scams.

Here is what they know about the top scams started on apps like Facebook, WhatsApp or Instagram.:

- Shopping scams were the most reported scams on social media. Scammers post ads offering high-priced items for cheap. If you click, you might end up on a site that's impersonating a well-known brand. Most people say their items never arrived
- More than half of the reported losses came from investment scams. Scammers use ads and testimonials offering to teach you a foolproof way to beat the stock market. Careful.
- Nearly 60% of people who reported losing money to a romance scam in 2020 and said it started on social media.

Courtesy of www.militaryconsumer.gov



Consumer Protection

Debt Explained

Debt is when you owe money to someone, like having a loan or a credit card balance. If you can't pay back your debt, there are things you can do to help yourself.

Is debt bad?

Owing money is not always bad. Paying your bills when they are due can help you build and improve your credit history.

Debt is bad when you owe money you can't pay back. You might have legal problems or you can't pay back the money; or debt collectors might call you.

Does debt hurt my credit history?

Sometimes, debt can hurt your credit history. For example, it might hurt your credit if you:

- Owe a lot of money on your credit cards
- Pay bills late
- Don't pay the minimum amount due
- Skip payments

Read *Credit History Explained* at <https://consumer.gov/credit/your-credit-history-explained> to learn more about your credit history.

How do I get out of debt?

Start by making a budget. You can use their Budget Worksheet which can be found at https://consumer.gov/system/files/consumer_gov/pdf/1041A_BudgetWorksheet-508.pdf.

Write down how much money you make every month and how much you spend. You might find ways to spend less money. You can then put the money you save toward paying off your debt.

Read *Making a Budget* at <https://consumer.gov/your-money/making-budget> to learn more.

Next, call the companies you owe money to. Call the company before it sends your debt to a debt collector. Explain why you are having trouble paying your bill. Ask for a payment plan. Some companies might let you pay less every month until you have repaid all the money.

What if I need help?

If you need help getting out of debt, a credit counselor may be able to help you make a plan.

For more information, go to <https://consumer.gov/your-money/making-budget>.

Getting Help When You Are in Debt

Help is available if you are in debt. Learn how to get help and avoid scams.

What happens when I am in debt?

If you owe money you can't pay back, debt collectors might call you. You might have legal problems if you can't pay back the money.

A credit counselor might be able to help you. Credit counselors can help you make a budget. Credit counselors can also help you make a plan to repay your debts.

How do I find a credit counselor?

Look for a credit counselor you can meet in person. These groups sometimes have credit counselors who charge low fees to help you:

- Credit Unions
- Universities'
- Military bases
- U.S. Cooperative Extension Service

Then ask these questions:

- What will you do to help me?
- How much will I have to pay?
- Do you have free education and information?
- Are you licensed to work here?

What will credit counselors do?

A good credit counselor will spend time with you. The counselor will ask you all about your finances and help make a plan that works for you. A good credit counselor won't:

- Promise to fix all your problems
- Charge you a lot of money before doing anything.

What is a debt management plan?

A debt management plan is one way to repay debts like your credit card, student loan, or medical bills. Here's how it works:

- A credit counselor works with you and the companies you owe money to. You all agree to a plan for how to repay the money you owe.
- Every month, you deposit money into an account with the credit counselor.
- The credit counselor pays your bills until your debt is repaid.

Debt management plans don't help everyone. A good credit counselor can help you decide what might help you.

Courtesy of consumer.gov/debt



Veterans Administration

Major Improvements in Benefits Processing and Delivery

The U.S. Department of Veterans Affairs today announced a dramatic reduction in processing times for both Veteran disability claims and pension and survivor benefits, which shows that the Trump Administration's year-long push to make VA work better for Veterans is paying off

VA receives millions of claims from Veterans each year for disability benefits and continues to process them faster than ever while maintaining high accuracy rates. This means more Veterans are receiving the benefits they've earned through their service on a timely basis. For example:

- After processing a record of more than 3 million claims in fiscal year 2025, VA is on a similar pace for FY2026 and has processed more than 1.5 million claims halfway through FY2026.
- In FY202, VA completed 1 million disability claims faster than ever and hit this milestone on February 2, 2026.
- VA's claims processing accuracy has increased to 94.02%, which is the highest 12 month accuracy rate in the last two years.
- The average number of days needed to complete a claim has fallen from 141.5 days to 80.7 days since the start of the second Trump Administration, a 43% decrease.

VA also receives hundreds of

thousands of claims for Veterans Pension, Survivors Pension, and Dependency and Compensation each year. DIC benefits are for the surviving spouses, the children or the parents of a service member who died in the line of duty or through a service related injury or illness.

During the second Trump Administration, VA has stepped up its levels of service to ensure veterans and survivors receive the benefits they deserve:

thousands of claims for Veterans Pension, Survivors Pension, and Dependency and Compensation each year. DIC benefits are for the surviving spouses, the children or the parents of a service member who died in the line of duty or through a service related injury or illness.

• In February the backlog of veterans waiting for VA benefits fell to less than 100,000 claims for the first time since 2020

• VA has decreased the average time to complete an initial veterans pension claim from 170 days to 56 days, a 66% reduction. The average time to complete an initial Survivors Pension claim has

dropped from 172 days to 73 days, a drop of more than 55%,

• VA has nearly eliminated initial Veterans Pension claims that are part of the VA disability claims backlog (older than 125 days), reducing this backlog from 3,514 claims to just 71 claims, a 98% reduction. The survivors pension backlog has decreased from 3,391 claims to 115 claims, a 96% reduction.

• The average time to complete DIC claims has dropped from 163 days to 73 days, a decline of more than 50%.

• The number of DIC claims in the VA disability backlog (older than 125 days) has dropped from 13,501 claims to 2,257, an 83% reduction,

70 days to 31 days, a reduction of more than 50%.

VA achieved these milestones through focused leadership, hard work and targeted use of overtime. About half of VBA's claims processors are veterans, and their firsthand understanding of military service strengthens VA's ability to deliver benefits with both precision and compassion.

"Under the leadership of President Trump, VA is focused on delivering Veterans, families, caregivers and survivors all of the benefits they've earned as quickly as possible," said VA Secretary Doug Collins. "These tremendous improvements underscore that commitment."

Veterans with questions about their health care and benefits (including GI Bill). Questions, updates and documents can be submitted online, Contact them online at: <https://www.va.gov/contact-us/ask-va/introduction>

Veterans can also use their chatbot to get information about VA benefits and services. The chatbot won't connect you with a person, but it can show you where to go on VA.gov to find answers to some common questions.

Learn about our chatbot and ask a question at: <https://www.va.gov/contact-us/virtual-agent/>

Courtesy of news.va.gov

Additionally, VA has cut the average time to complete burial claims from



Veterans' Administration

Introducing the Claim Assist Portal

A new, easier way to respond to VA claim requests

VA is making it easier than ever to keep your claim on track. With the new Claim Assist Portal, you will have a faster, more convenient way to respond when additional information is needed.

If you have filed a benefits claim, you may receive an email with a direct link to the portal, helping you respond quickly and confidently so your claim can keep moving forward. No paperwork, scanning or searching through VA.gov required.

What to expect

- Fast notifications—You will get an email and subsequent SMS text if more information is needed.
- Secure access—Log in using;
 - The email that received the message
 - A temporary password provided in the message
 - A time-sensitive verification code sent to your email after you log in using the email address and temporary password.
- Simple responses – You may need to check a box, type a short answer to a question or digitally sign a form online.
- Trusted sender. Messages will come from “U.S. Department of Veterans Affairs (do-not-reply@notifications.va.gov),” a known VA Notify email address that should not go into your spam folder.
- Faster processing—Responding through the portal helps move your claim forward

faster.

What you need to do

- Watch for a message—If VA needs more info you will get an email and SMS text.
- Open the portal—Click on the link and follow the instructions to log in.
- Respond to the request—Follow the steps in the portal to respond.

Helping you stay on track

The Claim Assist Portal makes it easier for you to respond when VA needs more information, so your claim can move forward without delays. It's fast, secure and built to save you time. This is another step VA is taking to simplify the claims process and better support you every step of the way.

Using the portal is not a requirement. You can continue to use mail as an option but the Claim Assist Portal offers a faster, more convenient alternative.

Courtesy of news.va.gov.

VA: Health and Benefits App Adds New Certificate of Eligibility Enhancements

For veterans, the journey to homeownership often begins with one essential document: the Certificate of Eligibility (COE). This certificate verifies eligibility for VA home loan benefits, making homebuying more affordable and achievable for eligible veterans, service members and surviving spouses. With the latest update to the VA Health and Benefits mobile app, viewing the latest COE has never been more convenient.

This enhancement enables eligible veterans to view their active COE

Home Loan Letter in real-time and take the next step toward homeownership. If a veteran does not have an active COE and wants to use their benefit, or wants to make changes to their active COE, they should work directly with their mortgage lender or through VA.gov.

The COE feature was deployed through a phased out rollout from March 2—5 to ensure a smooth transition. Activation began with 5% of users on March 2, expanded to 25% on March 3, 50% on March 4 and concluded with full deployment to all users on March 5. This phased approach was intended to ensure minimal disruption throughout the implementation process.

This update underscores VA's commitment to streamlining processes, reducing wait times and empowering veterans with the tools they need to pursue a home loan.

The VA Health and Benefits mobile app is a Department of Veterans Affairs application that continues to modernize the way veterans view their benefits by providing secure, convenient access to VA benefits and services. From health care appointments to benefit status updates the app simplifies and improves the veteran experience. For more information about this update and its impact, visit the VA Health and Benefits mobile app. For more information, visit the VA Home Loan Program.

Courtesy of news.va.gov



Veterans Administration / Consumer Protection

VA Home Loan Benefits

VA Home Loan Types

VA offers home loans to help you buy, build or improve a home or refinance your current home loan, including a VA direct loan and 3 VA-backed loans. You can use these programs to buy a home or refinance a home loan only within the U.S., and its territories, including Puerto Rico and the Northern Mariana Islands. Learn more about the different programs, and find out if you can get a certificate of eligibility for a loan that meets your needs.

How does a VA direct home loan work?

With a direct home loan, they serve as your mortgage lender. This means you will work directly with the VA to apply for and manage your loan. The Native American Direct Loan (NADL) program often has better terms than a home loan from a private lender (a private bank, mortgage company or a credit union).

How does a VA-backed home loan work?

With a VA-backed home loan, they guarantee (or stand behind) a portion of the loan you get from a private lender. If your VA-backed home loan goes into foreclosure, the guaranty allows the lender to recover some or all of their losses. Since there is less risk for the lender, they are more likely to give you the loan under better terms. In fact, early 90% of all VA-backed home loans are made without a down payment.

Lenders follow the VA's standards when making a VA-backed loan. They may also require you to meet

additional standards before giving you a loan. These standards may include having a high enough credit score or getting an updated home appraisal (an expert's estimate of the value of your home).

Different loan types.

Purchase Loan: Looking to buy a home? Find out if you are eligible for a VA-backed purchase loan to get better terms than with a private lender loan.

Native American Direct Loan program: Are you a Native American veteran or a veteran married to a Native American? Find out if you are eligible for a NADL to buy, build, or improve a home on federal trust land.

Interest Rate Reduction Refinance Loans (IRRRL): Have an existing VA-backed home loan? Find out if you are eligible for a VA-backed IRRRL to help reduce your monthly payments or make them more stable.

Cash-out refinance loan: Want to take cash out of your home equity to pay off debt, pay for school or take care of other needs? Find out if you are eligible for a VA-backed cash-out refinance loan.

Disaster help. Learn how to get help with your VA-backed loans and home repairs if you are affected by a natural disaster. Go to <https://www.va.gov/resources/disaster-help/>.

For more information, go to <https://www.va.gov/housing-assistance/home-loans/loan-types/>

Courtesy of VA.gov

How Scammers are Trying to Reach You

Scams often start with a text, call, or an ad or message on social media. So, if you have a phone or you're on social media, chances are you've heard from a scammer recently.

Scammers love sending texts — so much so that last year's fraud reports to the FTC show more people reporting that a scammer contacted them by text than any other way. Scammers often send texts pretending to be businesses or the government (think fake notices about package deliveries, loan applications, or unpaid tolls).

Phone calls are another common way scammers reach people. Scammers call to say things like "you've won a prize" or "you need to move your money to protect it." Unfortunately, people reported losing a lot of money to these scammers last year.

But the highest reported losses overall last year came from scammers on social media, pushing things like scammy job offers and investment opportunities — which sometimes started with a romantic connection.

If you get an unexpected text, call, or message on social media, know that it could be a scam designed to steal your money or personal info.

To help you avoid scams:

Report unwanted calls. If you didn't lose any money but want to report a call, visit [DoNotCall.gov](https://www.donotcall.gov). If you've lost money to a phone scam or have information about the scammer who called you, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whats-new/2019/03/report-fraud).

Spot scammers on social media. If you get a job offer on social media, or get promised "guaranteed" returns on investments, stop. Check it out. And learn to spot people using [fake profiles](https://www.consumer.ftc.gov/articles/what-know-about-romance-scams) to make a connection. ([https://consumer.ftc.gov/articles/what-know-about-romance-scams](https://www.consumer.ftc.gov/articles/what-know-about-romance-scams)).

Courtesy of militaryconsumer.gov

Access to retiree publications of each service:

Army Echoes: www.army1.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>



Veterans Administration

Explore Apprenticeships and on-the-job Training Opportunities in High-Demand Fields

‘During National Apprenticeship Week (NAW) VA highlighted apprenticeships and other training and employment pathways that help veterans prepare for careers in skilled trades, manufacturing, defense industrial base and maritime fields. Apprenticeships are a key part of helping veterans move into high-demand fields that offer a direct path into the workforce.

Through NAW, VA and the Department of Labor (DOL) build awareness of apprenticeship programs with the goal of enrolling 1 million apprentices, DOL coordinates NAW to promote Registered Apprenticeships, in accordance with the National Apprenticeship Act (<https://www.apprenticeship.gov/about-us/legislation-regulations-guidance>).

Registered Apprenticeships combine paid employment, hands-on training, related instruction and a recognized credential. For veterans, that can mean building new skills while earning a paycheck instead of choosing between work and training. This model is especially relevant in fields such as skilled trades, manufacturing, defense-related industry and maritime work. Where employers need skilled workers—like veterans who often bring experience that translates to the job.

Pathways for Veterans

Throughout National Apprenticeship Week. You’ll see emails, social media posts on our department channels and highlights on their webpages. VA will collect data on how well the content performs this week and use it to create new out-

reach opportunities throughout the year to raise awareness of apprenticeships.

They are also focused on making those pathways easier to understand, easier to access and more closely connected to real workforce needs. For veterans, the issue is not just whether opportunity exists. It is whether the path forward is clear.

Some veterans may want to explore apprenticeship or on-the-job training opportunities that can be supported through VA education benefits. Others may want to learn whether VA’s Veteran Readiness and Employment (VR&E) program can help them prepare for training, employment or a new career goal.

VA continues to build on these existing resources to help veterans connect to real pathways into work, not just general information about them.

How do I know an apprenticeship is right for me?

The first step is often the hardest, but the choice is yours—and you have plenty of them! Apprenticeships are just one option.

On-the-job training and other employment pathways also help, depending on your goals, experience and benefits. For those interested in fields like construction, manufacturing, industrial work or maritime careers, consider giving these pathways a closer look.

Where else Can I Get Help?

Community partners, employers workforce organizations, training providers and veteran-serving groups can help by making these opportunities easier to find, easier to understand and easier to access. Stronger coordination between these groups can help connect veterans to

real jobs, practical training options and clearer next steps.

That’s why, over the next few weeks and months, VBA will hold stakeholder roundtable events, bringing together government employers and partner organizations to help expand outreach and opportunity in these fields. VBA will also share information with veterans, their support network, employers and others to connect veterans to the pathways that deliver high-demand careers. Veterans can expect to start seeing these in their emails starting this week.

Where do I start?

National Apprenticeship Week highlights awareness of a pressing need, but the actionable goal of connecting veterans to rewarding careers goes beyond a single week. Veterans already possess valuable experience, now it is time to connect that experience to practical next steps in fields that need skilled workers now.

Veterans interested in taking the next step can review the following links and read about actual apprenticeships, on-the-job training etc:

- <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships/>
- <https://www.dol.gov/newsroom/releases/eta/eta20260128-0>
- <https://www.dol.gov/agencies/vets/apprenticeship>
- <https://www.va.gov/careers-employment>
- <https://www.apprenticeship.gov/>
- <https://www.pathtopro.com/>

Courtesy of news.VA.gov



Military Consumer

How to Spot the Top Scams that Started on Social Media

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Here is what they know about the top scams started on apps like Facebook, WhatsApp or Instagram. Shopping scams were the most reported scams on social media. Scammers post ads offering high-priced items for cheap. If you click, you might end up on a site that's impersonating a well-known brand. Most people say their items never arrived.

More than half of the reported losses came from investment scams. Scammers use ads and testimonials offering to teach you a foolproof way to beat the stock market. Be Careful!!

Nearly 60% of people who reported losing money to a romance scam in 2020 and said it started on social media. Scammers use what's in your profile to build a connection only to later invent a problem that requires you to send them money. And some scammers mix love with money by casually offering investment advice to draw you onto fake investment platform.

To avoid scams on social media: Limit who can see your posts and contacts on social media. Visit your privacy settings to set some restrictions so scammers have less to work with.

Never let someone you met on social media direct your investment decisions.

Before you buy, check out the company at <https://consumer.ftc.gov/articles/online-shopping> or search online for its name plus scam or complaint.

For more info, go to ftc.gov/scams

Avoiding Job Hunting Scams

No legitimate company will ever charge you money to get a job or guarantee you a job only if you pay. But job scammers will. Job search services might charge you something—but do some research up front to make sure you get your money's worth.

To find a job, participate in military job fairs and seek out employers who have a record of hiring veterans.

If you are interested in transitioning to a civilian job in the federal or state government:

- **Feds Hire Vets** ([opm.gov/fedshirevets](https://www.opm.gov/fedshirevets)) has information about veterans' preferences, the federal hiring process, and job listings. Check out their Veterans Employment Program Offices Directory (<https://www.opm.gov/fedshirevets>). Get free information about federal and postal jobs at [usajobs.gov](https://www.usajobs.gov).
- **Search Career One Stop** (<https://www.careeronestop.org>) to find listings for jobs, information in your state's job banks and available training programs in every state. You will also find special programs for veterans, older and younger adults and people with disabilities. (<https://www.careeronestop.org/resourcesFor/Veterans>)
- Check out your state's Department of Labor page (<https://www.dol.gov/agencies/whd/state/contacts>) for job listings, local job offices, county human resource offices, and resources for counseling and referrals.

Contact your installations education office about benefits and opportunities, including programs to help transitioning servicemembers begin new careers like DOD Skillbridge. (<https://www.skillbridge.mil/>)

Get free help with resume writing, interviewing and finding jobs. Check online job boards, networking sites, networking sites or your school's placement service,

Are you thinking about a job placement service? Remember that no job placement service can guarantee you a job—and no legit placement agency will promise you a job if only you will pay them. If they do walk away.

- Get all promises and details in writing. What will you pay? What do you get for your money? What happens if they don't find you a job? What is their refund policy?
- Can't get the paperwork to review in advance? Walk away.
- If the service finds you a job, check it out. Go online or call the company where the promised job is. Is there a job listing at all? Are they really using the job service to fill the job.

Need Money in a Hurry?

Companies make quick loans—for example, payday and title lender sometimes charge extremely high interest rates. They can be very expensive ways to borrow money. But the Military Lending Act says payday and most other types of lenders can only charge up to 36% Military Annual Percentage Rate (MAPR) for servicemembers and their dependents. The MAPR includes interest, finance charges, and add-ons that are sold with the credit.

Look for lower cost ways to borrow money. Consider a loan from your bank or credit union. Even using a credit card may be better than a payday or title loan. Shop around for the best deal you can get on the rate, fees, how soon you have to repay the money and what happens if you don't pay on time.

Facing financial trouble? There is help for you. Talk to your PFM about your choices. Do you need more time to pay your bills or a possible advance on your paycheck? Do you want to talk with a reputable credit counselor about managing your money? Do you want some help from a military receive society? Call the DoD's Military OneSource help line 24/7 at 1-800-342-9647 to discuss alternatives.

Courtesy of www.militaryconsumer.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



ネイビーフェデラルクレジットユニオン (NFCU)の口座について

この事務所は定年退職米国軍人とそれらの家族を支援する役目があります。もちろん定年退職軍人なので私達は中高年齢で、亡くなる人が少なくないです。

去年3件の高齢未亡人が亡くなりました。米軍人の家族だからベースのクレジットユニオンの口座主がいます。その3件の中で2人がクレジットユニオンの口座主でした。両方の口座に高額の貯金がありました。

問題はその亡くなった二人が遺言書を残さなかった。その二人の財産の処分するにこれからかなり手数と時間がかかります。

クレジットユニオンの口座の処分もかなり難しいです。アメリカの弁護士や裁判、日本の弁護士も裁判、費用と時間が財産をうけとる人等にかなりの迷惑になります。

でも、クレジットユニオンの口座のこの問題を簡単に解決方法があります。

一つの方法はJoint Owner（共に口座主）を指定することができます。夫婦、親子、兄弟、親戚、友達などをとも口座主が可能です。両方の口座主は口座をつかう権利があり、一人が亡くなったら、残りの口座主の口座になります。しかし、必ず口座主がアメリカの年金整理番号（ソーシャルセキュリティナンバー-SSN、税金収まる人番号-TIN）が必要です。

もう一つの方法はDesignated Beneficiary（指定受け取り人）を指定できます。国籍関係なくどの人でも口座受取人を指定することができます。指定受取人は口座を使う権利がないが、口座主が亡くなった指定受取人のものになります。

もしアメリカの銀行の口座をもて、そしてJoint OwnerかDesignated Beneficiaryの指定を行いたいなら私の事務所がお手伝いします。ご縁量なく連絡ください。

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

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, 2 June 2026

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>