

RETIREE OFFICE NEWS – 171st ARW



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“The love of family and the admiration of friends is much more important than wealth and privilege..” ~ Charles Kuralt

Email Addresses: If you would like to hear about upcoming retiree news and events, please provide your email address to Bonnie Kriberney at bjkriberney@msn.com. *Don't forget to keep me informed, if you change your email address/provider.*

Retiree Lunch: **3rd Tuesday** in January

Please note, beginning in 2016, the Retiree Luncheons are held on **Tuesdays!** This change was made because the Commissary and PX are closed on Mondays and the 171ARW off-days fall on every other Monday

When: CY 2016 - **January 19th**, April 19th, July 19th, and October 18th

Where: Golden Corral, 900 Park Manor Blvd, Pittsburgh, PA 15205
(Near Mall at Robinson) (412) 788-1776

“Don't forget to ask for your military or senior discount!!!”

Time: 1100 hours

Come join the fun and catch up with old friends over a delicious lunch.

Hope to see you all at the next Retiree Luncheon on January 19th!

Retirements:

November through December 2015 retirements will appear in the next newsletter.

Sympathies: We extend 'Our Deepest Sympathy' to the families and relatives of the following retirees who passed away. Please inform our office if you hear of the passing of one of our fellow 171st, 112th, or 258TH members. Click on each name to view the obituary.

LtCol Edward L. Batz – 17 Dec 2015 – Age 91 – 171ARW/Operations, Pilot
<http://www.post-gazette.com/news/obituaries/2015/12/26/Obituary-Edward-L-Batz-Noble-warrior-devoted-life-to-country/stories/201512250040>

TSgt Arthur M. Baker – 1 Dec 15 – Age 54 – 171ARW/Maintenance Control
<http://www.tributes.com/obituary/show/Arthur-M.-Baker-103069864>

SMSgt David W. Korinis – ? Jan 2016 – no further details at this time

No Cost of Living Adjustment for 2016:

The 2016 cost of living adjustment (COLA) for federal benefits will be zero for 2016. This is because the index used to determine military retirement, Department of Veterans Affairs (VA) disability payments, and social security shows that there has been no overall inflation since last September. The dramatic decrease in the cost of gasoline has cancelled out all the other price increases, leaving a net negative Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This is the third time of no increase since increases were made automatic in 1975. About 80 million US residents receive federal payments each year, including retired and disabled workers and their families, disabled veterans, and federal retirees.

SUMMARY: no increase in military retirement, VA disability, or social security in 2016.

TRICARE Pharmacy Copays Increase effective Feb 1, 2016:

Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries when some TRICARE pharmacy copays change in 2016. On Feb 1, 2016, most copays for prescription drugs at Home Delivery and retail network pharmacies will increase slightly.

The 2016 National Defense Authorization Act (NDAA) requires TRICARE to change its prescription copays.

- All drugs at military pharmacies, and generic drugs through Home Delivery, are still available at no cost to beneficiaries.
- Home Delivery (Express Scripts) Copays for brand name drugs increase from \$16 to \$20, and non-formulary drugs go from \$46 to \$49, for up to a 90-day supply.

- At retail pharmacies, generic drug copays go from \$8 to \$10, and brand name drug copays go from \$20 to \$24 dollars, for up to a 30-day supply.
- Copays for Non-formulary Drugs (A drug in a therapeutic class that isn't as clinically or cost-effective as other drugs in the same class. You pay a higher cost share for these drugs.) and for drugs at non-network pharmacies will also change.

Beneficiaries can save up to \$208 in 2016 for each brand name prescription drug they switch from retail pharmacy to Home Delivery. Home Delivery offers safe and convenient delivery of your prescription drugs right to your mailbox.

To see the new TRICARE pharmacy copays, learn more about the TRICARE Pharmacy benefit, or move your prescription to Home Delivery, visit www.tricare.mil/pharmacy.

HEALTH INSURANCE COVERAGE MUST BE REPORTED ON TAXES:

As part of the Affordable Care Act, anyone who has health insurance must report their coverage on their 2015 taxes or risk paying what is known as an "individual shared responsibility payment" on their taxes.

The Affordable Care Act requires all Americans to have qualifying health insurance for the full tax year.

What is the IRS 1095 Form?

Anyone who has insurance will receive an IRS Form 1095 from their insurance provider. There are 3 different types of IRS 1095 forms:

1. 1095-A - For members who got their insurance through the Health Insurance Marketplace or Exchange
2. 1095-B - For retirees, annuitants, and former spouses covered by TRICARE, and people enrolled in VA healthcare or Medicare.
3. 1095-C - For active duty members and their families who are covered by TRICARE and federal civilian employees.

What Should I Do With the Form?

If you have a form 1095-B or 1095-C that shows you and your dependents had health insurance for the entire year, simply check the appropriate box on Form 1040, 1040A or 1040EZ when you file your taxes, no other action is required. You don't need to file the form with your taxes.

If you have a 1095-A, a form titled "Health Insurance Marketplace Statement", you must enter the information on the IRS Form 8962 when you file your taxes. The 1095-A is for people who bought their health insurance on the Health Insurance Marketplace or Exchange, and may have received a portion of their premium paid by the Federal Government. This form will reflect that, and depending on your income you may be entitled to a tax credit for the portion of your premium paid by the Federal Government.

If you had any months that you or your dependents were not covered by insurance you may have to pay what is called the "individual shared responsibility payment" or penalty. Your

1095-A, B, or C will reflect what months you didn't have health insurance coverage. You will need to file an IRS Form 8965 to determine if you have a penalty, or may receive a waiver of the penalty. Waivers may be granted to some people such as: citizens living abroad, those claiming hardship, or residents of states which did not expand Medicaid coverage, among other things.

What Happens if I Retire During the Year?

You will receive a 1095-C to cover your period of active duty, or civil service employment and a 1095-B to cover those months as a retiree.

How and When Will I Get My IRS 1095 Form?

Army, Navy, Marine Corps, and Air Force members, retirees, and surviving spouses can get the form on the MyPay website with all of your other tax documents. For those who don't have a MyPay account, the form will be mailed. For Coast Guard members, retirees, and surviving spouses the forms will be available in Direct Access. For Veterans receiving VA health care, the forms will be mailed by the VA. In all cases you should receive the form not later than January 31, 2016. Some private companies have been granted a delay until February 29 to issue the form to employees.

[See our myPay 2015 Tax Document Schedule page for more information.](#)

What if the Information is Wrong?

Contact your DFAS immediately, you can be issued a corrected document. DFAS reminds everyone to keep your information updated in DEERS. Add the Social Security numbers (SSN) for all family members. This is how DFAS will report health insurance coverage to the IRS.

Medicare Costs for 2016: <http://www.military.com/benefits/tricare/medicare.html>

Medicare is Health Insurance for:

- People 65 years of age and older.
- Some people with disabilities under age 65.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has Four Parts:

Medicare Part A (Hospital Insurance) helps cover your inpatient care in hospitals. Part A also helps cover skilled nursing facility, hospice, and home health care if you meet certain conditions.

Medicare Part B (Medical Insurance) helps cover medically-necessary services like doctor's services and outpatient care. Part B also helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse.

Medicare Part C (Medicare Advantage Plans) is another way to get your Medicare benefits. It combines Part A, Part B, and, sometimes, Part D (prescription drug) coverage. Medicare Advantage Plans are managed by private insurance companies approved by Medicare. These plans must cover medically-necessary services. However, plans can charge different copayments, coinsurance, or deductibles for these services.

Medicare Part D (Medicare Prescription Drug Coverage) helps cover prescription drugs. This coverage may help lower your prescription drug costs and help protect against higher costs in the future. [Compare TRICARE and Medicare Part D](#)

Medicare Part A (Hospital Insurance)

Medicare Part A Helps Pay For: Care in hospitals as an inpatient, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas), skilled nursing facilities, hospice care, and some home health care. Information about your coverage under Medicare Part A can be found in the Your Medicare Coverage database.

Cost: Most people get Part A automatically when they turn age 65. They do not have to pay a monthly payment called a premium for Part A because they or a spouse paid Medicare taxes while they were working.

If you (or your spouse) did not pay Medicare taxes while you worked and you are age 65 or older, you still may be able to buy Part A. The Part A premium is \$226.00 per month for people having 30-39 quarters of Medicare-covered employment and \$411.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

Coverage: For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2016 = \$1,288) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay:

- A total of \$1,288 for a hospital stay of 1-60 days.
- \$322 per day for days 61-90 of a hospital stay.
- \$644 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

Part B (Medical Insurance)

Doctor services, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Cost: Most people pay a monthly Medicare Part B premium of \$104.90. People who are not subject to the "hold-harmless" provision of law will pay \$121.80 per month. This group includes:

- those who are not collecting Social Security benefits
- those who will enroll in Part B for the first time in 2016
- dual-eligible beneficiaries who have their premiums paid by Medicaid, and

- those who pay an additional income-related premium

Enrolling in part B is your choice. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65.

Deductible: The Medicare Part B deductible is \$166.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$166.00 deductible.)

Medicare Part C (Medicare Advantage)

Medicare Part C includes all benefits and services covered under Part A and Part B and usually includes Medicare prescription drug coverage (Part D) as part of the plan. It is run by Medicare approved private insurance companies.

Cost: A Medicare Advantage plan is like an HMO or PPO insurance program and is offered through a private insurer. You'll generally get your care from the insurance plan's network of providers.

Medicare Part D (Medicare Prescription Drug Coverage)

Medicare Part D helps cover the cost of prescription drugs and is run by Medicare approved private insurance companies.

Cost: Most drug plans charge a monthly fee that varies by plan. You pay this in addition to the Part B premium. If you're enrolled in a Medicare Part C plan that includes prescription drug coverage, the monthly premium may include an amount for prescription drug coverage.

If you have income above \$85,000 if you file individually or \$170,000 if you're married filing jointly you will pay an extra amount in addition to your plan premium.

IMPORTANT – Coverage at age 65 under Medicare and TRICARE for Life

If you have TRICARE you generally must enroll in Part A and Part B when you're first eligible to keep your TRICARE coverage. This normally occurs when you turn age 65. You are automatically enrolled in Medicare Part A. Enrolling in part B is your choice, but it is mandatory to sign up for Part B in order to qualify for Tricare for Life at age 65. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. Don't forget to get a new Military I.D. at age 65 with proof of your Medicare Part B selection, so you are updated in DEERS. When you get this new Military I.D. this will become your insurance card for Tricare for Life. Military retirees do not need Part D prescription coverage, as we have great prescription coverage under Tricare Pharmacy, Express Scripts.

For More Information

[Download the "Medicare and You" guide to learn more about Medicare](#) (PDF Format)

Donate Serviceable Military Clothing and Equipment:

Contact Brian Finnegan at (412) 915-0352 if you have outdated serviceable uniforms and equipment to donate to the Civil Air Patrol Squadron 603, located on the 911th AFRES base.

IMPORTANT PHONE NUMBERS AND LINKS:

171st Air Refueling Wing: <http://www.171arw.ang.af.mil/>

911th AW Casualty Assistance Office: (412) 474-8558, Fax: (412) 474-8987
Address: 911th FSS/FSMPS, 2475 Defense Ave, Bldg 316, Rm 112, Coraopolis, PA 15108
Email contact: Martin W. Patterson, <mailto:martin.patterson.1@us.af.mil>
Provides assistance to a retiree/spouse/dependent upon the passing of a retired military member or dependent in processing the required documentation and survivor benefits.

Air Force Retiree Services: <http://www.retirees.af.mil/>

AMC Space-A Travel: <http://www.amc.af.mil/amctravel/index.asp>

Department of Veteran Affairs (VA): <http://www.va.gov/> or 1-800-827-1000

Express Scripts – TRICARE Pharmacy: <http://www.express-scripts.com/TRICARE/>
Toll-Free within the U.S.: 1-877-363-1303

Retired and Annuitant Pay:

For news updates, general information, and forms: visit the Retired Pay Site, **Defense Finance and Accounting Service (DFAS) – Retired Military & Annuitants**
<http://www.dfas.mil/retiredmilitary.html>

- Questions about your retired or annuity pay account: 1-800-321-1080, Press 1 then 4, Press 0 (zero) for operator.
- Reporting a Death or Following-Up on a Claim: 1-800-321-1080, Press 1, then Press 1 again, Enter social security number.

For specific questions: Ask DFAS <https://corpweb1.dfas.mil/askDFAS/askRA.jsp>

For discussion on retired pay issues: Facebook
<https://www.facebook.com/DefenseFinanceandAccountingService?ref=ts>

Military.com/Benefits: <http://www.military.com/benefits>

Military.com free membership sign-up:
http://www.military.com/Registration/Universal_Registration_Page?ESRC=TAF.bb

myPay: <https://mypay.dfas.mil/mypay.aspx> or 1-888-332-7411 Option 5

Social Security: <http://www.ssa.gov/agency/contact/> or Call the toll-free number, 800-772-1213. If you are deaf or hard of hearing, call the toll-free "TTY" number, 711

TRICARE Health Insurance Coverage & Benefits Plans: <http://www.tricare.mil>
Tricare North Region – Health Net Federal Services: 1-877-874-2273
TRICARE For Life: 1-866-773-0404

Thrift Savings Plan (TSP) Retiree Assistance: 1-877-968-3778