

RETIREE OFFICE NEWS – 171st ARW



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“Life is like a camera, Focus on what’s important, Capture the good times, Develop from the negatives, And if things don’t work out, Take another shot.” ~ Ziad K. Abdelnour

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 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

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 – March 2019:

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

Veterans Breakfast Club:

Veterans Breakfast Club Website: <http://veteransbreakfastclub.com/>
Veterans Breakfast Club Newsletter - <http://vbcpgh.org/wp-content/uploads/2019/01/newsletter-1-28-2019-final.pdf>

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

Please note, there is a lot of good information to assist retirees under the “Resources” tab.

112th Reunion: The 112th Reunion is held on the 112th day of the year and is now scheduled for 2018. Come and enjoy the fun and catch up with old friends. Hope to see you there!

When: Monday, April 22, 2019
Time: 4 p.m. to ???
Where: 911th Airlift Wing, Community Center (same as last year)
Cash Bar: Includes draft beer, wine, full selection of liqueurs and craft beers
Buffet: approx. 6:00 to 7:30 p.m.
Billeting: (412) 474-8230 (for those of you who would like to stay over)
POC: Brad L. Gilles

Please Note:

- To get on base, you must have a current Military ID. Those who do not have a military ID must have some form of a picture ID, i.e. Driver's License, U.S. Passport.
- The Community Center is located to the left of the parking lot in front of the Credit Union and old BX building.

Retirements:

The retirements from October 2018 through March 2019 were not available for this newsletter, due to a change in 171ARW personnel who provides the report. The 4th quarter 2018 and 1st quarter 2019 retirements will hopefully appear in the next Retiree Newsletter in July.

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 Vincent L. Tomei – 19 Dec 2018 – Age 73 – 171ARW/112TFG
<https://www.tatalovichfuneralhome.com/obituaries/Vincent-L-Tomei?obId=3959867>

TSgt Phillip “Lon” Seighman – 7 Jan 2019 – Age 52 – 171ARW Maintenance SQ/Nose Dock
<http://www.marshallmarrafuneralhome.com/obituary/phillip-seighman>

SSgt Dennis P. Rodgers – 30 Jan 2019 – Age 62 – 171ARW Vehicle Maintenance
<https://www.legacy.com/obituaries/ButlerEagle/obituary.aspx?page=lifestory&pid=191424133>

MSgt Dennis L. Downey – 2 Feb 2019 – Age 77 – 171ARW Maintenance/Jet Engine
<https://www.corlfuneralchapel.com/obituaries/Dennis-Downey-2/> - !/Obituary

B/G Robert D. Parise – 3 Mar 2019 – Age 79 – 112TFG/Vice Base Commander
<https://www.kyperfuneralhome.com/obituary/robert-parise>

CMSgt Richard “Dick” L. Farringer – 26 Mar 2019 – Age 88 – 171ARW Maintenance SQ
<https://www.copelandfuneralhomes.com/notices/Richard-Farringer>

171ARW Financial Counselor – “Financial Updates”:

NEED TO KNOW FINANCIAL INFORMATION

Following is specific financial and tax information to enable you to make better decisions and plan for a more secure retirement. With proper management and planning, 2019 could be your best financial year yet.

- To deduct a charitable contribution greater than \$250, a receipt is needed from the charitable organization. You can also deduct your mileage for charitable work and any supplies you have purchased.
- If you have earned income, meet the income guidelines and will owe the IRS, consider investing in an IRA. You can contribute up to \$6,000 for you and your spouse. If over age 50, you can contribute an additional \$1,000.
\$6,000 invested in a 22% tax bracket = \$1320 in tax savings
- Taxes must be filed by 15 APR or you can apply for a 6 month extension on form 4868. Any money owed to the IRS should be paid by 15 APR or else penalties and interest will apply.
- If under full retirement age, you can earn up to \$17,460 or \$46,920 the months before you reach your full retirement age. For every \$2.00 you earn over the limit, your Social Security will be reduced by \$1.00.
- Taxes can be withdrawn from your Social Security check.
- The G fund in the TSP account earned 2.92% for the past year.
- The year to date performance of the S&P 500 index is 13.65%.
- Consider reallocating to the L-Income fund in the TSP if income is needed. For the last 12 months the fund earned 3.59%. Approximately 25% of the fund is invested in common stock which is not guaranteed
- FDIC insured savings accounts can now earn in upwards of 2%. Check the internet for the best interest rates. It is important to understand the provisions of the account.

To avoid financial scams, do not give out your personal information unless the request is from a known party you trust. Beware of any financial transaction, which sounds too good to be true. There is no free lunch.

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Planning for Your Future:

<https://www.dfas.mil/retiredmilitary/newsevents/newsletter/Planning-for-your-Future.html>

For retirees and annuitants, there are several avenues for allowing a loved one or other trusted individual assist you with your account. These avenues are called “third-party representatives” and fall into two categories, either non-pay-related or pay-related representation.

Non-Pay-Related versus Pay-Related Representation

Non-Pay-Related

A third-party representative (TPR) who is granted non-pay-related authority cannot make changes to retiree or annuitant payments from DFAS. The TPR can only assist the retiree or annuitant in matters such as correspondence address changes, issuing account statements, issuing W-2 or 1099-R forms, or completing and signing an annuity application. The TPR has the authority only so long as the retiree or annuitant is not incapacitated. Should the retiree or annuitant become incapacitated, the authority ends.

Pay-Related

The term “pay-related” refers to the authority of a third-party representative (TPR) to control and make changes to the banking information associated with the retiree or annuitant account at DFAS. This is the most significant authority that can be delegated to a TPR and is allowed only when the retiree or annuitant is incapable of handling his or her own affairs; that is, when they are deemed incapacitated.

In almost all instances, the granting of authority to make pay-related changes also allows the TPR to make other changes to the account, as well, including all non-pay-related changes. So, a third party who is granted pay-related authority will have blanket authority over all matters connected with the account.

Specific Types of Third-Party Representation

Non-Pay-Related Authority

General Power of Attorney (Retirees and Annuitants)

A General Power of Attorney (GPOA) allows a third party the authority to make non-pay-related changes. The retiree or annuitant cannot be incapacitated and must sign a Power of Attorney document appointing the agent. No medical evaluation is needed.

Pay-Related Authority

Guardianship (Retirees and Annuitants)

A guardianship must be court-ordered, and it grants authority outlined in a guardianship document to a guardian. In most cases, the guardian is given full authority over all of the retiree’s or annuitant’s affairs, which would include their account at DFAS. A guardianship takes precedence over any other third-party representation on file at DFAS.

Durable Power of Attorney (Retirees only)

A Durable Power of Attorney (DPOA) is a newly-authorized third-party representation for retired pay, and currently only applies to retirees. The authority granted to the third party, usually called an agent, is stated in a Durable Power of Attorney document and includes the ability to make pay-related changes to the retiree account. The retiree must sign the DPOA document and appoint the agent. A DPOA is effective only if the retiree becomes incapacitated. Evidence of incapacitation is needed in the form of a medical statement signed by a Medical Doctor (M.D.) or Psychiatrist.

Trusteeship (Retirees only)

A trusteeship is a third-party representation granting pay-related authority to a trustee on behalf of an incapacitated retiree who has neither a guardian nor an agent for a Durable Power of Attorney. A medical statement of incapacity is required. The trustee is appointed by DFAS. Trustees are required to post a bond and provide an annual report to DFAS.

Representative Payee (Annuitants only)

A representative payee, or “rep payee” is a TPR recognized for annuitants only. It is similar in scope to a Durable Power of Attorney for retirees, and includes the ability to make pay-related changes to the annuitant’s account at DFAS. A medical statement of incapacity is required. The rep payee is appointed by DFAS, not by the annuitant.

How to stop ‘robocall’ scams, disruptions:

The U.S. Department of Veterans Affairs and the Federal Communications Commission are continuing to team up to combat illegal “robocalls” targeting veterans and their families. Each year, the FCC receives more than 200,000 complaints about unwanted calls. While this may seem like a big number, it pales in comparison to the millions of robocalls being made each day. The calls interrupt dinners and family time; they flood landline and mobile phones.

Scam calls frequently solicit money for fake charities, including ones claiming to support America’s veterans --some even claiming to be VA representatives.

VA officials offer the following tips to help avoid unwanted calls and scams:

- Don't answer calls from unknown numbers. Scammers may spoof their caller ID to display a fake number that appears to be local. If you answer such a call, hang up immediately.
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, or passwords in response to unexpected or suspicious calls.
- Be sure to set a password for all voice mail accounts to avoid being hacked.
- Register your number on the Do Not Call List at <https://www.donotcall.gov/>, or call 888-382-1222 from the phone you want to register, to block calls from legitimate telemarketers.
- Ask your phone company about call-blocking tools and services for your landline phone, and check for helpful apps that you can download to your mobile phone.

For more information, visit fcc.gov/robocalls. (Courtesy of the VA

IMPORTANT PHONE NUMBERS AND LINKS:

171st Air Refueling Wing: <http://www.171arw.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 or 216-522-5955 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