

RETIREE OFFICE NEWS – 171st ARW



Retiree Office
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“A tree is known by its fruit; a man by his deeds. A good deed is never lost; he who sows courtesy reaps friendship, and he who plants kindness gathers love.” ~ Saint Basil

Retiree Office Email Address: 171retireeoffice@gmail.com

Please use this email address for all correspondences, i.e., email changes, retiree news, luncheons, benefits, etc.

Retiree Lunch: 3rd Tuesday in January, April, July, and October

When: CY 2018 - **October 16th**
CY 2019 - January 15th, April 16th, July 16th, and October 15th

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

Guest Speaker: Stephen Fineman, Financial Counselor, 171ARW

Time: 1100 hours, **“Don’t forget to ask for your military or senior discount!!!”**

*Come join the fun and catch up with old friends over a delicious lunch.
Hope to see you all at the Retiree Luncheon!*

DFAS Retiree Newsletter – September 2018:

<https://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>

Veterans Breakfast Club Fall 2018 Newsletter:

Veterans Breakfast Club Website: <http://veteransbreakfastclub.com/>
Fall 2018 Newsletter: http://veteransbreakfastclub.com/wp-content/uploads/2018/09/VBC-FALL-2018-Newsletter-final-9_5_18.pdf

Retirements:

Congratulations to our recent retirees who retired from July through September 2018. Please do not hesitate to contact the Retiree Office, if you need assistance.

Rank	Last Name	First Name	Retired
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JUL 2018

MSG	CUBAKOVIC	ROBYN	05-JUL-18
MSG	MONTGOMERY	JASON	27-JUL-18
MSG	THEOBALD	JAMES	01-JUL-18
SSG	BIGGER	JOHN	29-JUL-18
SSG	DIALLO	MICHAELA	17-JUL-18

AUG 2018

LTC	DOHERTY	SUSAN	02-AUG-18
LTC	PAULLET	ROSS	31-AUG-18
MSG	DUSHAC	LAWRENCE	09-AUG-18

SEP 2018

MAJ	STIVERS	RICHARD	27-SEP-18
MSG	LITTLE	ANDREW	29-SEP-18
MSG	PERZA	RICKEY	25-SEP-18

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 and leave your condolences.

MSgt William "Bill" Dacoros – 27 Jul 2018 – Age 82 – 171ARW Maintenance/Avionics
<http://www.legacy.com/obituaries/postgazette/obituary.aspx?n=william-dacoros-bill&pid=189736323&fhid=4317>

Col John "Jack" Frisch – 16 Aug 2018 – Age 85 – 171ARW Operations/147 ARS Navigator
<http://www.legacy.com/obituaries/postgazette/obituary.aspx?n=john-frisch-jack&pid=189980009&fhid=9774>

TSgt William J. Henderson – 11 Sep 2018 – Age 64 – 171ARW Logistics Sq/Base Supply
<http://www.legacy.com/obituaries/triblive-tribune-review/obituary.aspx?n=william-j-henderson&pid=190207829&fhid=9711>

Lt Col Andrew Savanick, Jr. – 16 Jul 2018 – Age 77 – 171ARW Operations
<https://www.google.com/amp/www.timesonline.com/Beaver/OBITUARIES/20180717/RETIR-ED-LT-COL-ANDREW-SAVANICK-JR%3ftemplate=ampart>

2019 Cost Of Living Adjustment:

Military Retirees and Veterans receiving disability pay will see a 2.8 percent cost-of-living increase in 2019, the largest increase in six years.

2019 FEDVIP Dental and Vision Plans and Premiums are now available:

Eligibility for the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the U.S. Office of Personnel Management (OPM), has expanded to include certain uniformed service members. The first opportunity for you to enroll is during this year's Federal Benefits Open Season, with coverage effective January 1, 2019.

FEDVIP is popular among Federal employees. The more than 3.3 million people already enrolled give the program high marks for quality and value. With 10 dental and four vision carriers to choose from, and some plans offering both high and standard options, FEDVIP offers great flexibility when selecting the right coverage for you and your family.

Don't forget! The TRICARE Retiree Dental Program (TRDP) ends on December 31, 2018. You will not be automatically enrolled in a FEDVIP plan for 2019.

You can now review 2019 plan information, including plan brochures and provider networks, for all 14 FEDVIP carriers. A plan comparison tool is also available for you to research plans and premiums based on where you live. View up to three dental or vision plans side-by-side for easy comparison when selecting the right coverage for you and your family.

https://tricare.benefeds.com/InfoPortal/indexAction?utm_source=benefeds&utm_medium=banner&utm_campaign=welcome

Make sure to **check your eligibility** to determine if you're eligible for dental coverage, vision coverage, or both.

For FEDVIP dental and/or vision coverage in 2019, you must enroll during the Federal Benefits Open Season, which runs from November 12 through December 10, 2018 (ET).

2018 Veterans Day Free Meals, Discounts & Deals:

Here are some sites to check for 2018 Veterans Day Discounts. The site is continually updated as companies announce their Veteran Day Deals, so keep checking!

Military Benefits <https://militarybenefits.info/veterans-day-discounts-sales-deals-free-meals/>

Military.Com <https://www.military.com/veterans-day/retailers-veterans-day-military-discounts.html>

Military Wallet <https://themilitarywallet.com/veterans-day-free-meals-and-discounts/>

171ARW Financial Counselor – “Financial Updates”:

Fall is one of the best times to review your finances and to start preparing for the new year. Following are some important financial updates for you to know to help you make the best decisions going forward. With the proper planning, “you will not fall back”. If you have a question or an issue you want to discuss, please feel free to contact me.

Social Security Information

- The cost of living adjustment for 2019 will be 2.8%. For example if you are currently receiving \$1600/month, your check will increase by \$44.80
- If you have not reached full retirement age, you are allowed to earn up to \$17,040 which will be adjusted for inflation. For every \$2.00 you earn above the threshold, your benefit will be reduced by \$1.00. This must be earned income and pension income is not included. At full retirement age, there is no limit on how much you can earn
Ex: Earnings \$50,000 : $\$50,000 - \$17,040 = \$32,960$: $32,960 / 2 = \$16,480$ Reduction
- If you are married and filing jointly, you will be taxed on 50% of your benefits if your combined Modified Adjusted Gross Income, is from \$32,000 to \$44,000 and 85% if income is above \$44,000
- Your S.S. benefit increases by 8% for every year you delay receiving benefits

New TSP Withdrawal rules

- Once separated from service, there is no limit as to the number of withdrawals you can make
- You no longer have to make a full withdrawal election at age 70 ½
- Withdrawals can now be made on an annual and quarterly basis
- The current interest rate on the G fund is 2.72%

Savings interest rates have increased

- There are FDIC insured banks now offering up to 1.85% on savings accounts and 2.55% for short term CD's. Rates can be compared on internet websites.

Estate planning

- For 2018, you can make a tax free gift up to \$15,000 without completing a Gift tax return. There are no restrictions on who can receive the gift
- You are now able to add named beneficiaries to your TSP account. From the [TSP.gov](https://www.tsp.gov) website, click on the beneficiary tab and complete the form and mail it to the TSP. You should consider adding two beneficiaries, a primary and contingent
- If you need your legal documents updated, contact Lt Col John Murtha, JAG, at 412-776-7404

“Money is a terrible master but an excellent servant”

Stephen Fineman, ChFC

PFC6.PA.ANG@Zeiders.com

412-443-5743

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: Melinda J. Arbogast, Melinda.arbogast.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

National Personnel Records Center, Military Personnel Records: NPRC Customer Service 314-801-0800

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

PA Veteran Affairs: <http://www.dmva.pa.gov/veteransaffairs/Pages/default.aspx -.Vw-6qj81BJM>

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 for Life (ages 65+): <https://www.tricare4u.com/> 1-866-773-0404 Mon – Fri, 7 a.m. – 10 p.m. CST

TRICARE Select Health Plan (ages 60 to 65): <https://www.tricare.mil/Plans/HealthPlans/TS>

Tricare East Region – Humana Military, 1-800-444-5445, www.tricare-east.com

Tricare West Region – Health Net Federal Services, 1-844-866-9378, www.tricare-west.com

TRICARE Prescription Formulary Search Tool: <https://www.express-scripts.com/static/formularySearch/2.7/#/formularySearch/drugSearch?accessLink=FSTResults>

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

U.S. Department of Veterans Affairs: <http://www.vets.gov/>

Veterans Breakfast Club: <http://veteransbreakfastclub.com/publications/>,

Contact Todd DePastino at 412-623-9029 or by email at todd@veteransbreakfastclub.com