

# RETIREE OFFICE NEWS – 171<sup>st</sup> ARW



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*“Be bold and mighty forces will come to your aid. In the past, whenever I had fallen short in almost any undertaking, it was seldom because I had tried and failed. It was because I had let fear of failure stop me from trying at all.” ~ Arthur Gordon*

**Retiree Office Email Address:** [171retireeoffice@gmail.com](mailto:171retireeoffice@gmail.com)

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

**Retiree Lunch:** 3<sup>rd</sup> 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>**  
CY 2020 - January 21<sup>st</sup>, April 21<sup>st</sup>, July 21<sup>st</sup>, and October 20<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!!!”**

**Guest Speaker:**

Melinda J. Arbogast, GS-11, DAF  
USAF, AFRC 911 FSS/FSMPS  
Casualty Assistance Representative  
Survivor Benefit Plan (SBP) Counselor  
Phone: 412-474-8558

*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 2019:**

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

## **Veterans Breakfast Club:**

Veterans Breakfast Club Website: <http://veteransbreakfastclub.com/>

Veterans Breakfast Club Newsletter – Fall 2019

<http://vbcpg.org/wp-content/uploads/2019/08/FINAL-Fall-E-Newsletter-VBC-2019-.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 September 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.

CMSgt Charles “Pete” Zimmerman – 13 Jul 2019 – Age 84 – 171ARW/Operations

<https://www.dignitymemorial.com/obituaries/rochester-pa/charles-zimmerman-8778229>

SMSgt Michael A. Richards – 1 Aug 2019 – Age 90 – 112TFG/Munitions Branch Chief

[https://www.copelandfuneralhomes.com/notices/MichaelJake-Richards?fbclid=IwAR2JSVVx3d4zuqbZdl7gPwqYm56k7NOolXJAY0ZkRSht5qVD\\_xWiJfGGBr4](https://www.copelandfuneralhomes.com/notices/MichaelJake-Richards?fbclid=IwAR2JSVVx3d4zuqbZdl7gPwqYm56k7NOolXJAY0ZkRSht5qVD_xWiJfGGBr4)

LTC Robert L. Traenkner – 28 Jul 2019 – Age 96 – 147<sup>th</sup> Aeromedical Airlift Sq/Pilot

<https://www.legacy.com/obituaries/triblive-valley-news-dispatch/obituary.aspx?n=robert-l-traenkner&pid=193511657&fhid=9840>

## **171ARW Financial Counselor – “Financial Updates”:**

### **Fruitfully managing your finances this fall**

The fall season is one of the most scenic and pleasurable times of the year. This is also an opportune time to review your finances and make any changes to become more financially secure. Following are some suggestions, which can help you finish the year out strong.

- Social security payments for 2020 will increase by 1.6%. If your check was \$1800/mo. it will now be \$1828.80. The extra money can come in handy for a rainy day fund.
- You can contribute \$6,000 to a Traditional IRA if you have sufficient earned income and are age 70 ½ or younger. There is also an additional \$1,000 catch up contribution if age 50 or older. With a Roth IRA, the contribution limits are the same and if you have the earned income, you can contribute after age 70 ½. If you are in a 25% tax bracket and have chosen the Traditional IRA, you would save \$1750 in taxes.
- Check to determine if you were impacted by the Equifax breach. If your personal information was impacted, file a claim with Equifax to receive 10 years of free credit monitoring services. This is the most valuable option unless you have been a victim of identity theft. This can be done by visiting the website, [www.EquifaxBreachSettlement.com](http://www.EquifaxBreachSettlement.com). and go to the top of the page and click on “What do you want to do” then choose “Have I been impacted”.
- Starting in 2020, recipients of the Purple Heart award will be exempt from paying the funding fee when applying for a VA loan.
- At age 70 ½, you are required to take a minimum distribution from your retirement accounts. If the required distribution is not taken by the end of this year, you will be assessed a penalty of 50% of the amount which should have been disbursed.
- The annual open enrollment period for Medicare is from 15 OCT until 19 DEC. During this period, you will have the right to change your health coverage to another provider if so desired. To lower your monthly premium, you might want to consider a Medicare Advantage plan.

The very best wishes for a most enjoyable and meaningful fall season. Take the time to review your finances to make certain you are on track to meet your goals. Please do not hesitate to contact me if I can be of any assistance.

Prepared by: Stephen Fineman, CLU, ChFC, LUTCF - Personal Financial Counselor  
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*“Be a life long or short, its completeness depends on what it was lived for”*

## **‘Next Generation’ ID cards for retirees coming soon:**

WASHINGTON --The Department of Defense is updating its current paper-based uniformed services identification card issued to retired service members, family members and other eligible populations. The “Next Generation” USID card will incorporate an updated design and security features to deter counterfeiting and fraud, and will be printed on a plastic cardstock. DOD is transforming the way service members and their families are supported through modernized ID cards and improved mechanisms to protect cardholder privacy and personal information. The Next Generation USID card will incorporate a modified barcode, which

supports the last phase of the department's elimination of the Social Security number from all DOD identification cards. Additional information and updates regarding the Next Generation USID card will be available in the coming months on DOD's website.

Frequently asked questions:

1. What is changing on the USID card, and why? The Next Generation ID card transitions the current USID card to plastic cardstock with enhanced security features and update topology. These enhanced features enable DOD to reduce the number of card types issued to eligible individuals from 10 to three. The Next Generation USID card does not change the populations who are eligible to receive the current card.

2. When can I get the Next Generation USID card? Beginning early fall 2019, individuals with expiring ID cards will begin to receive the Next Generation USID card at card issuing facilities as they are equipped with the equipment and supplies necessary to issue the Next Generation USID card. In an effort to conserve resources and limit the impact on ID card issuance facilities, cards will not be reissued solely for the purpose of obtaining the Next Generation USID card.

### **Reserve Retiree Survey on "Gray Area" Retiree Notification and Retirement Pay Application Process:**

About two years ago the ARPC Retirements Branch discontinued notifying "gray area" retirees on the process to apply for their Reserve Retirement Pay. This was previously accomplished by sending the retiree a letter in the mail and the documents to complete and mail back into ARPC. Since this time "gray area" retirees no longer receive any notification on how to apply. They must either contact ARPC, an ANG Personnel Office, or search through the internet to receive information on how to apply for their military retirement pay. The Force Support Field Advisory Council (FSFAC) is working on changing the process back to each "gray area" retiree receiving information on how to apply for their Reserve Retirement Pay. Listed below is a link to the Reserve Retiree Survey. This survey is for all individuals that retired from the Air National Guard. We are asking for your support in bringing back the ARPC notification letter by completing this survey. The survey will be open until Friday, 8 November, so please click on the link below and complete it today!

<https://www.surveymonkey.com/r/6Q7YJNJ>

### **Tricare Drug Costs to Increase More Than 40% in 2020:**

<https://www.military.com/daily-news/2019/10/03/tricare-drug-costs-increase-more-40-2020.html>

3 Oct 2019, Military.com

Prescription drug costs for [Tricare](#) users are set to rise Jan. 1, and some by as much as 42%.

Effective Jan. 1, 2020, a 90-day supply of generic drugs received through the program's Express Scripts mail-order pharmacy will increase from \$7 to \$10. Co-pays on brand-name

drugs received through the mail will go from \$24 to \$29; the price rises from \$53 to \$60 for non-formulary drugs.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from \$11 to \$13 for a 30-day supply, while the same supply of brand-name medications will increase from \$28 to \$33. Non-formulary drugs -- those not on Tricare's list of fully covered medications -- will go up from \$53 to \$60.

Prescriptions filled on base will continue to be free.

The price increases, while normal in the civilian world, are fairly new to Tricare. They were mandated by Congress as part of the 2018 National Defense Authorization Act in an effort to bring the amount users pay into line with the actual costs of prescription drugs, which have been skyrocketing in recent years.

Per that law, these annual increases will continue until at least 2027.

Out-of-network pharmacy costs are also increasing. Users who buy drugs at those pharmacies or overseas must first meet their annual deductible, which varies by Tricare plan.

[Tricare Prime](#) users pay a 50 percent cost share for the drug after their point-of-service fee. All other users, except active-duty troops, will pay 20 percent of the total cost or \$29, whichever is higher, for drugs on the formulary. They will pay 20 percent of the cost or \$60, whichever is higher, for off-formulary drugs. Active-duty troops will be reimbursed for any out-of-network pharmacy fees.

| Pharmacy Increases<br>Phased Increases Over 10 Years |              |              |              |                             |
|--|--------------|--------------|--------------|-----------------------------|
|  | Current Rate | FY 2020 Rate | FY 2027 Rate | Annual % Increase 2019-2020 |
| <b>MTF Pharmacy (90-days)</b>                        | 0            | 0            | 0            | 0%                          |
| <b>Retail (30-days)</b>                              |              |              |              |                             |
| Generic  | \$11         | \$13         | \$16         | 18%                         |
| Brand  | \$28         | \$33         | \$48         | 17%                         |
| Non-Formulary  | \$53         | \$60         | \$85         | 13%                         |
| <b>Mail Order (90-days)</b>                          |              |              |              |                             |
| Generic  | \$7          | \$10         | \$14         | 42%                         |
| Brand  | \$24         | \$29         | \$44         | 20%                         |
| Non-Formulary  | \$53         | \$60         | \$85         | 13%                         |

## **Compare 2020 FEDVIP Plans and Costs, Prepare for Open Season:**

10/3/2019, Tricare.mil

[https://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10\\_03\\_19\\_FEDVIP\\_Open\\_Season\\_2020\\_Compare](https://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/10_03_19_FEDVIP_Open_Season_2020_Compare)

You can now review 2020 [Federal Employees Dental and Vision Insurance Program](#) (FEDVIP) plans and rates. View them online using the [FEDVIP plan comparison tool](#). The [Federal Benefits Open Season](#) begins on Nov. 11 and ends on Dec. 9.

If you're currently enrolled in a FEDVIP dental or vision plan and don't want to make a change, you don't have to do anything. But you should still check and understand any 2020 changes to your plan and plan costs. Dental premiums will increase 5.6% on average over current rates. Vision premiums will increase 1.5% on average. If you wish to change your FEDVIP plan, you must do so during open season or else following a [FEDVIP qualifying life event](#).

For 2020, FEDVIP offers 10 dental and four vision carriers to choose from. To help you select the right dental and/or vision coverage for you and your family, use the [FEDVIP plan comparison tool](#). The online tool allows you to compare 2020 plans and rates (premiums and cost-shares) based on where you live. You can compare up to three plans side-by-side.

By clicking on "View details" within the [FEDVIP plan comparison tool](#), you can also view the individual plan brochures. Review the plan brochures to learn more about the benefits, including how you obtain care, your cost for covered services, claims process, and more before making your final enrollment decision.

You qualify for a FEDVIP Plan if you are a retired Federal Employee or if you are collecting a Military Retirement.

## **DO YOU HAVE ANY OLD 171<sup>st</sup> 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

## **IMPORTANT PHONE NUMBERS AND LINKS:**

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

**911<sup>th</sup> AW Casualty Assistance Office:** (412) 474-8558, Fax: (412) 474-8987

**Address:** 911<sup>th</sup> FSS/FSMPS, 2475 Defense Ave, Bldg 316, Rm 112, Coraopolis, PA 15108

**Email contact:** Melinda J. Arbogast, [Melinda.arbogast.1@us.af.mil](mailto: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](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](http://www.tricare-east.com)

Tricare West Region – Health Net Federal Services, 1-844-866-9378, [www.tricare-west.com](http://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](mailto:todd@veteransbreakfastclub.com)