



131st BW RAO Newsletter

October - December 2017, 4th Quarter Issue



The O’Fallon Veteran /131BW Retirees Activities Office is committed to continue providing you the best support possible. Contact us by phone or email and let us know how we can help you. If you are in the area and would like to see what we are currently doing feel free to stop by the office. We would like to thank our volunteer, Vicki Mayes for the time in the Veteran Office. If you live in the local area and would like to volunteer some time to answer the phone and assist other retirees/spouses give us a call. Our office is open from 9 AM to 4 PM Monday thru Friday The Veteran’s Service Officer will no longer be coming to our office on the 2st Friday of the month. They will be at their main office in the county administration building in St. Charles.

131ST LINDBERGH’S OWN MISSOURI ANG REUNION PICNIC

The picnic again was held at Wapelhorst Park in St. Peters, MO on Saturday August 26, 2017. There were about 125 people that showed up. Everyone had a good time talking with their comrades and experiences in the Guard. There was plenty of food and drinks for everyone there. Joe Steinmann brought the 131st TRW F-4E cockpit for people to look over, sit in and get their picture taken. Guardsman brought memorabilia which they had on display Mark Nankival associated with the Greater St. Louis Air and Space Museum had his computer and a screen to copy photos and other information that he scanned to add to the Lindbergh’s Own Archives and also had them shown on the display screen. He also was taking pictures of the people attending the picnic.

A thanks for these members taking their time and effort to set up the picnic, Chris Boehlein, Lisa Muschler, Morris (Scooter) Swofford, Vernon (Smitty) Smith.

Chris Boehlein, cboehlein@hotmail.com

CURRENT 131ST BW MOANG INFORMATION

The 131st Bomb Wing supporting the 509th Bomb Wing at Whiteman Air Force Base continue operations throughout the World and operations in Africa, and the Middle East against ISIS.

The 239th Combat Communications Squadron held a welcome home ceremony at the September Drill in honor of the members who just returned from a six-month deployment to the Middle East.

The Missouri Air National Guard lead an effort to provide health care services. Our 131st Medical Group spent time and effort from September 13 – 21, 2017 in the Bootheel Region of Missouri as part of Operation Healthy Delta (OHD) at no-direct cost to local residents.

The Governor of Missouri activated the 131st Bomb Wing Citizen-Airmen from Jefferson barracks and Whiteman Air Force Base to support the local civil authorities in St. Louis, as a backup to incidents of criminal vandalism during the protest in St. Louis.

Information was gathered from the 131st Bomb Wing Facebook page. For further information log onto the 131st Bomb Wing Missouri Air National Guard Facebook page.

UPCOMING ANG EVENTS

The annual 131st Air National Guard Christmas Party/Reunion will be held in December. We will send out an email to all on our list when we receive more information.

VA NOW LISTS BURIAL TIMES ONLINE

VA announced this week that there will be an online listing of burial times for all VA Cemeteries. The move, which will cover the 168 facilities operated by VA directly, will allow those who wish to attend funerals a more centralized location for information related to the funeral. Attendees will be able to search by either the location of the funeral or by the name of the veteran being buried, and updates will be provided hourly. To visit this website, go to <https://www.cem.va.gov/dailyburialschedule/>

AGE 65

Age 65 Renewal of Retiree DoD ID Card (or earlier if End-Stage Renal Disease (ESRD), or SSA-disabled). This subject historically has been vague and a bit confusing, and the RAO at different times has been advised differently by official sources.

Bottom line: Retiree ID cards (blue color DD-2) issued before December 1, 2012 do not expire, they are *INDEF* (Indefinite), however, the information listed on the back of the DD-2 concerning TRICARE eligibility, contains an expiration date--which normally is the last day of the month prior to the retiree's (or dependent's) 65th birthday. UPDATE: Retiree ID cards issued after November 30, 2012 do have an expiration date on the front of the card and require replacement.

Age 65 is when most military retirees (and their dependents) first become eligible for premium-free Medicare Part A, and as a result, must enroll in Medicare Part B if they wish to remain TRICARE eligible (TRICARE For Life (TFL)). Therefore, when a retiree enrolls in Medicare Part B, they may or may not be required to renew their DoD ID card--if the card was issued before December 1, 2012 it isn't required to be renewed. However, if the retiree DoD ID card was issued after November 30, 2012 a replacement card will be needed. Concerning retiree DoD ID cards issued before December 1, 2012 it may be in your best interest to renew your retiree DD-2 after you enroll in Medicare Part B and after Part B is reflected in your DEERS record. For instance, some Military Treatment Facilities have reportedly confiscated retiree ID cards that have not been renewed to show TFL eligibility--they do this as a means to *force* you to renew your DD-2.

When the member enrolls in Medicare Part B, Medicare [normally] notifies DSO (DEERS) that Part B has been obtained. Therefore, a retiree DoD ID card issued before December 1, 2012 does not have to be renewed simply because of this date, but may be renewed if the member desires. Other Consideration: Concerning the ongoing removal of social security numbers from DoD ID cards (through attrition), you may wish to use your enrollment in Medicare Part B as a valid reason to renew your retiree DD-2. Lastly, to verify that DSO (DEERS) has received your Medicare Part B enrollment, you can check www.dmdc.osd.mil/milconnect. [Source: HQ JUSMAGTHAI-RAO Files]

VA APPEALS MODERNIZATION LEGISLATION

August 23, 2017 President Trump signed into law the Veterans Appeals Improvement and Modernization Act of 2017 to fix the clogged process for deciding appeals of veterans' disability claims.

It creates a new "three-lane" option for appealing claims which should make for a faster appeal decision process. The entire point of the legislation is to cut into a rising backlog of appeals, which is nearing 500,000 and takes an average of three years; some veterans currently have to wait six years. One veteran was in the news for having to wait a decade for a decision on appeal.

Some critics argue that the legislation weakens the "duty-to-assist" obligations of the VA too much during the appeals process. Veteran Service Organizations allowed that to happen so that the "effective date" of a claim would be preserved if the veteran introduced new evidence to a claim at any point during the appeals process.

Before this new law passed, the Department of Veterans' Affairs had a "duty to assist" the veteran in compiling that new evidence, whether it was seeking files from other government agencies (usually the Department of Defense), private doctors or hospitals.

Now the effective date of the claim is preserved, as long as something is submitted within the

one year following the initial claims decision point.

Here are the "three lanes" created by the new law:

Lane one is Local Higher-Level of Review - Veterans can request that a more experienced claims adjudicator review the same evidence considered by the original claims processor. The idea is to ensure that it was properly decided.

Lane two is the New Evidence lane: allows a veteran who has new evidence to support the claim to ask the Veterans Benefits Administration to reconsider the merits of the original claim based on that new information.

Lane Three is a formal appeal: where jurisdiction for review transfers to the Board of Veterans Appeals. The veteran at this stage also can seek a hearing before a judge to review the case and that could include new evidence.

The new law limits the times that you can submit additional evidence, but it doesn't cut it out, while protecting the effective date of the claim if it's granted.

The duty-to-assist obligation on VA won't apply during initial lanes of appeal but will be there when a veteran can file an appeal within a year based on new evidence, and also during the formal appeal lane if a hearing before a judge is requested rather than a Board of Appeals review.

An important provision of the new law mandates that VA improve original claim decision notices so they more clearly inform veterans of the reasoning behind VA decisions. This should help veterans determine whether to file an appeal and the best lane for them. It also should reduce unnecessary appeals.

There are more details to come on exactly when veterans who currently have claims pending can switch over to the new system.

NEW V.A. "OPEN DATA"

The VA is working to make in-formation resources easier to find, access and use, while protecting individual personal data. VA's Open Data initiative strives to provide easy access to information that can fuel entrepreneurship, in-novation and public policy re-search, such as:

- Patterns and comparative rates of health conditions for vulnerable Veteran groups
- Location information for Veteran gravesites across the U.S.
- Analysis on the growing number of women Service members and Veterans

How can VA data help you?

Learn more about how VA information is improving Veteran services and sign up for future updates on VA Open Data:. The program is still under development but you can learn about it at data.va.gov. [Source: Misawa AB RAO Newsletter]

PERSONNEL RECORDS REQUESTS

Retired or Separated on or after Oct. 1, 2004

Those who separated or retired on or after Oct. 1, 2004, please contact the Total Force Service Center (TFSC) at 1-800-525-0102, or visit **milConnect**. You can also e-mail, mail or fax a signed **Standard Form 180**, *Request Pertaining to Military Records*.

Those requesting a deceased relative's record will need to provide their relationship to the former military member so next of kin (NOK) relationship can be verified. If the relative was deceased after their separation or retirement, proof of death must also be provided as described on the instruction page of the SF 180.

AFPC/DP2SSM Military Records
550 C St. West
JBSA-Randolph, TX 78150
Fax: 210-565-3124, DSN: 665-3124
Organizational e-mail box: **DPSOMP.INCOMING@us.af.mil**

Retired or separated before Oct. 1, 2004

Veterans who separated/retired before Oct. 1, 2004, should contact the **National Archives website**.

Medical or Dental (Retired or Separated)

All medical and dental records for all Air Force personnel (retired or separated prior to May 1994) are stored permanently at the **National Personnel Records Center**. Medical and dental records for all Air Force personnel (retired or separated after May 1994) are maintained by the **Veterans Administration Service Medical Records Center**.

Additional Resources

If you are a veteran or next-of-kin of a deceased veteran, you may now use **VetRecs** to order a copy of military records.

Veterans may also access their records online by registering for a free Premium account on **www.eBenefits.va.gov**.

Replacement Medals or DD-214-215

Veterans who separated or retired on or after Oct. 1, 2004, please contact the Total Force Service Center (TFSC) at 1-800-525.-0102, or go to **myPers**.

Veterans who separated/retired before Oct. 1, 2004 should visit the **National Archives** website.

HOW LONG SHOULD I HOLD ON TO MY OLD BILLS & OTHER DOCUMENTS

Thank goodness for electronic billing, bill-pay and account access. The digital world can help you save time, be more organized and cut down significantly on paper, but not completely. No matter how much of your financial life you have online, you still need to save some paper documents. (Okay, maybe you don't need the actual paper if you scan it all in and back up what you need to save.)

how to not suck at tossing paperwork.

To hold for a year or less (with some buts):

Monthly utility/cable/phone bills: Once you know the bill is correct, toss it. But if you deduct some of these costs on your tax return, you'll want to save them with your return (more on that in a moment).

Credit card statements: If you know all the charges are correct, you probably don't need to keep this. But if you make a big purchase and your lender offers some product protections, consider holding onto that month's bill. Also, if there's a deductible purchase on the statement, hold that for your tax return.

Medical bills: Once you know your claim has been paid by your health insurance company, you probably don't need to save these. But if you're potentially deducting medical expenses on your tax return, hang on to the bills.

Monthly/quarterly account statements: Hold on to statements from your investment and retirement accounts until you receive the year-end one, which summarizes the previous 12 months. Once you know it's right, there's no need to hold on to the monthlies anymore.

Bank statements: Once you know your monthly statement is correct, you can toss the statement at the end of the year. But if you've used a check to pay for a large or deductible purchase, hold on to it.

Pay stubs: If you still actually get these, you can toss them after you reconcile them with your W-2 at the end of the year. But if you're planning to apply for a mortgage, your lender may want to see a few months' worth.

To hold for longer

Tax Returns: You don't want to be missing tax-related documents if Uncle Sam has questions about your tax returns. Hold the returns and supporting documents *for at least seven years*. The IRS can randomly audit you three years after you file — or six years afterward if it thinks you skipped out on reporting your income by at least 25%.

Year-end account statements: These will show the cost basis for your investments, so you want to hold on to them for as long as you have the investment. (And then a bit longer to support your tax return.)

Retirement plan statements: Hold on to your annual statements as long as you have assets in the accounts. This will help ensure your eventual withdrawals are taxed the right way. This is especially important to show if you've saved pre-tax or after-tax dollars to your 401(k), and to

show your savings to both traditional and Roth options. For your IRAs, be sure to save Form 8606 — the document that shows if your contributions were deductible or nondeductible.

Home-related documents: Keep your purchase documents, and also all home improvement records, which can be used to calculate your cost basis when you sell your home, potentially saving you a bundle in taxes. If you've done work that needed a permit or town inspection, hold on to these, too, for as long as you own your home.

Insurance Policies: Hold onto to your policies for home/renters insurance, car insurance and umbrella insurance for the year. When you get a renewal, toss the old one. Keep your life, disability or long-term care policies as long as they're in force.

To hold indefinitely

Loan paperwork: As long as you're still paying a loan (car, mortgage, student loan — the works), keep all your docs and contracts. When you pay off the loan, the lender will give you a payoff statement. Keep this forever, just in case some zombie debt comes back to haunt you.

The important stuff: While you can replace the following documents, it will be a major headache. Invest in a firebox or a safety-deposit box for:

- Birth certificates
- Adoption records
- Death certificates
- Marriage and divorce papers
- Military records
- Wills, powers of attorney and health care proxies
- Social Security cards
- Passports
- Appraisals for jewelry, art or other valuable property (unless you sell the item)
- A videotape of your home's contents to help with insurance claims in the event of a home fire. Update this once a year.

A few thoughts on e-documents

If you prefer digital to paper, you can download account statements and keep the electronic versions, but make sure they have a place to live that's beyond your hard drive. Why?

If your computer ever gives you the dreaded blue screen of death, you need to be sure you still have access to your documents.

But, you say, you can access back statements through your online accounts. That may be true, but do you really want to have to track that all down? And not all online accounts will offer back statements in perpetuity, so it's better to be safe than sorry.

Instead, to make sure you have what you need, invest in an external hard drive that you back up regularly.

[Source: <https://consumerist.com/2014/06/15/how-long-should-i-hold-on-to-my-old-bills-other-documents/>, Guam RAO Newsletter Aug. 2017]

LINK TO RETIREE PUBLICATIONS

Army Echoes
Navy Shift Colors:

<http://soldierforlife.army.mil/retirement>
www.shiftcolors.navy.mil

Air Force Afterburner:
Marine Corps Semper Fidelis:
Coast Guard Evening Colors:

www.retirees.af.mil/afterburner
www.usmc-mccs.org
<http://www.uscg.mil/hq/cg1/psc/ras>

INPUT. If you have any suggestions for any type of additional articles you may like to have included in the future newsletters please email us. We look forward for more input from you and other agencies.

We will publish this newsletter four times a year if the supply of information is available.

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