# RETIREE OFFICE NEWS - 171st ARW



Retiree Office 300 Tanker Road #4210 Coraopolis, PA 15108-4210 Phone: 412-776-7587 or 412-776-7538, Fax: 7441 171retireeoffice@gmail.com

Office Hours: Thursdays 0800 - 1200



"Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States where men were free." ~ *President Ronald Reagan* 

## 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 15<sup>th</sup>, April 16<sup>th</sup>, July 16<sup>th</sup>, and October 15<sup>th</sup>

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 - June 2019:

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

# **Veterans Breakfast Club:**

Veterans Breakfast Club Website: <a href="http://veteransbreakfastclub.com/">http://veteransbreakfastclub.com/</a> Veterans Breakfast Club Newsletter -

http://vbcpgh.org/wp-content/uploads/2019/05/SUMMER-2019-VBC-NEWSLETTER.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.

### **Retirements:**

The retirements from October 2018 through June 2019 were not available for this newsletter, due to a change in 171ARW personnel who provides the report. If we receive them, they will be provided in a future Retiree 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 171<sup>st</sup>, 112<sup>th</sup>, or 258<sup>TH</sup> members. Click on each name to view the obituary and leave your condolences.

TSgt Ronald A. Lentender – 01 Jun 2019 – Age 77 – 171ARW Maintenance SQ/Engine Shop <a href="https://www.jeffersonmemorial.biz/obituaries/Ronald--Anthony-Letender?obId=4443707">https://www.jeffersonmemorial.biz/obituaries/Ronald--Anthony-Letender?obId=4443707</a> - /obituaryInfo

MSgt William J. Bratton – 3 Jun 2019 – Age 73 – 171ARW Maintenance/Crew Chief <a href="https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=william-j-bratton&pid=193201948&fhid=9669">https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=william-j-bratton&pid=193201948&fhid=9669</a>

CMSgt Paul M. Madaras – 8 Jun 2019 – Age 72 – 171ARW Wing HQ/Command Chief <a href="https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=paul-m-madaras&pid=193101254&fhid=9817">https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=paul-m-madaras&pid=193101254&fhid=9817</a>

LTC Norbert W. Bakas – 21 Jun 2019 – Age 95 – 171ARW/Chief of Supply https://www.dignitymemorial.com/obituaries/pittsburgh-pa/norbert-bakas-8756512

MSgt Frank S. Holland – 25 Jun 2019 – Age 81 – 171ARW/Vehicle Maintenance <a href="https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=frank-s-holland&pid=193222497&fhid=9882">https://www.legacy.com/obituaries/postgazette/obituary.aspx?n=frank-s-holland&pid=193222497&fhid=9882</a>

# 171ARW Financial Counselor - "Financial Updates":

### **USEFUL FINANCIAL INFORMATION for the Retirees of the 171st**

Properly managing your finances during retirement will enable you to live more securely, enjoy a sufficient income, which cannot be outlived and have the time to pursue your interests. Following is some updated financial information to help you better manage your finances and to take advantage of benefits available to you.

- Starting in September, TSP withdrawals are new and improved. You will now have many available options to choose from to better meet your needs.
- TSP funds year to date returns are as follows: G: 1.28%, C: 18.53%, S: 19.48%, I: 14.20%
- Veterans and Troops can receive free sports gear for children from United Heros League. They can be contacted at 651-319-0737 <a href="www.unitedheroesleague.org">www.unitedheroesleague.org</a>
- If you are 70 ½ and have a Qualified retirement plan, the IRS requires for you to withdrawal your RMD, Required Minimum Distribution. If not withdrawn by the end of the year, you can be penalized 50% of the amount that should have been withdrawn. You can wait until the following year, but two distributions must be taken out. Your financial organization will usually notify you of the amount, which needs to be withdrawn.
- Kiplinger magazine named PNC bank as a runner up for being one of the best national banks.
- If you are under full retirement age and receiving Social Security, you can earn up to \$17,040 without a loss of benefits. If you earn more than \$17,400, Social Security will hold back \$1.00 for every \$2.00 earned.
- Financial Analysts are predicting the Federal Reserve Board will lower interest rates at their next meeting.
- Analyze your finances to determine the specific amount of money that can be spent for a vacation without the need to use credit and disrupt your budget.
- The maximum Social Security Benefit at full retirement age for 2019 is \$2861. If you defer receiving your benefit until age 70 it increases to \$3,770/mo.

Enjoy the summer months and take advantage of all the discounts you are entitled to. You most certainly deserve it.

Prepared by: Stephen Fineman, CLU, ChFC, LUTCF - Personal Financial Counselor Contact information: 412-443-5743 E-Mail: <a href="mailto:PFC6.PA.ANG@Zeiders.com">PFC6.PA.ANG@Zeiders.com</a>

"Be a life long or short, its completeness depends on what it was lived for"

# Military and Veteran Discounts Web Sites:

https://militarybenefits.info/military-and-veteran-discounts/

https://dealhack.com/blog/military-discounts-guide

https://www.dealnews.com/features/discounts/military-discounts/

https://www.military.com/discounts

### 2019 Theme Park Military Discounts:

For complete details please visit: <a href="https://disneyworld.disney.go.com/special-offers/military-multi-day-tickets-2019/">https://disneyworld.disney.go.com/special-offers/military-multi-day-tickets-2019/</a>

We're saluting U.S. military personnel by offering Walt Disney World Resort promotional theme park tickets.

Choose between a Disney 4-Day Military Promotional Ticket or a 5-Day Military Promotional Ticket. The Park Hopper Option is included, so you can come and go as you please at all 4 theme parks each day of your ticket! If you're looking for a little extra magic, add the Park Hopper Plus Option for \$50 more, plus tax.

The promotional tickets below are available for purchase:

- 4-Day Military Promotional Ticket with the Park Hopper Option for \$241 plus tax
- 5-Day Military Promotional Ticket with the Park Hopper Option \$257 plus tax
- 4-Day Military Promotional Ticket with the Park Hopper Plus Option \$291 plus tax
- 5-Day Military Promotional Ticket with the Park Hopper Plus Option \$307 plus tax

Purchase 5-Day Military Promotional Tickets now through December 15, 2019 and 4-Day Military Promotional Tickets now through December 16, 2019. Receive admission for 5 days or 4 days when you visit during the period from January 1, 2019 through December 19, 2019.

You can also purchase the <u>Memory Maker</u> product for a special price of \$98 from January 1, 2019 through December 19, 2019. Visit the web site above for details.

### Offer Details

#### **Eligibility**

"Eligible Service Members" are active or retired U.S. military personnel (including active or retired members of the National Guard, Reservists, the U.S. Coast Guard, the Commissioned Corps of the Public Health Service (PHS), and the Commissioned Corps of the National Oceanic and Atmospheric Administration (NOAA). Valid military identification required for purchase. Spouses of Military Service Members and PHS and NOAA Commissioned Corps members also qualify if they are able to present valid and active U.S. Military IDs in the absence of active or retired Military Personnel or Commissioned Corps members.

### **Purchase By**

- December 15, 2019 for the Disney 5-Day Military Promotional Ticket
- December 16, 2019 for the Disney 4-Day Military Promotional Ticket

#### **Valid Admission Dates**

January 1, 2019 through December 19, 2019 (no blockout dates)

# **Apple Military Discount:**

The Apple Military Discount is a program provided by Apple for active duty, veterans, U.S. Military, National Guard and Reserve and the family members who reside in the same household. The Apple military discount is 10% on most products. Visit the <a href="Apple Military Discount Website">Apple Military Discount Website</a> or visit and order from any U.S. Apple retail store, at an online kiosk. You can go to <a href="Apple.com">Apple.com</a> and scroll to the bottom to click on "Shop for Veterans & Military" under the "Government" heading. If you cannot find the information you need online, you may contact the Apple Store Contact Center team at 1-800-MY-APPLE.

**Apple Statement:** "At Apple we are deeply grateful to the men and women of our armed forces. We're proud to offer active military and veterans a new dedicated online store with special pricing as an expression of our gratitude for their brave service."

Apple launched this new program in December 2018.

#### **Apple Military Program Details**

The Veterans and Military Purchase Program ("Program") is a benefit provided by Apple Inc. ("Apple") to current, and Veteran members of the U.S. Military, National Guard and Reserve. The Program is also offered to their immediate family members who also reside in their same household. This Program is intended for personal use only.

Personal Discount: You may purchase or "Sponsor" up to three computer systems, three iPad devices, three unlocked iPhone devices, three Apple Watch devices (with limit of one Apple Watch Hermes), three HomePods, three Apple TV, three AirPods, ten iPod touch devices, ten Apple accessories (including Beats products), ten Apple Watch accessories (including bands and chargers with limit of one Apple Watch Hermes band), ten third-party accessories (excludes Microsoft, Bose, Adobe and HP products), ten Apple Certified Refurbished products, ten designed by Apple in California books and up to three AppleCare+or AppleCare protection plans (per each applicable product line and must be purchased with a new device to receive discount) each calendar year (January 1-December 31). No more than the eligible quantity amount can be shipped to the same individual or entity (e.g., company, institution, club or group), whether that purchase is Sponsored solely by you or, also, by other eligible personnel. To "Sponsor" means placing an order for an immediate family member.

AppleCare+ and AppleCare Protection Plans: AppleCare+ and AppleCare Protection Plans can be purchased at special pricing.

Read more: <a href="https://militarybenefits.info/apple-military-discount/#ixzz5tL462IV7">https://militarybenefits.info/apple-military-discount/#ixzz5tL462IV7</a>

# DO YOU HAVE ANY OLD 171st SQUADRON PATCHES:

The AF is bringing back Squadron patches on the uniforms and apparently there is already one for at least one of the MX squadrons. If anyone has a patch or picture of a patch from the 171<sup>st</sup> OMS, 171<sup>st</sup> AGS or 171<sup>st</sup> CAMS would you please forward me a picture of it?

Ray Hyland, Col, PAANG 171st MXG/CC

Com: 412-776-7598, Cell: 412-576-6474, DSN: 294-7598

### Join TRICARE For Life Coverage Webinar on July 18th:

https://tricare.mil/CoveredServices/BenefitUpdates/Archives/7\_3\_19\_Join\_July\_18\_TRICARE\_Webinar\_on\_TRICARE For Life Coverage?NavContext={68EF1CC1-D05F-485B-883A-E24160FE942A}

Do you have questions about <u>TRICARE For Life</u> (TFL)? Not sure if you have to enroll in TFL, or when you become eligible for TFL coverage? Are you getting ready to turn 65? Join the "<u>Understanding How TRICARE For Life Coverage Works</u>" webinar on July 18, from 1 to 2 p.m. ET.

The webinar will discuss TFL eligibility, signing up for <u>Medicare</u>, how to get care, and much more. The TFL program manager will provide detailed information about TFL and answer your questions.

TFL is for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B. This is regardless of your age or place of residence. Once you have both Medicare Part A and Part B, you automatically receive TRICARE benefits under TFL. However, you must be a TRICARE-eligible beneficiary. And you need to take specific actions to make sure you can still get TRICARE.

"Keeping your information up to date in the Defense Enrollment Eligibility Reporting SystemClick to close(DEERS) A database of information on uniformed services members (sponsors), U.S.-sponsored foreign military, DoD and uniformed services civilians, other personnel as directed by the DoD, and their family members. You need to register in DEERS to get TRICARE., or DEERS, is key to ensuring effective and timely delivery of your TRICARE For Life benefits," said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency and webinar presenter.

In addition to keeping your information in <u>DEERS</u> up to date, you must sign up for Medicare Part A and Part B. Your birth date determines when you become Medicare-eligible and when you should sign up for Part A and Part B. The Medicare entitlement age is 65. But you can become eligible for Medicare before age 65 if you have:

- A severe illness, injury, or disability
- End-stage renal disease (permanent kidney failure)
- · Lou Gehrig's disease
- Mesothelioma (certain cases)

Join the webinar to learn about Medicare eligibility at age 65 and before age 65.

As stated in the <u>TRICARE For Life Handbook</u>, "TFL and Medicare cover proven, medically necessaryClick to closeTo be medically necessary means it is appropriate, reasonable, and adequate for your condition. and appropriate care." You can check out the handbook for information, including answers to frequently asked questions about TFL and Medicare. Read about how TFL works with Medicare, how coverage works overseas, how to coordinate TFL with other health insuranceClick to closeHealth insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. TRICARE supplements don't qualify as "other health insurance.", and much more. To learn more about TFL, register to join the <u>July 18 webinar</u>. A Q&A led by the presenter will follow the presentation.

### 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: <a href="http://www.amc.af.mil/amctravel/index.asp">http://www.amc.af.mil/amctravel/index.asp</a>

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** <a href="http://www.dfas.mil/retiredmilitary.html">http://www.dfas.mil/retiredmilitary.html</a>

- Questions about your retired or annuity pay account: 1-800-321-1080or 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: <a href="http://www.military.com/benefits">http://www.military.com/benefits</a>

#### 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: <a href="https://mypay.dfas.mil/mypay.aspx">https://mypay.dfas.mil/mypay.aspx</a> or 1-888-332-7411 Option 5

PA Veteran Affairs: http://www.dmva.pa.gov/veteransaffairs/Pages/default.aspx - .Vw-6qi81BJM

**Social Security:** <a href="http://www.ssa.gov/agency/contact/">http://www.ssa.gov/agency/contact/</a> 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): <a href="https://www.tricare.mil/Plans/HealthPlans/TS">https://www.tricare.mil/Plans/HealthPlans/TS</a>

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: <a href="https://www.express-">https://www.express-</a>

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