



# Hangar Flying Newsletter

A Publication of the JBLM McChord Field Retiree Activities Office for Air Force Retirees, their spouses and survivors. Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, JBLM McChord Field WA 98438-1114; Phone (253) 982-3214 (Voice Mail 24 hours a day) Email – [retaffairs@us.af.mil](mailto:retaffairs@us.af.mil) Web Site [www.mcchordrao.com](http://www.mcchordrao.com) Retiree Activities Office: Open 0900-1200 Monday - Friday

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## Now Available on a Screen Near You: a Simpler, Streamlined, Mobile-Friendly myPay

The fastest and most secure way to manage you're retired or annuitant pay account is now even more convenient. On May 4, DFAS refreshed myPay, making it simpler and more streamlined to use. Plus, myPay is now more mobile-friendly, and easier to use on your favorite mobile device.

When you use myPay after May 4, you will see some big differences. The most striking difference is the appearance of the myPay home page, which now looks more like other online financial sites. The login area is now on the right side instead of the left, there is a banner area with important information in the middle, and there are quick links at the top.

When you log in to your myPay account, you will also see a streamlined navigation menu that appears on the left side of every page. The same menu choices for getting pay and tax statements, and making pay changes are available; the menu is now organized into two categories: statements and pay changes.

The menu options for updating your email address, and changing your Login ID and password are now under "Personal Setting" in the menu bar at the top of the page.

Another change is that myPay is now easier to use on your favorite mobile device. When you use myPay on your mobile browser, the menus and screens will adjust to the screen size. The familiar

three-bar menu icon gives you options to click to specific areas of the site.

What has not changed is your login ID and password; they transferred over. The same login ID and password you used before the transformation, you can use after (as long as your password did not expire). And the "Forgot your Login ID?" and "Forgot or Need a Password?" options are still available, located under the new login box on the top right.

When you see a myPay homepage that looks different after the changeover, you can ensure you are on the official myPay site by checking your browser's address bar for the correct myPay URL: <https://mypay.dfas.mil>

DFAS also updated the video how-to's and the Frequently Asked Questions to help you accomplish a variety of common online tasks, such as accessing a myPay account for the first time, password updates, and bank account and address changes.

MyPay provides convenient access to a range of information about your payments, and lets you easily update your contact information or your tax withholding and download your tax documents. For annuitants, you can also submit your annual certification. And when you have an email address in myPay, you can receive important email messages from DFAS about your pay account and information from your branch of service.

You can find out more about how to use myPay and the benefits of the refreshed myPay on DFAS'

website: [www.dfas.mil/myPay2019](http://www.dfas.mil/myPay2019) (Source: DFAS RSO Newsletter)

**What is the Widow's Tax ?** (SBP DIC Offset) The spouse of a service members who dies on active duty, or a retiree who died of a service-connected illness or injury in retirement, often receives monthly payments from both the Defense Department and the Department of Veterans Affairs.

By law, Survivor Benefit Plan annuities from the Department of Defense are reduced dollar for dollar for those spouses who receive SBP and Dependency and Indemnity Compensation (DIC), from the VA, known as the SBP-DIC offset. This is the "Widow's Tax".

SBP is elective coverage paid by the service member from their retirement pay. It is an insurance annuity which should be paid out regardless of any additional income. When a service member dies on active duty, or in retirement, and has a disability rating of 100%, or dies from a service-connected injury or illness, the surviving spouse receives a Dependency and Indemnity Compensation payment each month, from the VA with additional payments for children, if any. If SBP was elected at retirement, the spouse would also receive SBP payments equaling an elected percentage (55% being the max amount) of the deceased service member's retirement pay.

Congress has two bills under consideration which would (if passed) do away with the DIC offset, they are, H.R. 553, the "Military Surviving Spouses Equity bill," and S. 622, the "Military Widow's Tax Elimination Act", Both of these bills have the support of many members of Congress. Unfortunately that is no guarantee of passage. (Source: Editor)



**What is eBenefits?** eBenefits is a joint VA/DoD web portal that provides resources and self-service capabilities to veterans, Service members, and their families to research, access and manage their VA and military benefits and personal information. eBenefits uses secure

credentials to allow access to personal information and gives users the ability to perform numerous self-service functions. It also provides a list of links to other sites that provide information about military and Veteran benefits. It is an essential way for Veterans, Service members, and their families to receive access to and service from VA and DoD.

**What can I do in eBenefits?** Some of the features within eBenefits allow Veterans and Service members to access official military personnel documents, view the status of their disability compensation claim, transfer entitlements of Post-9/11 GI Bill to eligible dependents (Service members only), register for and update direct deposit information for certain benefits.

**How do I access eBenefits?** eBenefits located at [www.ebenefits.va.gov](http://www.ebenefits.va.gov) Before Veterans can access and use eBenefits they must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) and obtain a DS Login. Note: If Veterans attempt to register and are informed they have no DEERS record, VA will first need to verify their military service and add them to DEERS.



**What is a DS Logon?** A DS logon is a secure identity (username and password) that is used by various DoD and VA websites, including eBenefits. If you are already registered in DEERS, you are eligible for a DS Logon. Once you have a DS Logon, it's valid for the rest of your life.

**How do you register for an eBenefits account?** You can register for an eBenefits account online using the eBenefits DS Logon Account Registration Wizard. There are two types of registration, Basic and Premium. You will be walked through a series of questions to assist you in obtaining a Premium eBenefits Account, which gives you the highest level of access to eBenefits features. With a Premium Account you can view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update address records

and more. To get a Premium eBenefits Account, you must verify your identity.

Military retirees may verify their identity online using their Defense Finance and Accounting Service (DFAS) Logon. For those unable to verify their identity online, you will instantly receive a Basic Account. A basic eBenefits Account lets you customize the site and access information you enter into eBenefits; however, you cannot see your personal information in VA or DoD systems. However, there are other options available to you. Veterans in receipt of VA benefits via direct deposit may have their identity verified by calling 1-800-827-1000 and selecting option 7. Others may need to visit a VA Regional Office or TriCare Service Center to have their identities verified in person.

As mentioned earlier in this article you can visit [www.benefits.va.gov](http://www.benefits.va.gov) to get the process started. (Source: [www.eBenefitsva.gov](http://www.eBenefitsva.gov))

## VA Mission Act; what's changing and what veterans can expect:

As of June 6, 2019, The VA Mission Act of 2018 replaced the VA Choice Program. Under the MISSION Act, veterans will have more ways to access health care. This includes health care within VA's network and health care through approved non-VA medical providers in your community, called "community care providers."

Depending on your situation—for example, if a certain type of health service isn't provided by VA—you may be able to go to a non-VA provider, using your VA coverage.

### In addition to increasing access to VA care, the MISSION Act:

- Authorizes VA to develop a plan to expand eligibility for the Program of

Comprehensive Assistance for Family Caregivers. [Learn more about benefits for family caregivers](#)

- Strengthens VA's ability to recruit and retain the best medical providers. [Learn about careers with VA.](#)
- Strengthens VA's ability to align its footprint with the needs of America's Veterans.

For more information on the Mission Act visit;

<https://www.va.gov/COMMUNITYCARE/pubs/factsheets.asp>

## Continuing TRICARE Health

**Coverage after Retirement:** When you retire from active duty or turn age 60 as a retired reserve member, your TRICARE coverage changes. After either of these [Qualifying Life Events \(QLEs\)](#), you must take action and enroll in a TRICARE retiree health plan so that you and your family members don't have a gap in your TRICARE coverage after retirement. Typically, you have up to 90 days after your retirement date to enroll in a TRICARE plan as a retiree. If you don't, you and your family members will only be able to get care at a military hospital or clinic if space is available.

Each service is responsible for updating the [Defense Enrollment Eligibility Reporting System \(DEERS\)](#) with your retirement date. Until that date is posted to DEERS, you can't enroll in a retiree TRICARE plan. In some cases, the retirement date doesn't show up in DEERS until days or even months after you've retired. For the time being, the Defense Health Agency (DHA) is allowing retiring members and their eligible family members up to 12 months from their retirement date, or turning age 60 (for retired reserve members).

"This 12-month period is longer than the standard QLE period of 90 days," said Mark Ellis, TRICARE Select Program Manager, DHA. "This allows plenty of time to update DEERS and enroll in a TRICARE health plan as our new retirees adjust to civilian life."

Coverage must begin effective the day after you ended your previous TRICARE coverage, and any TRICARE enrollment fees must be paid retroactive to that date.

Continuing TRICARE health care coverage isn't automatic following these QLEs. If you don't enroll in a plan after retiring from active duty or turning age 60, you'll lose TRICARE coverage and only be able to receive care at military hospitals and clinics if space is available. After the 12-month period, you may only enroll in or make changes to your health plan during the annual [TRICARE Open Season](#) or following another QLE.

You'll need to make sure you update your and your family's information in DEERS. You and your family members will also need new identification cards upon the sponsor's status change. No matter when you enroll within the 12-month period, coverage begins on the first day of your retirement and you must pay all enrollment fees back to that date.

### Retiring from Active Duty

If you're [retiring from active duty](#), you previously paid nothing out of pocket and your family's costs were minimal (if covered under TRICARE Select). As a retiree, you'll now pay retiree costs for care. Depending on the retiree TRICARE health plan you choose, you may see an increase in your enrollment fees, deductibles, copayments, cost-shares, and other fees.

### Retired Reservists Turning Age 60

If you're a [retired reserve member who turns age 60](#) and were enrolled in [TRICARE Retired Reserve](#) (TRR), your TRR coverage ends the day you turn age 60 and you become eligible for TRICARE Prime or TRICARE Select coverage. You must have your retirement fully completed with your service personnel office or command. This means your retirement pay is processed and activated with the Defense Finance and Accounting Services.

To confirm your retired status is properly reflected in DEERS, visit

<https://www.dmdc.osd.mil/milconnect> or call the DEERS Support Office (1-800-538-9552). Once DEERS is accurate, enroll in a TRICARE health plan based on your residence within 12 months from your 60th birthday. As a retiree, you'll pay retiree costs such as enrollment fees, deductibles, copayments, and cost-shares.

### Health Plan Options

You and your family members may be eligible for one of the following TRICARE health plans:

- [TRICARE Prime](#) (if residing in a Prime Service Area)
- [TRICARE Select](#) or [TRICARE Overseas Program Select](#)
- [US Family Health Plan](#)
- [TRICARE For Life](#)

Visit the [TRICARE Plan Finder](#) to learn more about your options. Once you [enroll in a TRICARE health plan](#), you also have [pharmacy coverage](#).

### Dental and Vision Options

Retiring service members and their eligible family members have the option to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You don't have to be enrolled in a TRICARE retiree health plan to purchase dental coverage. However, you must be enrolled in a TRICARE health plan to potentially qualify to purchase vision coverage through FEDVIP. For more information about FEDVIP and to check your eligibility, visit the [FEDVIP website](#).

Learn more about [retiring with TRICARE](#) by downloading the [Retiring from Active Duty Brochure](#) and [Costs and Fees Sheet](#). Take command of your health and understand your benefits before you retire.

**Summer is here**, and that means sunny weather is here to stay. Soaking up the sun is one of the best parts about summer. However, make sure to protect your skin when enjoying the sun-filled days ahead. Too much unprotected exposure to the sun's ultraviolet (UV) rays can cause sunburn, eye damage, skin damage, and skin cancer, according to the American Cancer Society. Depending on your risk for developing skin cancer, TRICARE covers your skin cancer screening exams. (Source: TriCare Communications)

### National Center for PTSD Decision

**Aid:** There are a number of good treatments for PTSD. If you are considering treatment, knowing your options is a good place to start. That's why we created [this online interactive decision aid](#).

With this decision aid, you can more easily learn more about treatment options that are relevant to your needs, compare them against each other, and take action to start treatment. [Try our decision aid today](#). (Source: National Center for PTSD)

## ***The Braille and Talking Book Program offers Veterans who have difficulty with regular print materials the return of the gift of reading.***

Whether escaping into a great novel or staying current with popular magazines, the freedom and independence of reading are only a few steps away. This program, from the National Library Service (NLS) and the Library of Congress, provides talking books, audio magazines, and digital talking-book players free of charge.

Any honorably discharged Veteran who is blind, has low vision, or a disability preventing the reading of traditional materials is eligible. Participants choose whether their selected reading materials are delivered by mail, downloaded from the web-based service BARD (Braille and Audio Reading Download) or through the BARD mobile app for smartphones and tablets. NLS maintains a vast catalog of titles and publications from the latest best-sellers to timeless classics. Plus, Veterans have preferential status in the lending of materials and equipment.

[The Braille and Talking Books Program](#) is accomplished through a nationwide network of libraries to serve citizens and Veterans living inside the U.S. or abroad. Applying for this service is easy. Call the National Library Service at 1-888-NLS-READ (1-888-657-7323) or visit them on the web at [www.loc.gov/ThatAllMayRead](http://www.loc.gov/ThatAllMayRead) (Source: *Department of Veterans Affairs*)

## **JBLM McChord Field Customer Service Mall**

**Closure** the Customer Service Mall, building 100, Joe Jackson Blvd. will be closed on the 4<sup>th</sup> and 5<sup>th</sup> of July for Independence Day celebrations and a scheduled AMC Family Day. There will be no service for ID cards, Deer's, and CAC cards. The Customer Service Mall will reopen for business on Monday the 8<sup>th</sup> of July at 7:30 am. (Source 627 FSS)

## **Disabled Veterans eligible for free National Park Service Lifetime**

**Access Pass** Many Veterans, with a service connected disability rating, are entering Federal parks for free with the [Lifetime National Parks Access Pass](#) from the U.S. Department of the Interior, National Park Service. Good for entry into 400+ National Parks and over 2,000 recreation sites across the country, the Lifetime Access Pass is another way a grateful nation says thank you for the service and sacrifices of Veterans with disabilities. The [Access Pass](#) admits disabled Veterans and any passengers in their vehicle (non-commercial) at per-vehicle fee areas; and, the pass owner plus three additional adults where per-person fees are charged. In addition to free entry at participating parks, the Access Pass includes discounts on [expanded amenity fees](#); such as camping, swimming, boat launching and guided tours.

Veterans who have a VA disability rating, (10 percent or higher) are eligible for the Lifetime Access Pass—with two ways to apply.

First, disabled Veterans can apply in person at a [participating federal recreation site](#). Simply present photo identification (Driver's license, State ID, Passport) and documentation proving a permanent disability (VA awards letter, VA ID with service connected annotation, VA summary of benefits, or receipt of Social Security disability income). That's it. The Pass is free and issued at the time of entry.

Second, if applying by mail, send a completed packet and \$10 processing fee to the United States Geological Survey (USGS). The packet should include:

- The [Access Pass application form](#)
- Proof of residency
- VA disability award letter, VA summary of benefits, or proof of SSDI income

Pass delivery expected 10-12 weeks after receipt.

Make sure to have photo ID available when using your Lifetime Access Pass and enjoy the majestic scenery and abundant recreational opportunities our National Parks provide. (Source: *Department of Veterans Affairs & The National Parks Service*)

**Volunteers Welcomed!!!** Volunteering is a rewarding experience. There are many programs and activities within the military community that could not exist if it were not for the many volunteers doing the work to make things happen.

**Be a Volunteer at the RAO**, if you have been looking for a rewarding way to stay involved in the McChord Military Retiree community, then volunteering at the RAO is the answer. At the McChord Retiree Activities Office. Hands on training will be provided, and you will be working with a great team of volunteers who are military retirees and spouses providing their time, skills, talents and wisdom towards helping the military community. For more information you can contact us at 253-982-3214.

If you are a retired aircraft mechanic the McChord Heritage Museum can use your help restoring and maintain the museum's heritage aircraft, contact Mr. Jordon at 253-982-2485. The USO, the Red Cross, the base clinic and the VA's American Lake VA Hospital also need volunteers.

## HELPFULL LINKS

**To find your state representative:**

<http://www.house.gov/representatives/>

**To find your state senators:**

<http://www.senate.gov>

**To find the VA:**

<http://www.va.gov>

**To find DFAS:**

<http://www.dfas.mil>

**To find Tricare:**

<http://www.tricare.mil>

**To schedule appointment to renew ID Card**

<https://rapids-appointments.dmdc.osd.mil>

**Link to Retiree Publications**

**Army Echoes:**

<http://soldierforlife.army.mil/retirement>

**Navy Shift Colors:**

[www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

**Air Force Afterburner:**

<https://www.retirees.af.mil/Library/Afterburner/>

**Marine Corps Semper Fidelis:**

[www.usmc-mccs.org](http://www.usmc-mccs.org)

**Coast Guard Evening Colors:**

<http://www.uscg.mil/hq/cg1/psc/ras>

## List of businesses who give military discounts

<http://www.rather-be-shopping.com/blog/2014/05/29/veteran-military-discounts/>

## VA benefits book available

The Federal Benefits for Veterans, Dependents & Survivors handbook is available – with 18 pages of new information. The book can be found at,

[http://www.va.gov/opa/publications/benefits\\_book/2014\\_Federal\\_Benefits\\_for\\_Veterans\\_English.pdf](http://www.va.gov/opa/publications/benefits_book/2014_Federal_Benefits_for_Veterans_English.pdf).

**Veterans Crisis Hotline**      1-800-273-8255 press 1

***EDITOR'S NOTE:** Thank you for your support of the Hangar Flyer newsletter. If you have questions about anything pertaining to military retiree benefits and services, email us at; [retaffairs@us.af.mil](mailto:retaffairs@us.af.mil) or call us at the RAO. Hours are 9 to 12 Monday through Friday. After 12 please leave a message and we will call you back. The phone number is 253-982-3214*



# *Hangar Flying*

## *Newsletter*

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Please print the email address as it appears on your email header. If you use **SPAM BLOCKERS** add us to your email address book. Please leave this completed form with the RAO volunteer on duty or you may mail it to 100 Joe Jackson Blvd, RAO, Customer Service Mall; Room 1001 JBLM McChord Field WA 98438

If you know of a fellow retiree who might be interested in the newsletter please pass this subscription form on.