

# Afterburner

News for USAF Retired Personnel



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Spring-Summer 2018

## New dental insurance choices coming this fall for all retirees

**Current TRICARE Dental Delta beneficiaries must make an election to stay covered past Dec. 31**

FALLS CHURCH, Va. – People who have TRICARE Retiree Dental Program coverage now need to know that the program is ending Dec. 31, 2018.

Anyone with TRDP this year, or those people who would have been eligible for the plan, will be able to choose a dental plan from among 10 dental carriers in the Federal Employees Dental and Vision Insurance Program, or FEDVIP.

Retirees will not be automatically enrolled in a FEDVIP plan for 2019. If people want coverage, they must enroll during the federal benefits open season this fall.



(Courtesy photo)

Beneficiaries can begin reviewing program options now at [www.opm.gov/fedvip](http://www.opm.gov/fedvip). Final costs will be available in October. People will be able to enroll in FEDVIP during the 2018 Federal Benefits Open Season, which runs Nov. 12 to Dec. 10, 2018. Coverage begins Jan. 1, 2019.

Previously, FEDVIP wasn't available to Department of Defense beneficiaries, but it will now be available to those who would have been eligible for TRDP. As an added bonus, beneficiaries will also be able to enroll in FEDVIP vision coverage, said TRICARE officials.

More than 3.3 million people are currently covered by FEDVIP. To enroll in FEDVIP Vision, people must be enrolled in a TRICARE health plan. Beneficiaries can decide if one of four vision plans meets their needs. (See Page 2 for details.)

People may only enroll in a FEDVIP plan outside of open season if they experience a qualifying life event that allows them to do so. Any election in a FEDVIP plan remains in effect for the entire calendar year.

For more information, visit the FEDVIP website at [tricare.benefeds.com](http://tricare.benefeds.com) and sign up for email notifications. Beneficiaries can sign up to get an email when new information is available and as key dates approach.

Updates will include eligibility information, plans, carriers, rates and more, said DFAS officials. (Courtesy of TRICARE)

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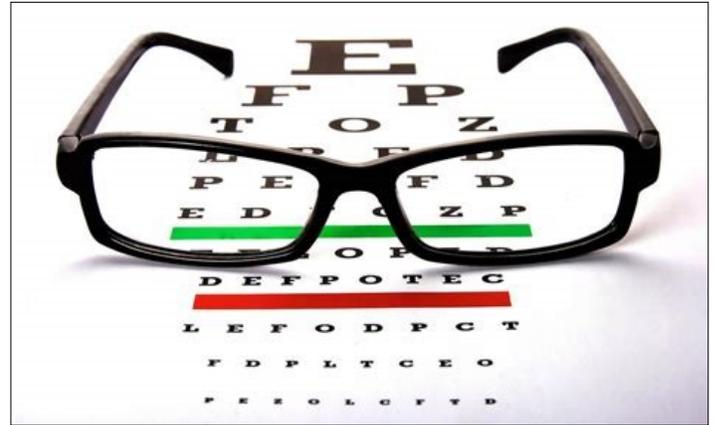
## Vision coverage begins for retiree family

FALLS CHURCH, Va. -- Only half of the 61 million U.S. adults who are at high risk for serious vision loss visited an eye doctor in the past year, according to the Centers for Disease Control and Prevention. Eye exams can help keep vision strong, diagnose potential issues early, and prevent diseases that may lead to vision loss or blindness, according to TRICARE officials

Beginning with the 2018 Federal Benefits Open Season (Nov. 12 to Dec. 10), beneficiaries enrolled in a TRICARE health plan will be eligible to enroll in the Federal Employees Dental and Vision Insurance Program, or FEDVIP. Coverage will start Jan. 1.

FEDVIP offers four vision carrier options. People can begin reviewing the 2018 FEDVIP program options for vision care at [www.opm.gov/fedvip](http://www.opm.gov/fedvip) to better understand coverage and cost options. Final costs for 2019 will be available in October. Officials are emphasizing that benefits and costs may change each year.

Each open season is an annual opportunity to enroll in, change, or cancel a FEDVIP plan. Each year, it runs from the Monday of the second full week in November through the Monday of the second full week in December. People may only enroll in a FEDVIP plan outside of open season if they experience a FEDVIP-qualifying life event.



(Courtesy photo)

Any election in a FEDVIP plan remains in effect for the entire calendar year, unless there is a qualifying life event allowing them to cancel or change enrollment.

Almost all TRICARE beneficiaries are eligible to enroll in the FEDVIP vision coverage as the sponsor or primary enrollee, said TRICARE officials. Visit the [FEDVIP website](http://www.opm.gov/fedvip) for more information and to sign up for notifications about this change. (Courtesy of TRICARE)

## TRICARE officials explain health care cost factors

FALLS CHURCH, Va. -- Population growth, aging, and price increases for medical goods and services drive many health care costs in the United States. In any given year, these price increases are

related to rising drug costs, using new medical technology, increasing provider rates or other factors, say TRICARE officials.

In response, the Centers for Medicare & Medicaid Services,

which tracks health care costs for the federal government, estimates spending on health care is expected to grow 5.5 percent each year through 2026.

TRICARE is not immune to these drivers. On Jan. 1, the Defense Health Agency adjusted TRICARE costs. The National Defense Authorization Act of 2017 set some of these rates. Others were based on unique factors, like the annual cost-of-living adjustment or average costs of covered health care services.

TRICARE cost changes vary and may change annually. Near the end of 2017, with the help of several military and veteran service organizations, DHA was able to recalculate and correct costs before Jan. 1, lowering 2018 patient costs

### Afterburner

News for USAF Retired Personnel

The *Afterburner* is authorized by Air Force Instruction 36-3106. When funding permits, it is printed and mailed twice a year by Air Force Personnel Center's Retiree Services Office. Distribution: Individuals entitled to Air Force retired pay; unremarried surviving spouses of retirees (automatically if they are entitled to an annuity under Survivor Benefit Plan and/or the Retired Serviceman's Family Protection Plan, or the Reserve Component Survivor Benefit Plan); unremarried non-annuitant surviving spouses of deceased Air Force members who were entitled to receive retired pay, may receive the *Afterburner* by requesting it from the address below. The *Afterburner* is not sent to former spouses nor to retirees of other services, or to retirees and survivors overseas. Additional copies are not available. The *Afterburner* address is:

Air Force Retiree Services-Afterburner  
AFPC/DPFFF  
550 C Street West  
JBSA Randolph TX 78150-4713

Email address for opting out of receiving the hard copy is [afpc.retiree@us.af.mil](mailto:afpc.retiree@us.af.mil) and the phone number is (210) 565-2126. The *Afterburner* is available on the Internet at [www.retirees.af.mil](http://www.retirees.af.mil). PLEASE DO NOT SEND CHANGE-OF-ADDRESS NOTIFICATIONS TO THE AFTERBURNER. AFPC relies on the address people have on file with the Defense Finance and Accounting Service to create mailing labels. Contact DFAS at 800-321-1080, or make changes using myPay online.

See TRICARE on Page 3

## Retirees must report marital changes to DFAS

Although Air Force retirees are required to report marital-status changes to the Defense Enrollment Eligibility Reporting System, or DEERS, doing so does not trigger a change to a Survivor Benefit Plan category of coverage.

Registering a new spouse in DEERS and getting a dependent identification card is the first step, but it does not update pay records at the Defense Finance and Accounting Service, said Susie Hughes, SBP program manager at the Air Force's Personnel Center.

"For SBP purposes, a retiree must report all marital changes to the DFAS," said Hughes.

Retirees married for the first time, or who remarried after retirement, must notify DFAS to properly establish or re-establish their desired SBP coverage. Laws governing the SBP carefully outline program policies.

A retiree who was not married at the time of retirement and would like to provide SBP coverage for their

current spouse has one year from the marriage date to enroll a new spouse.

"Retirees forfeit the opportunity to participate in the program if they fail to apply within one year," explains Hughes. "A retiree, who was married at retirement and originally elected SBP spouse coverage, can elect to cover a future spouse if the previous marriage ends in divorce or death of the spouse."

Retirees should report their marriage to DFAS using a DD Form 2656-6, Survivor Benefit Plan Election Change Certificate. They must attach a copy of the marriage certificate for DFAS to use in processing the request. In the event of divorce, a future spouse may be covered only if the divorce decree does not contain language mandating the retiree's need to provide former-spouse SBP coverage.

Within one year of the divorce, retirees must elect to convert spouse coverage to former-spouse coverage

when mandated by a court-ordered divorce decree. Failure to maintain SBP as instructed in the divorce decree may lead to contempt of court charges and require a lengthy Board for Correction of Military Record review. To change spouse coverage to former-spouse coverage, the retiree should submit a DD Form 2656-1, Survivor Benefit Plan Election Statement for Former Spouse Coverage, to DFAS and attach a copy of the divorce decree to include the marital/separation agreement.

"If no court-ordered requirement is imposed, the retiree may voluntarily cover the former spouse under the SBP using the same form," said Hughes.

Retirees with suspended spouse coverage may elect not to resume spouse coverage upon remarriage. A request to terminate suspended spouse coverage must be received by DFAS before the first anniversary of the remarriage. Failure to notify DFAS to terminate suspended spouse coverage before the first anniversary of the new marriage will result in SBP coverage being automatically reinstated.

A retiree who was married at retirement and declined SBP spouse coverage cannot later enroll in the plan on behalf of that spouse or any future spouse unless a congressional open-enrollment period is authorized. The last open enrollment opportunity authorized by Congress occurred Oct. 1, 2005 through Sept. 30, 2006.

Documents should be sent to the Defense Finance and Accounting Service, US Military Retired Pay, 8899 E 56<sup>th</sup> Street, Indianapolis IN 46249-1200; or faxed to 800-469-6559.

For assistance with any SBP actions, call 877-353-6807 to reach the nearest Air Force SBP representative.

## TRICARE...

for several types of care by \$3 to \$8. Other costs increased, like the retiree specialty mental health outpatient copayment, which changed from \$12 to \$30.

As always, TRICARE costs depend on a person's plan and who they are (for example, whether a person is an active-duty family member or retiree), said officials. To make managing health costs more predictable and transparent, DHA introduced more copayments under the new TRICARE Select program when using a TRICARE network provider. Copayments are fixed-fees; they let people know the out-of-pocket cost of a covered service before receiving a bill.



(Courtesy photo)

Visit the TRICARE website to view health plan costs and to download a detailed Costs and Fees Sheet. This is your benefit—take command of your health care by learning about the costs associated with your plan. (Courtesy of TRICARE)

# Veteran Affairs issues new policy protecting veteran homeowners from predatory lending

WASHINGTON -- The U.S. Department of Veterans Affairs has issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan.

The act helps protect veterans and service members from the dangers associated with repeatedly refinancing their home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and expenses related to the refinance.

"We want to ensure veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits," said Acting VA Secretary Peter O'Rourke. "This is yet another tool that will help veterans meet their personal goals."

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

VA recently implemented a policy where lenders provide veteran borrowers a comparison of their existing VA-backed home loan to the proposed one



(Courtesy photo)

## VA loan 'Warning Order'

The Consumer Financial Protection Bureau and VA are issuing their first, "Warning Order," to people with VA home loans regarding unsolicited offers to refinance a mortgage that appear official and may sound too good to be true.

Many of these solicitations promise extremely low interest rates, thousands of dollars in cash back, skipped mortgage payments, and more.

Both the VA and CFPB are working with other government agencies to identify, stop, and prevent illegal and misleading advertising related to VA mortgages and refinancing.

VA loan specialists are available 8 a.m. to 6 p.m. ET weekdays to answer questions about current VA loans. Call the VA at 877-827-3702.

For problems with a VA mortgage refinance or other mortgage issues, submit a complaint to the [CFPB online](#) or call 855-411-2372.

when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps veteran borrowers clearly understand the costs of refinancing, the monthly payment savings, and the overall impact on their finances.

VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market, said VA officials. In fiscal 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.

The VA Home Loan Program's mission is to maximize veterans' and service members' opportunity to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. In addition, VA also helps severely disabled veterans adapt their homes to live more independently by providing up to \$81,080 for home modifications.

For more information, including eligibility criteria, visit Housing Grants for Disabled Veterans. (Courtesy of VA News)

## Exchange shopping generates \$219 million

DALLAS – Last year, the military community generated \$219 million for critical quality-of-life programs as active-duty Soldiers, Airmen, military retirees and their families, as well as honorably discharged veterans, shopped through the Army and Air Force Exchange Service.

Over the last 10 years, Exchange shoppers have contributed \$2.4 billion to support military child development centers, youth services programs, fitness centers and other programs that make life better for service members and their families.

All Exchange earnings are invested in the military community,

with about two-thirds going to dividends supporting quality-of-life programs and the remaining third used to improve the shopping experience in store and at [ShopMyExchange.com](http://ShopMyExchange.com).

“Shopping the Exchange puts money right back into our military communities,” said Air Force Chief Master Sgt. Luis Reyes, Exchange senior enlisted adviser. “This is what the Exchange is all about: Supporting our military members and their families.”

The 2017 \$219 million dividend was generated in part by veterans, who were welcomed home with a lifelong online military Exchange

shopping benefit introduced on Veterans Day 2017. Because the Exchange also serves the Navy and Marine Corps at select stores and online, portions of the dividend are contributed to those branches’ quality-of-life programs. For 2017, the \$219 million was distributed as follows:

Army: \$124 million  
Air Force: \$76 million  
Marines: \$15 million  
Navy: \$4 million

The Exchange dividend is a key aspect of the organization’s mission to enhance the lives of service members and their families, said officials. (Courtesy of AAFES News)

## Retiree wins new Harley-Davidson motorcycle

FORT BENJAMIN HARRISON, Ind. -- A Fort Benjamin Harris Exchange shopper in Indiana is getting his motor revving and heading out on the highway as the winner of a customized Harley-Davidson FXBB Street Bob motorcycle.

Retired Master Sgt. Robert Evans was presented the keys to the \$25,000 hog in a recent ceremony at the Exchange here. Evans was selected at random from more than 22,600 Army & Air Force Exchange Service shoppers worldwide who entered the sweepstakes, sponsored by Monster.

“When I got the email saying that I had won, I assumed it was just a scam,” he said. “But then I received a phone call from the Exchange confirming it and I was just elated because I have never, and I mean never, won anything so big.”

The motorcycle was customized by the Warrior Built Foundation, whose mission is to honor the service and sacrifice of combat veterans and wounded service



Retired Master Sgt. Robert Evans on his new Harley. (Courtesy photo)

members who served their country by providing vocational and recreational opportunities.

A few of the updates to the Harley-Davidson FXBB Street Bob motorcycle include a customized set of wheels, handle bars, foot pegs, lights and a personalized hand engraving of the winner’s military

service branch.

For Evans, he hopes his good run of luck continues.

“Lately I’ve been entering every legitimate sweepstakes and playing the lottery more often thinking that now my luck has definitely changed for the better,” he said. (Courtesy of AAFES News)

# Retiree family gives \$45,000 in assistance

By Bill D'Avanzo  
Air Force Fundraising Chief

The 2018 Air Force Assistance Fund campaign has ended with \$3.765 million raised to benefit the AFAF Affiliated Charities. Air Force retirees contributed an outstanding \$45,000!

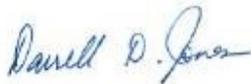
The leadership of your AFAF Affiliate Charities would like to take this opportunity to congratulate YOU, our Air Force retiree family, and say THANK YOU!

Your contributions will help our fellow Airmen with family emergencies, other immediate needs, educational assistance, and base community programs. You are helping provide homes for surviving family members they

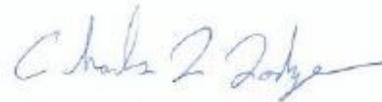
could not otherwise afford, and you are assisting other surviving family members with financial grants for one-time needs or monthly stipends -- ensuring they can stay in their homes with the dignity they deserve.

We are touched and grateful that our organizations were remembered by retirees and their families. Your contributions impact the lives of the Air Force family across the world. We are honored that the AFAF mission to serve our Air Force family is important to you.

So, again, thank you. You may be retired, but you are definitely still playing a most active part in what makes this the greatest Air Force in the world -- Airmen taking care of our own!



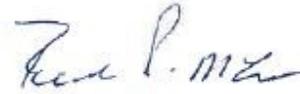
Darrell D. Jones  
Lt Gen, USAF (Ret)  
President/CEO, AFVCF



Charles Lodge  
Chairman, LeMay Foundation



John D. Hopper, Jr.  
Lt Gen, USAF (Ret)  
CEO, AFAS



Brooke P. McLean  
CMSgt, USAF (Ret)  
President/CEO, AFEV

The **Air Force Enlisted Village's** focus and primary goal is to "Provide a Home" and financial assistance to surviving spouses. Information regarding admission requirements and services available at the Air Force Enlisted Village can be found at [www.afev.us](http://www.afev.us) or by calling toll free 800-258-1413.

The **Air Force Village Charitable Foundation** provides assistance to Air Force officers' surviving spouses who have fallen on hard times. For more information, visit <http://www.blueskiesoftexas.org/> or call 866-553-5389.

The **General and Mrs. Curtis E. LeMay Foundation** helps widows of all Air Force retirees, both officers and enlisted, through financial grants of assistance — it does not offer loans. Call 800-554-5510 or visit [www.lemay-foundation.org](http://www.lemay-foundation.org).

The **Air Force Aid Society** provides Airmen and their families worldwide with emergency financial assistance, education assistance, and an array of base-level community-enhancement programs. To learn more, visit [www.afas.org](http://www.afas.org) or call 703-972-2650.



People calling the Defense Finance and Accounting Service can request a callback if the wait time longer than one minute. Just press "1" and request a callback instead of waiting on hold, or press 2 to continue holding.

Customers who opt for a callback can enter the phone number they wish to be called at and hang up without losing their place in the call wait-line.

[www.retirees.af.mil](http://www.retirees.af.mil)

The Air Force Assistance Fund Campaign may be over, but people can still give. Retirees and annuitants may give by check or money order by mailing the donation to the "MAIL TO" address on the form below. An [online form](#) is also available. Payroll deduction allotments are available for retirees only. These allotments run July to the following June; however, allotment donations made after June 15 will result in the number of allotments as show in the chart below:

DATE OF RECEIPT	NUMBER OF ALLOTMENTS
July 16 – Aug 15	10
Aug 16 – Sep 15	09
Sep 16 – Oct 15	08
Oct 16 – Feb 28/29	12 (beginning the following July)

Air Force Assistance Fund Retiree Contribution Form		MAIL TO:		
<i>This form is subject to the Privacy Act of 1974</i>		Air Force Assistance Fund HQ AFPC/DP3SAF 550 C Street West JBSA Randolph, TX 78150		
Name (last, first, middle initial)	Ret Rank	SSN (Payroll Deduction Only)		
Address		City	State Zip Code	
IF CASH, COMPLETE SECTION A IF PDP, COMPLETE SECTION B	<b>B. PAYROLL DEDUCTION PLAN</b>	Allotment	Months Total	
		Air Force Village Charitable Foundation (AFVCF) 706	\$ [ ] X 12 = \$ [0]	
<b>A. CASH</b>	(The minimum allotment to any affiliate is \$1 per month).	Air Force Aid Society (AFAS) 707	\$ [ ] X 12 = \$ [0]	
		Air Force Enlisted Village (AFEV) 705	\$ [ ] X 12 = \$ [0]	
		The Gen and Mrs Curtis E LeMay Foundation (LeMay) 704	\$ [ ] X 12 = \$ [0]	
		Air Force Village Charitable Foundation (AFVCF)	\$ [ ]	
		Air Force Aid Society (AFAS)	\$ [ ]	
Air Force Enlisted Village (AFEV)	\$ [ ]	Please Read: I hereby authorize deductions from my monthly retired pay beginning July of the campaign year for a period of 12 months in the amount shown to the affiliate(s) designated. This allotment will remain in effect for 12 months unless I request to terminate in writing to Defense Finance and Accounting Service - US Military Retirement Pay, PO Box 7130, London, KY 40742-7130	TOTAL PDP	\$ [0]
The General and Mrs Curtis E. LeMay Foundation (LeMay)	\$ [ ]		FOR AFO USE ONLY CLASS C ALLOTMENT FOR AFAP CONTRIBUTION EFFECTIVE DATE: 1 JULY	
TOTAL GIFT:	\$ [ ]	PREPARED BY: _____		
SIGNATURE: _____				
<b>VOLUNTARY INFORMATION RELEASE AUTHORIZATION:</b>				
Let us thank you, and update you on what your donation is accomplishing! Information you voluntarily enter here will be released, along with your name and amount given to the Charity(ies) to which you made a pledge.				
Home Mailing Address: _____				
Personal Email Address: _____		Release of information authorization (Signature) _____		
<small>Contributions deductible for Federal income tax purposes as itemized deduction. Contributors receive no goods or services.                  AUTHORITY: 5 U.S.C. 301, Departmental Regulations; 37 U.S.C.; and E.O. 9397 (SSN)                  PURPOSE: To document and account for retired military pay and allowance disbursements and collections                  ROUTINE USE(S): May specifically be disclosed outside the DoD as a routine use pursuant to 5 U.S.C. 552a(b)(3), to the Treasury Department, Internal Revenue Service, military relief societies, and the Blanket Routine Uses.                  DISCLOSURE VOLUNTARY: Not providing SSN may result in delaying or the inability to process your allotment</small>				

# Long-term care program offers reassurance

Officials with the Federal Long-Term Care Insurance Program, or FLTCIP, believe some enrollees may occasionally question whether long-term insurance is worth the cost; however, they ultimately realize the emotional and financial reassurance this protection offers outweighs the cost of premiums.

When assessing the FLTCIP's value, officials ask people to consider these benefits: FLTCIP pays up to 100 percent for home-based care, and it will pay for informal care services provided by a friend, relative or private caregiver.

Beneficiaries remain independent and in control by reducing their reliance on loved ones, said officials.

Enrollees have unlimited access to the FLTCIP's care coordinators, who are registered nurses experienced in long-term care. Coordinators can help find high-quality care providers, arrange for discounted services, monitor care, and assist with changing care plans as needs change.

The program protects savings and assets by paying for continuing custodial care and assistance with bathing, dressing, eating, and other daily activities. FLTCIP officials report the current national average for long-term care services for a home health aide is \$19 an hour, while a nursing home is \$227 a day for a semiprivate room.

To learn more about the FLTCIP's comprehensive benefits and features, register for an upcoming webinar

or view the webinar library at [LTCFEDS.com/elearning](http://LTCFEDS.com/elearning).

For personalized assistance, call 800-LTC-FEDS (800-582-3337) or TTY 800-843-3557 to speak with a program consultant. Consultants are available to help with decision-making, provide a premium quote, or offer general information about long-term care and the FLTCIP. (Courtesy of FLTCIP)

## VA, partner launches online veterans suicide-prevention video

WASHINGTON -- The U.S. Department of Veterans Affairs, in collaboration with PsychArmor Institute, recently launched an online suicide-prevention training video for people who work with, live with or care for military service members, veterans and their families.

PsychArmor Institute is a national nonprofit that provides online education and support.

The video, titled "SAVE," is designed to equip anyone who interacts with veterans to demonstrate care, support and compassion when talking with a veteran who could be at risk for suicide.

To view the video, visit the [PsychArmor Institute website](#). (Courtesy of VA News)

## Do not send address changes to *Afterburner* office

Please **DO NOT** send your U.S. Postal Service change-of-address announcements to the *Afterburner* office as the editor does not have the ability to make official address changes.

Mailing labels used to send out the *Afterburner* are based on addresses already on file with the Defense Finance and Accounting Service. Any change announcements sent to the *Afterburner* cannot be processed or forwarded, and are shredded.

Retirees must change their address by calling 800-321-1080. (Do not mention the *Afterburner* or you may be referred elsewhere.) If you have a [myPay](#) account you can make the change online. You can fax your change to 800-469-6559, or send it to DFAS, US Military Retirement Pay, 8899 E 56th Street, Indianapolis IN 46249-1200.

Air Force Survivor Benefit Plan annuitants must call DFAS at the number above, or use their online myPay account. The fax number for annuitants is 800-982-8459 or mail the change to DFAS, US Military Annuitant Pay, 8899 E 56th Street, Indianapolis IN 46249-1300.



## New online option for reporting retiree deaths

Defense Finance and Accounting Service officials have added a new button to its Retired Military & Annuitants webpage that will help people report the death of a retiree.

The button is located at the top part of the webpage just below the button allowing people to request a duplicate 1099R.

By clicking on the button, webpage visitors will first be asked for their information and then for that of the deceased retiree. People will need:

The retiree's name, social security number and date of death;

Manner of death: natural, suicide, accident, homicide;

Retiree's marital status upon death;

Names, address of retiree's designated beneficiaries or next of kin living and deceased.

This new option replaces the DFASW Form 9221 (death reporting) that is being phased out.

People will still need to call DFAS at 800-321-1080 to report the death of a Survivor Benefit Plan annuitant.



[Click to report the death of a retiree](#)

## Retiree offices worldwide seeking volunteers

Retiree Activities Offices are staffed by volunteer military retirees from all services, including spouses and surviving spouses. All offices worldwide are always seeking more volunteers.

An RAO's charter is to assist retirees with myriad actions. These actions include: serving as an information center for local base services; services of a larger scope such as space-available travel, TRICARE, casualty referral, etc.; offering limited assistance with finance and pay matters; counseling

active-duty Airmen nearing retirement; and providing literature on retirement issues.

Installation commanders on active-duty, Reserve or Guard bases have local oversight of their RAO programs. Commanders work with their RAO staff and other base agencies to host annual Retiree Appreciation Day events. These events normally offer flu shots by base medical personnel, briefings by different base agencies on respective services, tax preparation and advice, staff judge advocate assistance, base tours, etc.

For more information or to volunteer, contact the nearest RAO. Contact information can be found on Pages 10 and 11. If an installation is not listed, or is inactive, send email to [afpc.retiree@us.af.mil](mailto:afpc.retiree@us.af.mil) or call 210-565-2126 for more details.



## Homes sweet homes

For more than 150 years, veteran Airmen, Marines, Sailors and Soldiers have been welcome at the Armed Forces Retirement Home's two campuses. Mississippi's Gulfport campus (shown at right) and the campus in Washington, D.C., provide services and amenities rivaling those found throughout the United States. The Armed Forces Retirement Home is an independent agency in the executive branch. For those who meet the eligibility requirements, there are no initiation or registration fees. Visit [www.afrh.gov](http://www.afrh.gov) online or call 800-422-9988 for more information.



# Air Force Retiree Activities Offices

Retiree Activities Offices are made up of retired volunteers from all services, including surviving spouses. Their charter is to coordinate, establish and staff an office on an active-duty, Reserve or Guard base through command channels that will assist retirees and surviving spouses with myriad actions.

These actions include: serving as an information center for TRICARE, base services, etc.; offering referrals for financial assistance and pay matters; counseling active-duty Airmen nearing retirement; and providing

guidance on retirement issues.

Another major activity involves working with base agencies to set up Retiree Appreciation Day events offering briefings by different agencies on respective services, tax preparation and advice (at selected locations); staff judge advocate assistance, base tours, Defense Finance and Accounting Service, etc.

Not all states or countries have an established Air Force RAO. The phone numbers and email addresses of RAOs Air Force-wide are listed below.

**Alabama**  
MAXWELL  
Phone: 334-953-6725  
Email: retiree.affairs@us.af.mil

**Arizona**  
DAVIS-MONTHAN  
Phone: 520-228-5100  
Email: keith.connolly@us.af.mil

LUKE  
Phone: 623-856-3923  
Email: 56fw.rao@us.af.mil

**Arkansas**  
LITTLE ROCK  
Phone: 501-987-6095  
Toll Free: 877-815-3111  
Email: henry.ward.2@us.af.mil

**California**  
BEALE  
Currently Inactive

EDWARDS  
Phone: 661-277-4931  
Email: 412tw.rao@us.af.mil

LOS ANGELES  
Phone: 310-653-5144  
Email: rao.laafb@gmail.com

MARCH  
Phone: 951-655-4077/4079  
Email: albert.bailey.4@us.af.mil

MCCLELLAN  
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