

RETIREE OFFICE NEWS – 171st ARW



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“Develop An Attitude of Gratitude This Year, And Give Thanks For Everything That Happens To You, Knowing That Every Step Forward Is A Step Toward Achieving Something Bigger And Better Than Your Current Situation.” ~ Brian Tracy

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!*

IMPORTANT NOTICE:

Retiree and annuitant payments will be made as scheduled on Feb. 1, 2019. The Department of Defense, including DFAS, is funded through Sept. 30, 2019, and all military retirees and annuitants will be paid as scheduled during the partial government shutdown.

DFAS Retiree Newsletter – December 2018:

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

Veterans Breakfast Club:

Veterans Breakfast Club Website: <http://veteransbreakfastclub.com/>
Publications & Media - <http://veteransbreakfastclub.com/publications/>

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.

DFAS Finance and Accounting Service (DFAS):

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

DFAS on Facebook: <https://www.facebook.com/DefenseFinanceandAccountingService/>

This is the ‘Go To’ place for Retired Military & Annuitants. There is a wealth of information to assist retirees with most of their questions.

- News and Events
- Retired & Annuitant Pay
- Retirement (Plan – Apply – Manage)
- Disability Entitlements
- Provide for Loved Ones
- Survivors and Beneficiaries
- Secondary Dependency

eBenefits: <https://www.ebenefits.va.gov/ebenefits/homepage>

This site is the result of collaboration between the Department of Veterans Affairs (VA) and the Department of Defense (DoD). They serve Veterans, Service members, Wounded Warriors, their family members, and their authorized caregivers.

To register for your free account, you need a DS Logon. Retirees and their family members can use a DS LOGON to access information about benefits. You need to create a DS LOGON account. If you have a CAC you can create a DS account using a username and password. Just click on the light blue box titled, “More DS Logon Options” and select “Need a DS Logon?” from the dropdown menu.

If you don’t have a CAC you can create a DS account using a username and password. Just click on the light blue box titled, “More DS Logon Options” and select “Need a DS Logon?” from the dropdown menu. Please note that you can use your myPay username/password for access.

Once you have an established account, you can use your DS LOGON to access other websites such as the ID Card Office Online, milConnect, Express Scripts, myTRICARE, and more.

Retirements:

The retirements from October through December 2018 were not available for this newsletter, due to a change in personnel who provides the report. The 4th quarter 2018 retirements will appear in the next Retiree Newsletter in April.

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 Robert "Bob" Zorro" Zanis – 30 Sep 2018 – Age 72 – 171ARW Maintenance/Avionics
<https://www.szalfuneralhome.com/obituaries/Robert-Zanis?obId=3354657#/celebrationWall>

CMSgt John A. Cameron – 25 Oct 2018 – Age 80 – 112TFG Administration
of Frederick County, Virginia - Obituary not available

CMSgt Andrew M. Phillips – 26 Oct 2018 – Age 87 – 171ARW Quality Control
<http://www.legacy.com/obituaries/postgazette/obituary.aspx?n=andrew-milton-phillips&pid=190597643&fhid=10409>

Major James H. "Vegas J" Hinnebusch – 27 Nov 2018 – Age 83 – 171ARW Base Personnel
<https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=james-h-hinnebusch-vegas-j&pid=190857505&fhid=9672>

CMSgt William E. "Bill" Happoldt – 6 Dec 2018 – Age 80 – 171ARW/112TFG Base Personnel
<http://www.legacy.com/obituaries/postgazette/obituary.aspx?n=andrew-milton-phillips&pid=190597643&fhid=10409>

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>

My Social Security: *Data extracted from ssa.gov*

The Social Security Administration (SSA) recommends that all beneficiaries open a My Social Security account. The SSA provides this program that allows you to rest easy knowing that you're in control of your future.

- So what does this program do for you? Well, if you are not yet receiving Social Security benefits, My Social Security allows you to:
- Request a replacement Social Security Card if you meet certain requirements
- Check the status of an application or appeal

- Get your Social Security Statement, to review:
 - Estimates of your future retirement, disability and survivors benefits;
 - Your earnings once a year to verify the amounts that we posted are correct
 - The Estimated Social Security and Medicare taxes you paid.
- Get a benefit verification letter stating that:
 - You never received Social Security benefits, Supplemental Security Income or Medicare
 - You received benefits in the past, but do not currently receive them. (The letter will include the date your benefits stopped and how much you received that year.
 - You applied for benefits but haven't received an answer yet.

If you receive benefits or have Medicare, you can:

- Request a replacement Social Security card if you meet certain criteria
- Report your wages if you work and receive Disability Insurance benefits
- Get your benefit verification letter
- Check your benefit and payment information and your earnings record
- Change your address and phone number
- Start or change direct deposit of your benefit payment
- Request a replacement Medicare card
- Get a replacement SSA-1099 or SSA-1042S for tax season.

To create a My Social Security account, go to <https://www.ssa.gov/myaccount/> and click the Create an Account banner. First, you must provide some personal information about yourself. You also must give them answers to some questions the only you are likely to know the answers to. Next, you create a username and password that you will use to access your online account. Then you will select how you would like to receive a one-time security code by providing the email address you already registered or a text-enabled cell phone. They will send you this security code which you have to enter into the account creation web page within 10 minutes of receiving it. This protects you and keeps your personal Social Security information private.

Social Security maintains a robust cyber-security system, but you are the most important factor in helping us keep your personal information safe.

You can read “How you Can Help Us Protect Your Social Security Number and Keep Your Information Safe” at <https://www.ssa.gov/pubs/EN-05-10220.pdf>.

If you have a security freeze, fraud alert or both on your credit report, you can still open a My Social Security account in person by visiting your local Social Security Office. You can also temporarily lift your security freeze or fraud alert to create your account online and then reinstate it as needed.

You can only create a My Social Security account using your own personal information and for your own exclusive use. You can not create or use an account on behalf of another person. You can never share the use of your account with anyone else under any circumstances. Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both.

171ARW Financial Counselor – “Financial Updates”:

STARTING YOUR NEW YEAR OFF RIGHT

The New Year is an opportune time to review your finances, establish goals and make positive changes to improve your current financial situation. Minor changes made during the course of the year end up to be major accomplishments which will positively impact your financial security for a lifetime. Following are suggestions for you to consider.

- * The interest rate on savings accounts have substantially increased. There are several FDIC financial institutions which are paying over 2%. Just google, high interest rate on savings account and a list of financial organizations should populate. Your account should be FDIC insured with no withdrawal penalties.
- * Check your budget to determine if there are any expenses that can be minimized.
- * Review your credit card debt, auto loans and personal loans to determine the outstanding balance and the interest rate you are being charged. Commit to only charging if it is a financial emergency and make additional payments when able. To structure your payments to pay off your debt sooner, use the website, powerpay.org.
- * Determine a reasonable amount you would like to save this year and make the necessary deposit every pay. Ex. Savings goal: \$5,000 and if paid bi-monthly, \$192 should be deposited into your account. The best method to save money is to have the money automatically withdrawn from your checking account.
- * Review your investment accounts to determine if any changes should be made to better meet your objectives and risk tolerance. Seek professional advice prior to making any changes due to the volatility of the market.
- * Review all your legal documents to make certain no changes have to be made. Call JAG to make an appointment at 412-776-7529.

Contact your financial counselor today for a complete review of your finances.

Stephen Fineman, CLU, ChFC, LUTCF PFC6.PA.ANG@Zeiders.com 412-443-5743

BEST WISHES FOR A HAPPY, SUCCESSFUL AND HEALTHY NEW YEAR

Why use MyPay, AskDFAS, or Telephone self-serve option:

They are Convenient Options for Getting Your Pay Information and Making Pay Account Updates

Instead of waiting on hold to talk to a customer service representative, you can use these convenient self-service options for getting your retired or annuity pay information, and for making updates to your pay account.

Retirees - Use *myPay* for statements and tax documents: <https://mypay.dfas.mil/>

- _View/print/save a Retiree Account Statement
- _View/print/save a CRSC statement
- _View/print/save a current year IRS Form 1099R and up to four prior year 1099Rs
- _View/print/save the IRS Form 1095 for reporting Affordable Care Act information
- _Turn On/Off Hard Copy for RAS, 1099R, IRS Form 1095
- _View/print/save an official Verification of Pay letter
- _View Court Orders

Retirees - Use *myPay* for Retired Pay account updates: <https://mypay.dfas.mil/>

- _Change mailing address or email address
- _Change federal and state tax withholding
- _Change Direct Deposit information
- _Add or change beneficiary for Arrears of Pay (final retired pay payment)
- _Check RAS for SBP election information
- _Start, stop or change allotments

Retirees - Use *myPay* for these *myPay* account options: <https://mypay.dfas.mil/>

- _Set up a Limited Access Account
- _Newsletter Alert Notifications - turn on/off
- _Tax Statement Alert Notifications - turn on/off
- _Change login ID or password for *myPay*
- _Password on Demand for *myPay*, including online password reset

Retirees - Use the online AskDFAS option to: <http://go.usa.gov/xPh7p>

- _Request a current year IRS Form 1099R or up to two prior year 1099Rs mailed to an address on record or to a one-time-only, temporary address
- _Request a 1095 tax statement
- _Change mailing address
- _Report the death of a retiree

Retirees - Use the telephone self-serve option to:

Request a current year IRS Form 1099R or up to two prior year 1099Rs mailed to address on record:

- 1-Call 800-321-1080
- 2-Choose option 1 for self-serve
- 3-Choose option 1 for retiree
- 4-Choose option 1 to request 1099R

Annuitants Annuitants - Use *myPay* for statements and tax documents:

<https://mypay.dfas.mil/>

- _View/print/save an Annuitant Account Statement
- _View/print/save a current year IRS Form 1099R and up to two prior year 1099Rs
- _View/print/save a current year 1042S and up to two prior year 1042S
- _Print/save a Certificate of Eligibility
- _Print/save a Report of Existence

Annuitants - Use *myPay* for Annuity Pay account updates: <https://mypay.dfas.mil/>

- _Change mailing address or email address
- _Change federal tax withholding
- _Change Direct Deposit information
- _Submit a Certificate of Eligibility
- _Submit a Report of Existence

Annuitants - Use *myPay* for these *myPay* account options: <https://mypay.dfas.mil/>

- _Set up a Limited Access Account
- _Newsletter Alert Notifications - turn on/off
- _Tax Statement Alert Notifications - turn on/off
- _Change login ID or password for *myPay*
- _Password on Demand for *myPay*, including online password reset

Annuitants - Use the online AskDFAS option to: <http://go.usa.gov/xPh7p>

Request a current year IRS Form 1099R or up to two prior year 1099Rs mailed to address on record or to a one-time-only, temporary address.

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](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