

FROM THE RSSO DIRECTOR:

Welcome aboard the U. S. Military Retiree Support Services Office, Metro Manila, Philippines! Our mission is to inform and assist military retirees and their authorized dependents/survivors residing in the Philippines with the benefits that they have earned because of their military service. Our primary mission is to provide FPO services to U. S. Military Retirees and their authorized dependents living in the Philippines.

Come join our Facebook organization; search for "RSSO Metro Manila" on Facebook and join our organization today!

Our "virtual" office hours are: 0900 – 1500 Monday through Friday (emergencies excepted).

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Section 1: Congressional Resources:

Congressional Member's Contact Info & Veteran Bill Status

If in doubt as to your legislator's online contact info or who they are, the below websites provide ALL legislator's names with contact info to facilitate the copying and forwarding of suggested letters to them, asking them questions, or seeking their assistance:

<u>Legislative Search Results | Congress.gov | Library of Congress</u> – House of Representatives

To track U.S. House of Representatives legislation: <u>Legislative Search Results | Congress.gov | Library</u> of Congress

To track U.S. Senate legislation: <u>Legislative Search Results | Congress.gov | Library of Congress</u> – U. S. Senate

Email address to Chairman of the U.S. House of Representatives Veterans Affairs Committee: https://doi.org/10.1007/journal.house.gov

To check status on any veteran related legislation, go to https://www.congress.gov/bill/117th-congress for any House or Senate bill introduced in the 117th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole. To read the text of bills that are to be considered on the House floor in the upcoming week refer to https://docs.house.gov/floor.

U. S. House of Representatives website: Homepage | house.gov

U. S. Senate website: U.S. Senate

* Pending Congressional Veteran Legislation *



From the RAO Worldwide Bulletin:

1 August 2022:

VET Bill Progress 16-31 JUL 2022

The Honoring Our PACT Act S. 3373 to Expand Health Care for Veterans Exposed to Burn Pits and Toxic Substances passed the House 13 JUL as an amendment to S.3373, Protecting Our Gold Star Families Education Act by a 342 – 88 vote. The next step for the bill is a vote on the Senate floor and, if advanced, will be sent to the President. The Honoring our PACT Act will broaden the definition of toxic exposure, expand access to comprehensive health care services covered by the Department of Veterans Affairs (VA), and strengthen benefits for veterans were exposed to toxic substances during their service. The final version of the Honoring our PACT Act that passed the House 15 JUL includes the COVENANT Act (H.R.2368), which addresses toxic exposure to include both a comprehensive list of overseas locations that would qualify a veteran for earned benefits and a list of presumptive illnesses contracted as a result of airborne exposure, and the Veterans Disability Claims Notification Improvement Act (H.R.6131), which ensures the timely processing and notification of veteran claim decisions through modern, electronic means. Passage of the Honoring our PACT Act builds off the monumental passage of the Blue Water Navy Vietnam Veterans Act that finally granted benefits to veterans who were exposed to Agent Orange during their service off the coast of Vietnam.

The Honoring Our PACT Act, unexpectedly failed to pass on the Senate floor by a 55-42 vote on 27 JUL (U.S. Senate: U.S. Senate Roll Call Votes 117th Congress - 2nd Session) 60 votes were needed, to avoid another delay in the bill becoming law. The bipartisan bill was voted unanimously out of the Senate with an 88-14 vote in early June, and by a 342-88 vote in the House. However, this was not the case as Senators who had previously voted against and for the bill objected to how the money connected to the measure (about \$300 billion over 10 years) would be accounted for in the regular appropriations process. [Source: VVA Government Affairs | July 15 & 28, 2022 ++]

15 July 2022:

NDAA 2023

Update 06: Combat Disabled Veterans Are Being Denied Benefits.

Our nation's combat disabled veterans are being denied full access to their hard-earned benefits. Over 50,000 medically retired veterans—many of whom are Purple Heart recipients—are forbidden from receiving their full retirement pay and disability compensation. The VFW firmly believes that Department of Defense retired pay and Department of Veterans Affairs service connected disability compensation are fundamentally different benefits, earned for different reasons, yet Congress has failed to acknowledge and act on this long-standing injustice. The VFW demands that Congress includes the Major Richard Star Act as an amendment in the National Defense Authorization Act of 2023.

Time is of the essence, so we must contact our members of Congress today and tell them to support the *Major Richard Star Act* as an amendment in the *National Defense Authorization Act of 2023*. Purple Heart recipients have already waited too long for their earned benefits! Towards this the VFW has provided an editable message for veterans to access at

https://www.votervoice.net/VFW/Campaigns/96233/Respond which can be forwarded to their legislators. [Source: VFW Action Corps | July 9, 2022 ++]

Section 2: U. S. Embassy Manila:



U.S. Embassy Manila, Philippines
U.S. Consular Agency Cebu, Philippines

22 August 2022

COVID-19 INFORMATION

As of June 12, 2022, the CDC rescinded its Order requiring all airline or other aircraft passengers to show a negative COVID-19 test result or documentation of recovery from COVID-19 to board flights to the United States from a foreign country. **CDC's Order requiring proof of vaccination for non-U.S. citizen nonimmigrants to travel to the United States is still in effect. For more information see Requirement for Proof of COVID-19 Vaccination for Air Passengers .**

All non-immigrant, non-U.S. citizen air travelers to the United States are required to be fully vaccinated and to provide proof of vaccination status prior to boarding. This requirement does not apply to U.S. citizens, U.S. nationals, U.S. lawful permanent residents (Green Card holders), or immigrants.

The CDC will consider exceptions to COVID-19-related vaccination requirements on an extremely limited basis. See our website for more information on how to apply for an exception through the U.S. Embassy in Manila.

Please see the CDC website for Philippines Travel Advisory and COVID-19 vaccination information.

COUNTRY-SPECIFIC INFORMATION

The National Capital Region (NCR) is under Alert Level 1 effective July 16, 2022 until further notice according to the Philippine Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF). For more information about the current Alert Level classifications, see the Philippine Department of Health (DOH) website.

The Philippine government has mandated that everyone must wear face masks in public places. Some medical and other facilities still may require the use of face shields . Local governments continue to implement additional requirements to slow the virus' spread. For information about public health protocols, please visit the Philippine Department of Health's website .

COVID-19 TESTING

- Are either PCR or antigen tests available for U.S. citizens in the Philippines? Yes.
- Are test results reliably available within one day? Yes.

Pursuant to IATF regulations, COVID-19 testing facilities may require a copy of your passport and proof of residence or accommodation, including but not limited to a valid Philippine driver's license, barangay (neighborhood) certificate, or utility bills. Please contact the testing facility for their requirements prior to your appointment and review this list of Philippine DOH-accredited testing centers . In general, payment is in cash only by the U.S. citizen prior to testing. Costs vary according to the test given and the medical facility and may be higher to guarantee receipt of test results within 24 hours.

Please work directly with your testing provider if you require test results within a certain timeframe. Results often are sent via email or obtained through the medical facility's online patient portal.

COVID-19 VACCINE INFORMATION

- Has the Government of the Philippines approved a COVID-19 vaccine for use? Yes.
- Are vaccines available in the Philippines for U.S. citizens to receive? Yes, but circumstances may be limited.

Contact your Local Government Unit (LGU) for information on whether you qualify to receive the vaccine and the timeline for distribution. Dual U.S.-Philippine citizens should be eligible for vaccinations under local programs. DOH Memorandum 2021-0157 clarifies that foreign nationals and diplomats with legal residency status in the Philippines shall be included in the priority group appropriate to their circumstances. U.S. citizens working for private companies in the Philippines should inquire with their employers about vaccine distribution plans. For more information, visit the Philippine DOH Beat COVID-19 website .

U.S. Veterans currently receiving healthcare benefits from the VA Manila Outpatient Clinic will continue to receive e-mail updates about COVID-19 vaccinations directly from the VA Clinic. More information is available on the VA webpage.

The U.S. government does not plan to provide COVID-19 vaccinations to private U.S. citizens overseas. Please follow host country developments and guidelines for COVID-19 vaccinations.

• Which vaccines are available in the Philippines?

The Philippine Food and Drug Administration (FDA) has granted authorization for emergency use of the Pfizer-BioNTech, AstraZeneca, CoronaVac (Sinovac), Sputnik V, Janssen, Covaxin, and Moderna COVID-19 vaccines. For up-to-date information about COVID-19 vaccines in the Philippines, please visit the Philippine DOH website. Visit the U.S. Food and Drug Administration's (FDA) website to learn more about FDA-approved vaccines in the United States.

Travelers who are fully vaccinated may be interested in an International Certificate of Vaccination (ICV or "yellow card") from the **Philippine Bureau of Quarantine (BOQ)**. The ICV can be used as proof of vaccination within the Philippines and internationally. Each ICV has a unique QR code, allowing local and international authorities to verify its authenticity. Visit the BOQ's website for more information.

On December 21, 2021, the Philippine government, through the BOQ, confirmed that it will accept and recognize U.S. COVID-19 vaccine certificates, including the U.S. CDC Vaccination Card , as proof of vaccination status for people vaccinated in the United States.

ENTRY AND EXIT REQUIREMENTS

• Are U.S. citizens permitted to enter? Yes.

Entry to the Philippines: Although travel to the Philippines is now permitted, U.S. citizens should know and comply with arrival and departure requirements as promulgated by the Philippine government, which generally include the following as a minimum:

- Being fully vaccinated, except for minor children below age 12 traveling with fully vaccinated parents who can present acceptable proof of vaccination. Unvaccinated foreign nationals will not be allowed admission into the Philippines, and;
- Passport valid for at least six (6) months at the time of entry.

When making travel plans, check destination-specific travel requirements to avoid unnecessary delays.

If you are fully vaccinated with at least one booster shot, you are no longer required to provide a negative RT-PCR test, provided you present proof of vaccination along with your valid passport and return tickets; see IATF Resolution 168 for more information.

The Philippine government requires all arriving passengers to complete a BOQ e-Health Declaration Card (e-HDC). This includes children. You can register up to three days in advance of your departure for the Philippines through the BOQ's One Health Pass webpage. Remember to save a copy of the transaction number and QR code, which will be required by Philippine immigration authorities.

Return to the United States from the Philippines: As of Sunday, June 12 at 12:01 a.m. EDT, the CDC rescinded its Order requiring all airline or other aircraft passengers to show a negative COVID-19 test result or documentation of recovery from COVID-19 to board any aircraft destined to the United States from a foreign country. Of note, CDC's Order requiring proof of vaccination for non-U.S. citizen nonimmigrants to travel to the United States is still in effect. For more information see Requirement for Proof of COVID-19 Vaccination for Air Passengers .

Please visit the U.S. Embassy's COVID-19 and Travel Information page for information on the most current Philippine entry and exit regulations and procedures.

The links below may also be helpful when planning your travel to the Philippines:

Philippine Bureau of Immigration Advisory on Revised Travel Restrictions Guidelines and Quarantine Classifications for Arriving Foreign Nationals

Bureau of Quarantine Website on One Health Pass and e-Health Declaration Card

Travelers between the United States and the Philippines traveling on a Philippine carrier will be required to wear masks in the terminal and for the duration of their flight.

- Is a negative COVID-19 test (RT-PCR and/or serology) required for entry? **Yes.** See above and the BI website for more information, as well as Executive Order No. 408 (s.1960) and IATF Resolution 168.
- Are health screening procedures in place at airports and other ports of entry? **Yes.** Information about health screening procedures is available from the PCOO, Clark International Airport, and Philippine Airlines. See above and the BI website for more information, as well as Executive Order No. 408 (s.1960) and IATF Resolution 160-B.

MOVEMENT RESTRICTIONS

• Is a curfew in place? No.

Keep in mind that curfew restrictions may be reinstated at any time.

• Are there restrictions on intercity or interstate travel? **No,** but travelers are advised to check with their destination for additional documentary requirements.

QUARANTINE INFORMATION

• Are U.S. citizens required to quarantine? **No.**

See above under Entry and Exit Requirements and the BI website for more information.

TRANSPORTATION OPTIONS

Are commercial flights operating? Yes.

Commercial flights are limited throughout the country. Flight availability varies by location.

• Is public transportation operating? Yes.

Availability varies based on instructions from the LGU. Masks are required on public transportation. The number of passengers per taxi is limited due to social distancing requirements.

FINES FOR NON-COMPLIANCE

Consequences, such as fines or arrests, for non-compliance with Philippine rules regarding social distancing, movement restrictions, and mask/face shield mandates vary according to the LGU. U.S. citizens are strongly encouraged to follow the instructions of local authorities.

CONSULAR OPERATIONS

- American Citizen Services: Passport, citizenship, and other services for U.S. citizens are
 available by appointment only at U.S. Embassy in Manila and at the Consular Agency in
 Cebu.. We are not providing walk-in service at either location. Emergency services
 remain available at both locations.
- **Visa Services:** Limited visa services are available by appointment only at the U.S. Embassy in Manila. Visit the Embassy's visa alert page for updates on visa services and operations.

LOCAL RESOURCES

- Philippine Government COVID-19 Information
- Philippine Department of Health
- Philippine Bureau of Immigration (BI)
- Philippine Civil Aeronautics Board

STATUS OF VISA PROCESSING AT THE U.S. EMBASSY IN THE PHILIPPINES FROM THE U.S. EMBASSY WEBSITE 23 JULY 2022:

The U.S. Embassy in the Philippines is providing all routine visa services, though interview appointments for some visa classes remain limited in order to prioritize travelers with urgent needs and certain critical categories of visas. Due to a high volume of applicants and consular staffing shortages, wait-times for many visa classes are longer than the pre-pandemic norm.

SERVICES FOR U.S. CITIZENS FROM THE U.S. EMBASSY WEBSITE 23 JULY 2022:

The American Citizen Services (ACS) team in Manila and <u>Cebu</u> serves the large and geographically diverse U.S. citizen community in the Philippines. We register <u>births</u>, issue <u>passports</u>, and can assist in emergencies, such as the <u>death</u>, <u>arrest</u>, <u>hospitalization</u>, or <u>destitution</u> of a U.S. citizen, during a <u>natural disaster</u> or other crisis event, with issues involving <u>missing persons</u> or children – including <u>international parental child</u> <u>abduction</u> and <u>adoption</u> – and when a U.S. citizen is the <u>victim of a crime</u> in the Philippines.

We do not provide walk-in services; you must have an appointment to enter the U.S. Embassy in Manila or the U.S. Consular Agency in Cebu. These efforts help us to meet social distancing requirements designed to limit the spread of COVID-19. Additional details about pandemic conditions in the Philippines are available on our COVID-19 information webpage.

COVID-19 restrictions continue to affect our operations. As a result of ongoing staffing shortages and the need to maintain social distance in our waiting room, we do not expect to return to pre-pandemic citizenship and passport appointment levels in the near future. This means appointment wait times may be longer than expected. We will continue to prioritize service provision to U.S. citizens with immediate travel plans or who are in emergency circumstances.

If you need **emergency assistance**, such as to report the abduction of a U.S. citizen child, the arrest or death of a U.S. citizen, or if you have been the victim of a crime in the Philippines, please call us at (+63) 2 5301-2000 or email us at ACSInfoManila@state.gov. Call 911 to contact the Philippine National Emergency Hotline in a life-or-death emergency. Call 117 to reach the Philippine National Police Hotline to report a crime or an emergency requiring a police response.

Please scroll below for information about Social Security, Veterans Affairs, USCIS, voting in U.S. elections, and U.S. tax matters. For information about **visas** to the United States, visit our <u>visas</u> page.

EMERGENCY ASSISTANCE

International Parental Child Abduction Arrest of a U.S. Citizen Death of a U.S. Citizen Victims of Crime Emergency Financial Assistance

International Parental Child Abduction

International parental child abduction is the removal or retention of a child outside their country of habitual residence in breach of another parent or guardian's custody rights.

LEARN MORE

DEATH OF A U.S. CITIZEN

When an U.S. citizen dies abroad, the Bureau of Consular Affairs assists the family and friends. The Bureau of Consular Affairs attempts to locate and inform the next-of-kin of the U.S. citizen's death. The Bureau of Consular Affairs provides information on how to make arrangements for local burial or return of the remains to the United States. The disposition of remains is subject to U.S. and local (foreign) law, U.S. and foreign customs requirements, and the foreign country facilities, which are often vastly different from those in the United States.

MORTUARY ARRANGEMENTS

ARREST OF A U.S. CITIZEN

One of the highest priorities of the Department of State and U.S. embassies and consulates abroad is to provide assistance to U.S. citizens incarcerated abroad. The Department of State is committed to ensuring fair and humane treatment for U.S. citizens imprisoned overseas. We stand ready to assist incarcerated citizens and their families within the limits of our authority in accordance with international, domestic, and foreign law.

ADDITIONAL DETAILS

LEGAL AND MEDICAL RESOURCES

Local legal and medical resources that may be required while traveling or residing abroad.

Legal Assistance Medical Assistance Hospitals and Medical Facilities by Region

EMERGENCY FINANCIAL ASSISTANCE

If you are a U.S. citizen in need of emergency financial assistance, please refer to the State Department's page for emergency financial assistance for U.S. citizens living and traveling abroad. If you need to get money to a U.S. citizen outside the United States, you have a number of available options. Read more at Travel. State.gov

EMERGENCY FINANCIAL ASSISTANCE

DOD ID CARDS

OVERVIEW

Active-duty Military Service Member, DOD Contractor, DOD/ Federal Civilian Employees, Military Retirees, Dependents, Eligible Family Members (EFM) Appointment/ Enrollment Renewal/ DEERS Updates

We are now conducting in-person appointments. We do not accept documents drop offs at any point, all appointments are on Tuesdays and in 30 minutes time frame. You MUST submit an appointment request to maniladodid@state.gov.

Defense Enrollment Eligibility Reporting System (DEERS) Enrollments, Renewals, DEERS Updates, etc. are processed at the U.S. Embassy Manila, Seafront Compound. This includes enrolling new spouses and children for the first time, renewing ID Cards and making changes. NOX 3 (VA Building)

1501 Roxas Boulevard Pasay City, 1300

PROCEDURES

"You should arrive 10 to 15 minutes before your appointment time. This is due to the timely process of each time slot, so we do recommend for you to arrive early. If you are late, we have the right to cancel your appointment or place someone else in your time frame to help accommodate you. Just note that it is at our discretion if no show for your appointment, you will need to reschedule a new appointment. Please note how many family members you need an appointment for so we can assign the appropriate number of appointment blocks needed."

Note: The U.S. Embassy is closed all U.S. and Philippine Holidays. <u>Click here for the List of</u> Holidays.

In addition, there is always the possibility of unannounced closures due to mission requirements or system failure. We will contact you via email address you listed during appointment scheduling when possible.

WHAT TO BRING TO THE APPOINTMENT



Figure 1. CAC

For active-duty military service member, DOD contractor or DOD/ federal civilian employee applying for Common Access Card (CAC) as shown in figure 1, you must email maniladodid@state.gov to set up an appointment for requests such as initial ID card issuance and ID card renewal. Walk ins are accepted for CAC reset only every Tuesday from 0900 – 1200 HR.

Official Identifications/ documents you must provide

- Two forms of valid picture ID, example: passport, ID with photo, Social Security card, driver's license.
- Your old CAC Card.
- You must provide Letter of Authorization (LOA) from your company to show start and end dates and confirmation email from your agent.





Figure 2. USID card

For retiree, disabled American veteran and dependents applying for USID card as shown in figure 2, you must email maniladodid@state.gov to set up an appointment for requests such as initial ID card issuance, ID card renewal and DEERS information updates.

Official Identifications/ documents you must provide

- Completed DD Form 1172-2 (Application for Uniformed Services Identification Card/DEERS Enrollment) To obtain the fillable DD Form 1172-2, please click here. Instructions for DD Form 1172-2, click here. To get an ID card unaccompanied by the sponsor, the family member must meet one of the following conditions.
 - If the sponsor is in a different location, the sponsor must accomplish the DD Form 1172 and sign it in front of a Verifying Official at any nearest DEERS office. The Verifying Official must upload the signed form into the system, the family member may bring the form unaccompanied by the sponsor.
 - If the sponsor signs DD Form 1172 and has it notarized, the family member may bring this form unaccompanied by the sponsor.
 - The family member may sign the DD Form 1172 using a special power of attorney authorizing the dependent on the sponsor's behalf.
 - o If the sponsor is deceased, the un-remarried spouse or unmarried former spouse may act on their own behalf (if the Spouse is already enrolled in DEERS)

Once the DD Form 1172 is signed, it is good for only up to 90 days from the date signed by the sponsor and verifying official or notary.

- Two forms of valid picture ID, example: passport, ID with photo, Social Security card, driver's license, voter's card, and US citizenship (form N-560 OR N561)
- Your old retiree or dependent ID card (for renewal)
- For first time enrollment, you must provide original marriage certificate and birth certificate.
- For full time students turning 21 years old need to provide a letter from the school stating that you are an enrolled as a full-time student with date of enrollment and anticipated date of graduation
- For recently retired veterans, you must provide DD Form 214 stating minimum of 20 years and honorable discharge (for recently retired veterans)
- For disabled American veterans, you must provide a letter from the Veteran's Affairs office confirming your permanent 100% disability rating

- For parent/ parent-in-law, you must provide Approved Financial Dependency Determination from DFAS
- To remove ex-spouse, you must provide a divorce decree or death certificate.

To find out more information about DoD Response to COVID-19 – DoD ID Cards and Benefits, please visit the Department of Defense (DOD) official website or click heres/benefits/.

WARNING: Please keep in mind that communications via email over the internet are not secure. Although it is unlikely, there is a possibility that information you include in an email can be intercepted and read by other parties besides the person to whom it is addressed. Please encrypt your email containing personal identifying information such as birth date, social security, etc. with a passcode.

Updated as of 25 July 2022

NOTARIALS

FROM THE U.S. EMBASSY WEBSITE 23 JULY 2022

OVERVIEW

We do not notarize marriage affidavits or "Affidavits in Lieu of the Certificate of Legal Capacity to Contract Marriage." If you are planning to marry in the Philippines, the Philippine Statistics Authority (PSA) allows you to have your marriage affidavit notarized locally.

As a result of ongoing staffing shortages and the need to maintain social distance in our waiting room, we do not expect to return to pre-pandemic appointment levels in the near future. This means appointment wait times may be longer than expected. We will continue to prioritize service provision to U.S. citizens with immediate travel plans or who are in emergency circumstances.

The U.S. Embassy in Manila and the U.S. Consular Agency in Cebu are providing limited notary services for the following types of documents only. We cannot accommodate requests to notarize other types of documents at this time. The fee is U.S. \$50 per seal, except where noted:

- U.S. government federal forms (fee-exempt).
- Retirement benefit forms, including "Proof of Life" affidavits.
- Loans, mortgages, and deeds for real estate transactions in the United States or third countries (not for real estate transactions in the Philippines, which can be notarized locally).
- Documents for submission to the Philippine government, excluding "Affidavits in Lieu of the Certificate of Legal Capacity to Contract Marriage" as noted above.

Notary appointments are available in Manila between 9:15 a.m. and 11:30 a.m., Monday through Friday, except for U.S. and Philippine holidays. You can schedule an appointment in Manila via our online appointment system .

Notary appointments are available in Cebu between 9 a.m. and 11:30 a.m., except for Wednesdays and U.S. and Philippine holidays. To book an appointment in Cebu, email ACSInfoCebu@state.gov. In the subject line or your email, please write "notary appointment request." In your email, include your full name, your local phone number, the

type of document(s) you need notarized, the number of signatures/seals required, and a scanned copy of the document(s). Appointments are scheduled on a first-come, first-served basis. Confirmed appointments cannot be rescheduled. Wait times for an appointment typically are three to four weeks from the date of request.

Examples of Notarial Services Performed At No Charge

DS-3053: To notarize a DS-3053 Statement of Consent: Issuance of a U.S. Passport To a Minor Under Age 16 (PDF, 345K), please review the instructions listed on the form, the information fields that must be completed, and bring your original, valid, government-issued photo ID as well as a photocopy of both sides. As the U.S. Department of State requires that this form be notarized, this service is performed free of charge.

Power of Attorney (in conjunction with U.S. passport applications): When both parents are unable to be personally present to apply for a minor's U.S. passport, and they wish to designate a third party to do so, they may sign a power of attorney (POA) before a notary public. This POA must contain specific data fields; see a sample. Note that photocopies of both sides of each parents' original, valid, government-issued photo ID must be included with the POA. As the U.S. Department of State requires that this form be notarized, this service is performed free of charge.

At the Direct Request of a U.S. Municipal, State or Federal Entity

At the Direct Request of a Foreign Government

For other notary services, or documents that require notarization for use in the United States, several other options are available.

REMOTE ONLINE (ELECTRONIC) NOTARIZATION (UNITED STATES)

Electronic notarization is currently authorized in 36 of the 50 states. Many of these states allow remote notarization over videoconference. Refer to your specific State Notary Handbook for more information. Please verify with the intended recipient of your documents that this form of notarization is acceptable before engaging an online notary. The U.S. Embassy and Consular Agency will accept electronic notarization of form DS-3053 (Statement of Consent for the Issuance of a Passport to a Child under the Age of 16), provided the notarization was completed in accordance with the policies of the state that commissioned the notary public. More information concerning remote notarial and authentication services is available on the Department of State's website.

REMOTE ONLINE (ELECTRONIC) NOTARIZATION (PHILIPPINES):

The Philippine Supreme Court allows the notarization of documents via videoconference in cases where the notary public holds office in an area under community quarantine. Please visit the Philippine Supreme Court website or contact the Integrated Bar of the Philippines for more information and for a list of local lawyers who are providing this service.

APOSTILLE

An apostille is a certificate that authenticates the origin of a public document. Philippine authentications are accepted and recognized for use in the United States in compliance with the Hague Convention Abolishing the Requirement of Legalization for Foreign Public Documents (Hague Apostille Convention). Documents that carry a Hague apostille are entitled to recognition in any other convention country without further authentication. The United States and the Philippines are both parties to this convention. U.S. federal courts and state authorities should accept documents with the Hague apostille. For private transactions, please confirm with the other party first to make sure they will accept foreign authentications. Philippine public documents, such as National Bureau of Investigation clearances, birth

Philippine public documents, such as National Bureau of Investigation clearances, birth certificates, and marriage certificates, among others, can be used abroad once authenticated with an apostille from the Philippine Department of Foreign Affairs (DFA).

Notarization under the Philippine system is a three-step process:

Step 1: Sign the document in front of a notary public.

Step 2: Obtain a Certificate of Authority for a Notarial Act (CANA) signed by an Executive Judge/Vice-Executive Judge/or any other office authorized as signatories for notary services; this designation is issued by the Regional Trial Court. Contact the Office of the Court Administrator to determine who may sign a CANA in your region.

Step 3: Next, visit the Philippine DFA website and follow the instructions to have a Hague apostille affixed to your document.

Keep in mind that if your document is written in a language other than English, you may need to have it translated by a certified/sworn translator.

OTHER NOTARY SERVICES

Affidavit of Legal Capacity to Contract Marriage: This document does not require notarization at the U.S. Embassy or Consular Agency in the Philippines. The Philippine Statistics Authority (PSA), pursuant to Memorandum Circular No. 2021-004, accepts local notarization in the Philippines of the "Affidavit of Legal Capacity to Contract Marriage." As a result, U.S. citizens who wish to marry in the Philippines are not required to have their affidavits notarized at the Embassy or Consular Agency. We encourage U.S. citizens to have these affidavits notarized locally. Please visit the PSA website or inquire with the Local Civil Registry Office where you plan to be married for more information.

Remember to ask the Local Civil Registry Office to specify what information must be included in your affidavit. Generally, an "Affidavit in Lieu of a Certificate of Legal Capacity to Marry" must contain: a sworn statement in which the U.S. citizen attests they are free to marry; information regarding any prior marriage(s); and a copy of the evidence of U.S. citizenship presented to the notarizing agent. Click here for a sample blank affidavit. For specific questions on marriage in the Philippines, please check with the appropriate Local Civil Registry Office or consult an attorney.

Certificate of Legal Capacity to Adopt/Affidavit of Legal Capacity for Local Adoption: Please check our website for <u>information on adoption</u> in the Philippines. The U.S. Embassy and Consular Agency in the Philippines do not issue Certificates of Legal Capacity to Adopt. We also do not notarize Affidavits of Legal Capacity for Local Adoption. However, we can issue a letter to U.S. citizen prospective adoptive parents that they can submit to the local authorities in lieu of the certificate or the affidavit. Most authorities will accept the letter from the Embassy; contact us via email at ACSInfoManila@state.gov to request a copy. You also may wish to ask

the appropriate Philippine adoption authorities whether local notarization of the affidavit will be acceptable.

Authentication and Certification of Federal Records: The U.S. Embassy and Consular Agency cannot provide certification or authentication services. Apostille and authentication services are provided by the Department of State in Washington, D.C. For more information, see the Office of Authentication's <u>website</u>. If the document for which you require authentication was issued by a U.S. state, such as a birth certificate, contact that state's secretary of state. Information for each state can be found on the internet.

Notarization of U.S. Government Forms: To request a notary appointment for U.S. government forms required to obtain services, such as the form DS-3053 (Parental Consent for a Passport Application for Minors), DS-2029 (Application for a Consular Report of Birth Abroad), DS-5507 (Affidavit of Support), contact us via email at ACSInfoManila@state.gov. In the subject line, please write "notary appointment request." To book an appointment at the U.S. Consular Agency in Cebu, email ACSInfoCebu@state.gov.

Notarization of ITIN applications: The Internal Revenue Service (IRS) has designated acceptance agents around the world that can assist with ITIN applications. You can find the acceptance agent for the Philippines on the IRS <u>website</u>.

Smart Traveler Enrollment Program (STEP)

RSSO Metro Manila is pleased to announce that we can now offer our membership enrollment in the U.S. State Department's Smart Traveler Enrollment Program (STEP). For those who like to travel outside of the Philippines and want some kind of security while travelling, enroll your trip in the STEP Program and receive email updates from the U.S. State Department while travelling.

What is STEP?

The Smart Traveler Enrollment Program (STEP) is a free service to allow U.S. citizens and nationals traveling and living abroad to enroll their trip with the nearest U.S. Embassy or Consulate.

Benefits of enrolling in the STEP Program:

- 1. Receive important information from the local Embassy about safety conditions in your destination country, helping you make informed decisions about your travel plans.
- 2. Help the local U. S. Embassy contact you in an emergency, whether natural disaster, civil unrest, or family emergencies.
- 3. Help family and friends get in touch with you in an emergency. Email rssomanila@gmail.com for details on how to enroll your trip.

Stay Connected!
Stay Safe!

Section 3: National Archives:



Request Your Military Service Records

Looking for your records? Visit the National Archives at: National Archives

Resumption of Onsite Operations at the National Personnel Records Center (NPRC) in St. Louis

Local health conditions in the St. Louis area have improved and the NPRC resumed normal operations on March 7, 2022.

While the National Personnel Records Center has reopened for normal operations, the federal record center research room remains closed. The operating status of the public research room may be found at www.archives.gov/st-louis.

eVetRecs Request Veteran Records

Online service records requests: NARA | e-Vetrecs . (archives.gov)

How to Submit Written Requests for Federal records:

Federal law [5 USC 552a(b)] (view here: <u>Freedom of Information Act (FOIA) and The Privacy Act |</u>
<u>National Archives</u>) requires that <u>all written requests for Federal (non-archival) records and information</u>
<u>be signed (in cursive) and dated (within the last year).</u>

You may submit more than one request per envelope or fax, but please submit a separate request (either SF-180 or letter) for each individual whose records are being requested.

Please Note: While Section II, Paragraph 1 of the Standard Form 180 (download here: Standard Form 180 - Request Pertaining to Military Records (archives.gov)) outlines multiple types of records that may be available to the requester, the DD Form 214 is the most common document necessary to obtain most veteran's benefits. The typical DD Form 214 request can be processed within ten workdays while requests for other types of records will require longer processing time. If a complete copy of the military service record is desired, please check the "Other" box and specify "Complete Copy" in the provided space.

• Mail a letter or Standard Form (SF) 180, Request Pertaining to Military Records to:

National Personnel Records Center 1 Archives Drive St. Louis, MO 63138

• Fax a letter or Standard Form 180 to: 314-801-9195. The Center will respond in writing by U.S. Mail.

Section 4: Military and VA News:



Millions in covid aid went to retrain veterans. Only 397 landed jobs.

Nearly \$400 million went to a veteran retraining program as part of the American Rescue Plan

By Lisa Rein and Yeganeh Torbati August 25, 2022 at 6:00 a.m. EDT



Jacqueline Culbreth, 61, an Air Force veteran formerly enrolled at the Future Tech Career Institute, said she "jumped" at the chance to take classes there after being laid off from a well-paying job, hoping she could increase her earning power. (Thomas Simonetti/For The Washington Share

The offer to military veterans left unemployed by the coronavirus pandemic was tantalizing A year of online courses courtesy of the federal government. Graduates would be set up for good jobs in high-demand fields from app development to graphic design.

"I jumped at it," said Jacqueline Culbreth, 61, an Air Force veteran laid off in 2020 from her job as a construction estimator in Orlando. "I was looking forward basically to upping my earning power."

But more than a year after enrolling at the Chicago-based Future Tech Career Institute, Culbreth is no closer to her goal of landing a job in cloud computing. Like many former service members enrolled at

the for-profit trade school under a pandemic relief program run by the Department of Veterans Affairs, she soon found herself immersed in discouraging chaos.

Schedules were disorganized and courses did not follow a set syllabus. School-provided laptops couldn't run critical software. And during long stretches of scheduled class time, students were left without instruction, according to interviews with Culbreth and 10 other veterans who attended the school. In February, VA cut off tuition payments to Future Tech, leaving Culbreth and more than 300 other veterans in the lurch.

The disarray at Future Tech is the most painful example of broader problems with the \$386 million Veteran Rapid Retraining Assistance Program, or VRRAP. Many schools proved unable to attract students or deliver promised services. In addition to Future Tech, nearly 90 schools have had their approvals yanked, according to VA officials, including several that were actively serving about 100 veterans. Some schools were cut off amid allegations of predatory practices, while others simply went out of business.

As of Aug. 1, only about 6,800 veterans had enrolled in the program, far fewer than the 17,250 Congress created it to serve, the agency said; just 397 had landed new jobs.

The Covid Money Trail

It was the largest burst of spending in U.S. history — two years, six bills and more than \$5 trillion intended to break the deadly grip of the coronavirus pandemic. The money spared the U.S. economy from ruin and put vaccines into millions of arms, but it also invited unprecedented levels of fraud.

The story of VRRAP illustrates Washington's often losing battle to effectively spend the torrent of cash Congress threw at the coronavirus pandemic starting in March 2020. In all, lawmakers approved more than \$5 trillion for covid relief, an unprecedented wave of emergency loans, grants and other assistance intended to fight the virus and pull America out of its worst economic crisis since the Great Depression. But haste and carelessness in crafting the aid created a wellspring for fraud and waste — a mess that hundreds of federal investigators are still trying to clean up.

In VRRAP's case, Congress bungled both the program's design and its timing, critics said, diminishing the likelihood of attracting students. As of last week, roughly half the money had been spent, leaving VA on track to return tens of millions of dollars to the U.S. Treasury when the program expires in December. Lawmakers didn't address VA's long struggle to police for-profit schools that engage in deceptive practices, as they set up a program that attracted many for-profit entities. Future Tech had been barred from receiving VA tuition payments for several courses in 2012 after Illinois officials concluded that the school — then doing business under a different name — had submitted false reports and misled veterans. The school regained its eligibility in 2017, Future Tech said in a statement. Under VRRAP, it charged VA more than \$25,000 per student per year, according to a tuition statement seen by The Post — just under the federal cap of \$26,000 and about \$7,000 higher than other computer boot camps approved by the program.

Future Tech said the school saw "tremendous success" with the pandemic program. The company described its earlier loss of eligibility for VA funding as the result of "minor" violations that have since been resolved. Its tuition and fees for VRRAP were appropriate, the statement said, for a year-long, 18 hour-per-week program that includes a laptop, practice exams and vouchers to take certification exams. Future Tech acknowledged that illness and supply-chain snarls caused by the pandemic disrupted some courses for some students, but said the impacts were limited. It castigated Illinois officials for moving too hastily to shut off VRRAP funds.

"This decision disrupted the training for more than 300 veterans when just a handful had issues that could and should have been dealt with individually," the company said. "We will never know what could have been achieved."

'We wanted to help them'

The troubles with VRRAP were achingly predictable: A similar program rolled out in 2012 — the Veterans Retraining Assistance Program, or VRAP — also failed to attract students and was widely regarded as a flop. Nonetheless, veterans' advocates began pushing for another education benefit after the pandemic plunged the economy into free-fall, leaving many veterans unemployed.

Lawmakers did not include the program in the first covid aid package, the \$2-trillion Cares Act signed by President Donald Trump. Instead, they waited until 2021, adding it to the \$1.9-trillion American Rescue Plan Act signed by President Biden.

By then, VRRAP was a solution to a problem that no longer existed. At the height of the pandemic in 2020, veterans experienced a jobless rate of 6.5 percent, compared with 8 percent for nonveterans. By 2021, the unemployment rate among veterans had fallen to 4.4 percent. Last month, it stood at 2.7 percent, according to the Bureau of Labor Statistics, hovering near record lows.

"We wanted this done sooner than it actually got passed. Now you have people saying, 'Is it really needed? No one is using it,' " said Tom Porter, executive vice president for government relations for the nonpartisan Iraq and Afghanistan Veterans of America, which was involved in crafting the legislation. James Ruhlman, VA's deputy director for program management for education, acknowledged that the agency had a limited view of veteran unemployment during the pandemic. He said that even the Labor Department struggled to understand employment trends.

VA officials had other concerns about the program, which also provided students with a substantial monthly housing allowance, current and former agency officials said. In recent years, a swell of soldiers returning from the post-Sept. 11 conflicts have gotten an education using GI Bill benefits, and hundreds of schools have been vetted by state officials. But the VA inspector general also issued repeated warnings about duplications, delays and "financial risks" from the agency's reliance on for-profit schools, including an emergency warning in 2018 that many states were failing to properly monitor the schools and getting poor oversight from VA.

To avoid repeating that troubled history, the agency structured tuition payments to be spread out, so the final check of three would be sent only after a student finds a job. But multiple schools with spotty track records that had qualified for other education programs got the green light to serve VRRAP students.

Sen. Richard J. Durbin (D-III.) publicized the Future Tech case after officials in Illinois investigated student complaints. "I don't know if they did their due diligence," he said of VA. "For-profit schools by and large are a fraud on the public, and the victims in this case are veterans, thinking that they were taking advantage of a once-in-a-lifetime pandemic opportunity."

Asked about the timing of the program, Durbin said lawmakers were rushing to respond to an emergency. "We didn't know if this pandemic was going to last two months or two years or longer," the senator said. "We saw some very vulnerable people who had served our country. We wanted to help them. We just went to the wrong place."

There were other issues. The narrowly drawn legislation limited tuition support to veterans who were not eligible for other educational benefits and were not receiving unemployment insurance or enrolled in any other federal or state jobs program — which risked leaving very few eligible applicants. Meanwhile, the Veterans Benefits Administration, which oversees employment and training programs, did little to market the initiative, according to congressional aides and veterans' advocates. "You would think something like that would be put out," said Kevin Keller, an official with the Illinois Marine Corps League and other state veterans' groups. "But the word never got out from VA." Some school administrators described a labyrinth of red tape as they tried to get paid or get questions answered, with emails languishing for months in no-reply to inboxes at VA.

"Collectively, we feel like it was too big of a program [for VA] to quickly launch without understanding the space they were entering into," said Alicia Boddy, chief operations and development officer at Code

Platoon, a Chicago computer coding boot camp. She meets monthly with a group of other school administrators.

"Everything that could have gone wrong went wrong," Boddy said.

A study in chaos

Future Tech grabbed an opportunity. Biden's signature on the legislation was barely dry when the school began trumpeting the new benefit to veterans. In one May 2021 email, it advertised a "12-month program to fully utilize the 12 months of eligibility awarded you by VA."

Opened in 2006 as the Computer Training Institute of Chicago, Future Tech now operates from a high-rise office building across Michigan Avenue from the Art Institute of Chicago. In a 2012 interview with one of its alumni, then the host of a local TV show on technology, program director Paul Johnson touted the school's track record of connecting students with high-paying jobs.

"We network with the VA, we network with a number of different corporate organizations," Johnson said.

In 2012, the school received approval from Illinois officials to provide VA-funded courses to veterans. (VA authorizes officials in each state to vet local educational institutions.) Within 10 months, however, the state had stripped Future Tech's eligibility for federal funding for the courses after concluding that administrators were submitting false reports and misleading veterans about costs.

Details of that decision were revealed after Johnson sued VA in federal court in 2013; the lawsuit was dismissed. In a statement, Future Tech said the 2012 violation "was regarding a statement on our website. The other violations mentioned were also minor. FTCI has added several new leaders and staff and strengthened our oversight" and regained VA eligibility in 2017.

As the pandemic deepened, the school switched to an online format. Last year, Johnson changed its name to Future Tech Career Institute, according to Illinois business records, and began welcoming VRRAP students.

It didn't take long for dissatisfaction to settle in. "People were complaining to VA: 'Hey they're not teaching us,'" Culbreth recalled.

Promised a year of comprehensive training, many students said they found only disorganization as swelling enrollment outpaced instructors and administrative support.

"We literally didn't know what class we were taking next," said one veteran, who spoke on the condition of anonymity because he did not want to be publicly associated with the school.

Tyra White, a former Air Force police officer now living in New Orleans, enrolled in Future Tech in June 2021 to study graphic design. She said students were continually added to her course on Adobe Creative Suite with no notice, taking the instructor off guard. Two other students in the course confirmed her account.

"We'd be in the middle of something, maybe in the third week of the program, and then someone would enter the program brand new and then just be thrown into the third week's content," White recalled. The instructor "would have to teach them on the break everything that was presented to us on week one."

Two days a week, students were assigned to "lab time," White said, when they were supposed to work independently with access to instructors to ask questions. But instructors were usually teaching an entirely different course and therefore unavailable, she said.

"The entire atmosphere while we were there was totally discouraging," White said. "It was so disorganized."

Even the promised laptops were a problem: In an email sent to Johnson that was reviewed by The Post, a student complained that some students had yet to receive their computers weeks into classes, while others had been given machines with insufficient memory.

In some cases, the school did not give students access to basic software programs, said Kenneth Bainey, a retired information technology professional based in Canada who teaches project management part-time at Future Tech.

"There were terrible issues with administration," Bainey said. Textbooks "took a month to get," he said, adding that he was forced to search for some chapters online.

Last week, Bainey placed blame on the students, saying some veterans were "terribly destructive." "They came to class, never did any assignments and expected certification," he said. "We had to get rid of them, and then they complained."

Future Tech blamed the chaos on the pandemic. "We did have some staffing challenges and online challenges — COVID made the world very difficult for all," its statement said.

While illness caused staffing shortages that forced instructors to take on extra classes, this was done "for the shortest time possible," the company said. Book delays were "isolated cases, not the norm." Like the problems with laptops, delays were caused by "supply chain issues we are all sadly familiar with."

Under VRRAP's strict rules, students couldn't switch schools without losing benefits. Many veterans complained bitterly to VA — and to Johnson, according to emails reviewed by The Post. By February, with rumors spreading that Future Tech might close, Johnson admonished students not to gossip, saying it could trigger "anxiety, PTSD or trauma."

"Everything will work out," he wrote in an email reviewed by The Post. "All of you will be fine."

'I'm so disappointed'

Three-and-a-half weeks later, VA cut off payments to Future Tech.

A VA claims processor in Muskogee, Okla., had become suspicious after spotting a tenfold spike in enrollment in December 2021, VA officials said. Years of experience suggested that exploding enrollment at a for-profit school could be a sign of trouble.

VA notified the Illinois Department of Veterans Affairs, which found serious problems at Future Tech, including missing instructors, changing course lengths, students forced to take night courses when they had requested a day schedule, instructors who lacked certifications, "substantial misrepresentations" and sloppy record-keeping, according to a letter sent to Johnson in February.

For Future Tech students, the decision abruptly cut off not only tuition payments but also a housing allowance of more than \$2,000 a month. Culbreth said she briefly was forced to live out of her car and in a homeless shelter.

Frustrated by the lack of instruction, Culbreth had joined other students in an independent study group and managed to earn specialized certification in cloud web services. But she had hoped to earn certification in three or four other areas. Today, she works as a project coordinator for a tech company, a less technical position that doesn't pay enough to rent her own apartment, she said.

"I'm drowning here," said Culbreth, who has been staying with a friend. "I'm so disappointed. I would have finished. I would have gotten my certifications. I wouldn't have let anything stop me."

The program's disappointing showing has prompted two congressional hearings. In February, Rep. Mike Levin (D-Calif.), chairman of a House subcommittee focused on economic opportunity for veterans, pressed for data on education quality at for-profit schools and asked how VA defines "successful employment." Program integration officer Ricardo DaSilva conceded that the agency does not study job retention.

In May, a senior VA Education Service official objected to Levin's proposal to boost enrollment by adding four-year colleges to VRRAP's roster of schools, saying the change would cause "new administrative burdens" months before the program expires. Levin fired back: "The status quo is entirely unacceptable."

A month later, Congress passed legislation authorizing VA to recover at least \$4.2 million in tuition and fees from schools whose approvals were pulled, including Future Tech. Nothing has yet been recovered, and Ruhlman said he is not confident anything will be.

"I wouldn't say it will be easy to get it back," he said.

Asked about the program's failures, Ruhlman said "there are hurdles and a number of administrative problems to be solved in the rollout of any federal program." He noted that VRRAP was created "in a very fairly short period of time."

In July, Future Tech changed its name yet again: It is now the Institute of Business and Technology Careers, according to Illinois business records. The school said it has been told by state officials that it could reapply for future VA programs.

Ruhlman predicted VA officials would "put that application ... under extreme scrutiny." "Given what has happened," he said, "I would say that the bar would be fairly high."



This Military-Only App Might Be the Best New TV Streaming Service



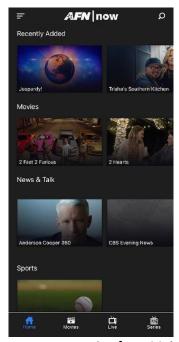
(Armed Forces Network)

Military.com | By James Barber 5 August 2022

The Armed Forces Network has announced a new streaming app that will offer a wide variety of free video programming to eligible service members, their families and retirees living overseas. AFN Now will launch this fall and be available via Apple, Google Play, gaming devices and smart TVs.

The programming will be commercial-free, but the Defense Department will use short breaks in the programming to deliver important command information to viewers.

"[Our audience] can already get their own music. They can already get their own entertainment, but they can't get information on their careers. They can't get information on their local community, and that is what we deliver that nobody else can," Erik Brazones, an AFN operations policy officer, said to Military Families Magazine. "Netflix doesn't care about force protection conditions, but the people that are overseas do."



The service will feature on-demand sports programming from Major League Baseball, Major League Soccer, the NHL, NASCAR, and IndyCar. AFN is hoping to add the NFL, NBA, and Ultimate Fighting Championship before launch or shortly after.

Since its launch during World War II, the Armed Forces Network has always been good at convincing Hollywood and the media business to give service members access to its best and most expensive product. That great array of content means that the AFN has to work to make sure that only eligible viewers can watch its programming, so don't expect to do Netflix-style password sharing with the AFN Now app.

Users must authenticate themselves by entering their required identification and having it compared against the Defense Enrollment Eligibility and Reporting System (DEERS). This is the same system used to access AFN's satellite service, so most users should be familiar with the login drill.

Overseas streamers should have on-demand access to 90%-95% of the content available via the satellite service, an impressive percentage when you consider how complicated international streaming rights can be. For television series, the service will use the same "rolling five" format familiar to users of cable television on-demand services.

"It's a rolling kind of catch-up service," Karreem Lowe, the AFN Broadcast Center's director of television, told Military Families Magazine. "Meaning episodes one through five -- once episode six premieres, episode one will drop off."

AFN Now may be yet another benefit for service members to consider when deciding whether to reenlist. You're not going to get this kind of free sports, free news, and free entertainment when you're a civilian.

Keep Up With the Best in Military Entertainment

Whether you're looking for news and entertainment, thinking of joining the military or keeping up with military life and benefits, Military.com has you covered. <u>Subscribe to the Military.com newsletter</u> to have military news, updates and resources delivered straight to your inbox.



The PACT Act And Your VA Benefits



The PACT Act is a new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve.

This page will help answer your questions about what the PACT Act means for you or your loved ones. You can also call us at 800-698-2411 (TTY: 711).

And you can file a claim for PACT Act-related disability compensation or apply for VA health care now.

What's the PACT Act and how will it affect my VA benefits and care?

The PACT Act is perhaps the largest health care and benefit expansion in VA history.

The full name of the law is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act.

The PACT Act will bring these changes:

- Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras
- Adds more than 20 new presumptive conditions for burn pits and other toxic exposures
- Adds more presumptive-exposure locations for Agent Orange and radiation
- Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care
- Helps us improve research, staff education, and treatment related to toxic exposures

If you're a Veteran or survivor, you can file claims now to apply for PACT Act-related benefits.

What does it mean to have a presumptive condition for toxic exposure?

To get a VA disability rating, your disability must connect to your military service. For many health conditions, you need to prove that your service caused your condition.

But for some conditions, we automatically assume (or "presume") that your service caused your condition. We call these "presumptive conditions."

We consider a condition presumptive when it's established by law or regulation.

If you have a presumptive condition, you don't need to prove that your service caused the condition. You only need to meet the service requirements for the presumption.

Read more about the PACT Act on the VA's website here.



VA botched thousands of Camp Lejeune water contamination cases

By Leo Shane III Aug 26, 02:33 AM



A new report from the Defense Department's inspector general says VA errors on disability claims related to water contamination at the North Carolina base may have cheated as many as 21,000 veterans out of financial compensation. (Gerry Broome/AP)

Veterans Affairs processors in recent years mishandled more than one-third of all disability claims related to water contamination issues at Camp Lejeune in North Carolina, potentially cheating as many as 21,000 veterans out of financial compensation, a government watchdog said Thursday. A new report from the department's inspector general said errors in claim effective dates and retroactive payments alone affected nearly 4,000 veterans and totaled about \$14 million, but that accounts for only a small portion of the mistakes.

The majority of the mistakes — affecting more than 17,000 veterans' cases — came because staff prematurely denied claims without requesting additional evidence of injury and exposure to the contaminated water.

"Veterans were not informed of the specific evidence needed to support the claim before the decision ... Some of the veterans' claims might have been granted if veterans had been notified of evidence needed to decide their claims," the report stated.

The findings come about two weeks after President Joe Biden signed into law legislation allowing individuals to sue the federal government for civil damages related to injuries related to the Camp Lejeune, North Carolina, water contamination.

From 1953 to 1987, troops and civilians at the base were exposed to drinking water contaminated with a host of toxic compounds related to on-base industrial activities. Outside advocates have said more than one million individuals may have been affected.

In 2017, VA officials established eight presumptive conditions believed linked to the water, including adult leukemia and kidney cancer. Individuals with those illnesses can be granted regular disability payouts with less documentation than is required in other cases.

But veterans who contracted illnesses other than those eight can still apply for disability benefits, if they can prove their exposure to the water contamination caused other problems.

In a review of more than 57,000 Camp Lejeune, North Carolina, cases handled by VA staff between March 2017 and March 2021, however, the VA inspector general found that many cases not related to

those eight presumptive conditions were summarily rejected, instead of requesting more information on their conditions.

Investigators did not estimate how many of the cases would have resulted in disability payouts.

The underpayment problems centered on VA failing to grant veterans the "most advantageous effective date that applies for the facts of the case," as outlined under department policy.

In many cases, veterans could have been awarded at least one year of back pay for medical conditions that had lingered for years, even if they had not applied for benefits in the past. In others, cases that were rejected and later revised could have been backdated to the original filing time, giving veterans retroactive payments.

Staff at VA's regional office in Louisville, Kentucky, have received special training in the Camp Lejeune cases, but in 2017 those claims were spread around to other VA offices as part of changes in the department's workflow.

Investigators found an 8% error rate in cases handled in Kentucky, versus a 40% error rate for facilities that did not have the same Camp Lejeune-specific training.

Veterans Benefits Administration officials said they have made improvements to the process in the past year and are currently compiling data on improving accuracy in those claims. Those results are expected later this fall.

Officials also promised, in the coming months, training improvements for all offices in handling the claims.

Military.com

Overseas Mail Privileges for Military Retirees Will Continue While Pentagon Reviews Policy



U.S. Army Garrison Benelux postal workers at Chièvres Air Base, Belgium process holiday mail Dec. 17, 2021. (U.S. Army photo by Libby Weiler) 24 Aug 2022 Military.com | By Patricia Kime

Military mail service has continued for retirees living overseas while the Pentagon conducts a legal analysis and policy review of the benefit for all non-active-duty patrons of the Military Postal Service. Military retirees and family members began receiving word in June that their mail privileges would be revoked on Aug. 24, the result of a Defense Department review of the Military Postal Service Manual that determined that some patrons weren't eligible for the benefit.

But the decision, which was never made public officially, generated an outcry from retirees, and their advocates, who stood to lose access to mail service they rely on for medications via <u>Tricare</u>'s mail order pharmacy, voting ballots, and <u>Department of Veterans Affairs</u> claims filings and checks.

The determination to cut off access to some groups was rescinded July 9 "until further notice" while the DoD reviews its agreements with countries where the Military Postal Service operates and reexamines U.S. law, according to an email to members of Congress from the DoD obtained by Military.com.

"There will be no disruption in services while the Department conducts a thorough legal analysis to ensure policies do not violate fiscal laws," according to the email, the contents of which were shared by a congressional staff member.

Mike Applegate, a retired <u>Navy</u> command master chief who lives in the Philippines, said the issue is so important to him that he visited the offices of Sen. Chuck Schumer, D-N.Y., and Bernie Sanders, I-Vt., while on vacation to press for answers.

He said retirees would lose access to benefits they have earned, such as low-cost medications, and may be subject to voter suppression, as ballots could easily get lost in international mail.

"If this is a fiscal issue, then hopefully it might come down to providing funding," Applegate said in an email July 27.

An estimated 40,000 military retirees reside overseas, according to the department, while an unknown number of family members, survivors, nonprofit groups, and businesses also have access to the system, which lets patrons send and receive mail weighing up to 16 ounces at domestic rates. The proposed change would not have affected all these beneficiaries, however. In their email to Congress, DoD officials confirmed that the change was pending for some, while others would continue to receive the service.

"It is important to note that each Host Nation Agreement can vary from country to country," officials wrote. "The Department [has] requested the geographic combatant commands review the HNAs in their areas of responsibilities to determine if there are any additional patron restrictions." In the email, the DoD said the legal analysis of patrons would be completed by the first week of August, while the combatant command review would take 60 days to complete. An announcement is expected this fall.

The Military Postal Service Agency was created in 1980 to consolidate the mail systems of the individual military services. It provides mail in 63 countries to active-duty personnel and their family members, DoD civilian employees and their families, and U.S. military contractors.

Other groups authorized to use it, depending on agreements with host countries, include retirees, nongovernmental organizations like the American Red Cross and USO, banks that serve U.S. service members, and American crews of Military Sealift Command.

The Pentagon review of the system and policy update in May scaled down the eligible patrons to "individuals authorized to use MPSA postal services and mail program within and outside the United States, consistent with international agreements; laws; and Federal, USPS, GSA, and DoD regulations." DoD officials told Military.com in June that the policy was updated "after a legal review determined that some MPS patron categories included over time are either not authorized by law or not permitted by host nation agreement."

Pentagon officials also said at least seven of the 21 formerly authorized patron groups lacked "established fiscal authority" to have access to the system, which allows most patrons to send and receive mail at domestic rates through FPO and APO mailboxes.

Now, these groups must wait another few months before learning whether they will lose access to the benefit. But Applegate encouraged them to get involved while the review is ongoing. "The fight isn't over, and veterans would be wise to continue to contact their legislators if they haven't already," Applegate said.

-- Patricia Kime can be reached at Patricia.Kime@Monster.com. Follow her on Twitter @patriciakime.

Section 5: War History Online:



Unsolved Mysteries from WWII: Foo Fighters to Missing Gold Trains

Nov 15, 2021 Jesse Beckett, Guest Author

Photo Credit: H. Armstrong Roberts / ClassicStock / Getty Images

We all love a mystery and the World War II provided plenty. The sheer scale of the conflict and scorched earth tactics involved meant people went missing and many advanced technologies became lost to time. Answers to these questions died with the only ones who knew them and solving these mysteries has been one of the most pursued avenues of research since the war.

Here are some of the most interesting unsolved mysteries from the conflict.

The Battle of Los Angeles



Newspaper clipping from the Los Angeles Times following the Battle of Los Angeles. (Photo Credit: Los Angeles Times / Wikimedia Commons / Public Domain)

One of the most unusual battles of WWII is without a doubt the Battle of Los Angeles. Why? Because it never actually happened. At the time, California was worried about an attack by the Japanese. This wasn't help by rumors about their proximity to the US mainland.

The "battle" occurred following the bombardment of Ellwood and was prompted by a warning from the Office of Naval Intelligence, which stated California should expect an attack within the next 10 hours. On the morning of February 25, 1942, radar picked up what appeared to be enemy activity 120 miles west of Los Angeles, prompting the air raid sirens to sound.

Over the next few hours, the 37th Coastal Artillery Brigade fired 1,400 shells into the air, and in the direct aftermath people claimed to have seen Japanese aircraft, paratroopers and even UFOs in the sky. In the end, there was never a threat to the city and the Navy chalked the hysteria up to nerves. Despite this, many feel there's never been an explanation that fully explains the incident.

Foo fighters



Three US Navy dive bombers flying in formation. (Photo Credit: H. Armstrong Roberts / ClassicStock / Getty Images)

Unidentified flying objects are a favorite among those interested in mysteries, and WWII was host to many weird aerial sightings.

Strange objects were encountered in the skies by pilots during the conflict. These came in different sizes, shapes and colors, and even behaved differently, but were collectively known as "foo fighters." To begin with, military officials believed these sightings to be the result of combat fatigue, tiredness or atmospheric phenomena, but after reports kept coming in an official investigation was launched to try and figure out what they were.

There were fears these objects were a secret enemy technology, but their seemingly friendly nature made this explanation unlikely. Investigations were unable to find any answers, and the mystery of the foo fighters remains unsolved.

We're not saying it's aliens, but...

Hitler's globe



Hitler's Globe, photographed by a Soviet cameraman visiting the Reich Chancellery, 1945 (Photo Credit: Wikipedia / Public Domain)

Hitler was known to like large things – just look at the tanks he approved during the later years of the war. However, none are as shrouded in mystery as his giant globe. It was built specifically for him by a Berlin-based company in the 1930s and remained in his office for most of its life. It came to symbolize Hitler's despotic ambitions, but, following the war, its location has been a mystery.

A few similar globes were built around the same time, while more have come up for sale over the decades, but none are confirmed to be Hitler's personal one. It may have been destroyed in the chaos of WWII's final days or looted by a soldier who has kept it hidden ever since.

As a side note, historian Wolfram Pobanz suggests he was not a fan of the globe, as he was never photographed with it.

List of names at Auschwitz



Entrance to Auschwitz. (Photo Credit: xiquinhosilva / Wikimedia Commons CC BY 2.0)

In 2009, a historian discovered a list of 17 names at Auschwitz while conducting routine preservation work at the site. All of the names were British and written on a piece of white celluloid. Eight of them had a tick by them, so the list was certainly used to check something off, but for what is a complete mystery.

In addition to the names, the list also contains a string of numbers and a few common German words with their English translations, such as "since then", "never" and "now." Some explanations suggest the names were a list of British spies or even a list of British troops who defected to Germany.

The Nazi gold train



The mysterious underground city of Riese, where it's alleged the legendary Nazi gold train is hidden. (Photo Credit: Adam Guz / Getty Images Poland / Getty Images)

Another German-related mystery, the Nazi gold train is one of the greatest WWII mysteries of them all. While the exact story varies, many believe the Germans loaded up a train with gold, art, treasure, and other valuables when all hope of winning the war had vanished. The train was then hidden, likely in a sealed-off tunnel, and has never been found. If true, the haul could be worth millions of dollars on its own before accounting for the incredible history attached to it.

The story has essentially become an urban legend but has been taken seriously by many. The Polish military hunted for the train after the war, but the search was unsuccessful. No evidence has been found to suggest it ever existed, but a few years ago the hunt was reignited by two Polish men who claimed to have received a deathbed confession of its whereabouts.

Once again, no train was found.

Section 6: The Foreign Medical Program (FMP):



Foreign Medical Program (FMP)

For eligible Veterans living or traveling abroad, VA offers medical services through the Foreign Medical Program (FMP). Through this program, FMP will pay for health care services, medications, and durable medical equipment for service-connected conditions and conditions associated with and held to be aggravating a service-connected condition. VA may authorize foreign medical services for any condition if you are participating in the VA Vocational Rehabilitation Program (Title 38, U.S. Code, Chapter 31). NOTE: Veterans enrolled in the FMP that live in Canada are under the jurisdiction of FMP; however, inquiries and claims must be directed to the Foreign Countries Operations in Canada.

How to Enroll

Enrolling in FMP is simple. Please fill out the FMP Registration Form (VA Form 10-7959f-1) (find the form here: About VA Form 10-7959f-1 | Veterans Affairs) and send to VHA Office of Community Care. (Fillable PDFs can be completed online, saved, edited, and printed.) and mail to:

To enroll in FMP, mail your information to:

VHA Office of Community Care Foreign Medical Program (FMP) P.O. Box 469061 Denver, CO 80246-9061

We will confirm your service-connected disabilities and send you a benefits authorization letter, which outlines the medical conditions we cover.

For more information about the program, call toll free at 877-345-8179.

Benefits and Claims

To learn more about what services are covered under FMP, including detailed information about FMP benefits, how to submit claims, and required forms, visit FMP Benefits and Claims Information, visit this website: Foreign Medical Program Benefits and Claims Information - Community Care (va.gov)

Support

Your local Veterans Service Organization representative at VA can help you with the registration process. FMP can also help with the registration process, verify your eligibility, authorize benefits, and process and pay FMP claims. If you are a Veteran living or traveling outside the United States and have questions about other VA benefits such as compensation, pension exams, or disability ratings, you should direct those questions to your servicing VA regional office (VARO).

NOTE: Your servicing VARO is responsible for establishing service-connected disabilities. They are also responsible for administering educational benefits, vocational rehabilitation, and other benefit programs. If you are living abroad and want to make a new application for any non-medical benefits, or have questions about non-medical benefits, please visit the Veterans Living Overseas website. To find your local VA medical facility, you can use the online VA Facility Locator:

For Veterans living overseas: <u>Veterans Living Overseas - Veterans (va.gov)</u>

VA Facilitator locator: Find Locations - Locations (va.gov)

FMP Contacts

Any assistance you may need regarding your health care can be obtained by contacting the FMP Program Office, USA. (Veterans living in Canada must contact the Foreign Countries Operations in Canada.)

FMP Office, USA
VHA Office of Community Care Foreign Medical Program (FMP)

PO Box 469061 Denver, CO 80246-9061 USA Toll-free phone: 877-345-8179

Fax: 303-331-7803 Email: hac.fmp@va.gov

Veterans Living in Canada (for medical claim filing)

Foreign Countries Operations (FCO) 2323 Riverside Dr., 2nd Floor Ottawa, Ontario Canada, K1A OP5

Toll-free phone: 888-996-2242 Fax: 613-991-0305

Veterans Living Abroad (for written correspondence, except medical claims)

Location of Residence: Africa, American Samoa, Asia, Australia, Canada, the Caribbean, Central America, Europe, Federated States of Micronesia, Guam, Marshall Islands, Mexico, Northern Mariana Islands,

Palau, Republic of the Philippines, South America, or the U.S. Virgin Islands

Department of Veterans Affairs

Evidence Intake Center

PO Box 4444

Janesville, WI 53547-4444 Fax toll-free: 248-524-4260

For your own FMP brochure: Foreign Medical Program (FMP) (va.gov)
For a copy of the FMP Health Benefits Guide: FMP Guide (va.gov)

Foreign Medical Program Benefits and Claims Information

Unlike typical health benefit/insurance plans, where the range of benefits is standard among all enrolled beneficiaries/subscribers, FMP benefits are limited to services that are medically necessary to treat a VA-rated, service-connected disability, or for a condition that is associated with and held to be aggravating a service-connected disability. Supporting medical documentation is always required.

Exclusions: Foreign Medical Program Benefits and Claims Information - Community Care (va.gov)

Claims information: Foreign Medical Program Benefits and Claims Information - Community Care (va.gov)

Frequently Asked Questions: Foreign Medical Program (FMP) - Community Care (va.gov)

Resources: Foreign Medical Program Benefits and Claims Information - Community Care (va.gov)

General Exclusions

- Services, treatment, or supplies received in or from the United States, District of Columbia, Commonwealth of Puerto Rico, or the U.S. Territories: Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands
- Services, treatment, or prescriptions unrelated to the service-connected disability
- Late charges on unpaid bills
- Check-cashing fees Postage and other costs associated with services unrelated to treatment
- Services as part of a grant, study, or research program
- Services furnished or billed by a provider or facility barred from FMP participation (VHA OCC will notify Veterans prior to barring a provider)

- Services that are not accepted by the VA or U.S. medical community
- Services, treatment procedures or supplies for which the Veteran has no legal obligation to pay
- Treatment, services, and supplies that are determined not medically necessary or are submitted from prohibited countries

Health Benefit Exclusions

This list is not all inclusive. FMP does not cover:

- Any service, procedure, treatment, drug, or device that is experimental or investigational
- Adult day care
- Assisted living
- Custodial care
- Companion services
- Dental care (unless service-connected)
- Durable medical equipment with deluxe/luxury features
- Exercise programs and health club memberships
- Family planning services and sterilization
- Nursing homes
- Non-acute institutional care, such as long-term inpatient psychiatric and nursing home care
- Nonmedical home care (aid and attendance)
- Physical therapy not under the supervision of a licensed physician
- Procedures, services, or supplies related to gender transformations

FMP Claims Information

In order to speed up your claim processing, have your provider submit the claim in English. Claim information submitted in a language other than English will require translation; your claim processing is then delayed.

Fact Sheet: How to file an FMP Claim: How to File a Foreign Medical Program (FMP) Claim Fact Sheet

(va.gov)

FMP Claim Cover Sheet: VA Form 10-795: Find A VA Form | Veterans Affairs

Active Listing of Local Providers Billing Directly with FMP Provided by VA Manila Outpatient Clinic

As of 4 May 2022 (updated 18 June 2022 by VA Manila OPC)

10 0: 1 may = 0 = 1 (apastos = 0 tano = 0 = 1) 11 mama 0: 0)						
Facility	Address &	Point of Contact	Email Address	Available Services for SC		
	Phone Number			condition		
		South Luzon Region				
Divine Grace	Bypass Road,	Mr. Ramir Sheffield –	insurance@dgmc.ph	1. Hospital Admission		
Medical Center	Bacao General	Patient Services	ramir257@yahoo.com	2. Emergency Service		
	Trias, Cavite	Ms. Cecile Borigsay –		3. Consult – Outpatient		
	046-489-2330	Finance		4. Diagnostic Procedures		
	046-489-2224			5. Laboratory Tests		
	(local 203)			6. Physical Therapy		
				7. Dialysis Service		

Tanza Medical Specialist	Daang Amaya 3 4108 Cavite 046-484-7777 (local 295)	Ms. Dolce Angeles – Patient Services Ms. Cezarina E. Morales - Finance National Capital Region -	Zarins2025@gmail.com Acctg.tsmc@gmail.com Dulce_angeles06@yahoo .com	 Hospital Admission – Short Term Emergency Service Consult – Outpatient Diagnostic Procedures Laboratory Tests Physical Therapy Dialysis Service
		Manila		
Manila Hearing Aid	Unit 808, Twin Towers, Bank Drive, Ortigas Center, Mandaluyong City 02-8696-1580 0917-164-3408	Ms. Angie Jasareno – Patient Services Mr. Gary Zamora 14 locations	ajasareno@gmail.com receivables@manilaheari ngaid.com.ph	1. Audiology Test/Procedure 2. Hearing Aids
ManilaMed Medical Center	UN Ave, corner Taft Ave, Manila 8523-8131 (local 2201)	Mr. Jeno Aduan - Industrial Clinic Marites Geralde - Finance	Industrial clinic@manila med.com.ph	 Hospital and MH Admission Emergency Service Outpatient and MH consult Diagnostic Procedures with MRI Laboratory Tests Physical Therapy Dialysis Service
D & A Care – Physical Therapy	Metro Manila 0917-187-9947			
		Central Luzon Region		
The Medical City Clark	100 Gatwick Gateway, Sabah Al- Ahmad Clark Global City, Clark Freeport Zone Pampanga 045-300-8888 (local 80120)	Patient Services: Mr. Wilfredo Caringal & Mr. Dante Sanggalang Finance: Ms. Angel Cayanan	<u>alcity.com</u>	 Hospital Admission Emergency Service Outpatient Consultations Diagnostic Procedures with MRI Laboratory Tests Physical Therapy Dialysis Service
Sacred Heart Medical Center	MacArthur Highway, Bgy. Sto. Domingo, Angeles City, Pampanga	Ms. Jenelyn Gonzales – Patient Services & Finance	Shmc_usvet@acsacredhe artmedicalcenter.com	 Hospital Admission Emergency Service Outpatient Consultations Diagnostic Procedures

	045-458-3287			5. Laboratory Tests6. Physical Therapy7. Dialysis Service
Unihealth Baypointe Hospital	Olongapo, Zambales 047-250-6070			The same of the sa
Avitus Kidney Care and Dialysis Center	Olongapo, Zambales 047-222-1155			
		Visayas Region		
The Medical Center - Iloilo	Locsin St, Molo, Iloilo City 033-500-1000 (local 50027) 096-228-89611 or 090-581- 26578	International Patient Service (HIS) Section Ms. Remarie Azad – Finance	TMCI_Claims@themedic alcity.com	 Hospital Admission Emergency Service Outpatient Consultations Diagnostic Procedures Laboratory Tests Physical Therapy Dialysis Service
		Listing of Local Providers	Inactive with FMP	Direct Billing
Allied Care Specialist – Baypointe Asian Hospital and Medical	Dewey Ave, Subic Bay Freeport Zone, Olongapo City 047-250-60-70 (local 107) 047-250-6070 (local 502) 2205 Civic Drive, Filinvest	Ms. Marjurie Hernandez – Patient Services & Finance International Health Services (IHS)	unihealthbaypointemark eting@yahoo.com IHS@asianhospital.com	FMP Direct Billing is on hold effective 1 DEC 2021. FMP Direct Billing is on hold effective 24 NOV
Center	Corporate City, Alabang, Muntinlupa City, 1780 Philippines 02-8771-9000 (local 5838)	Ms. Geraline Eralod – Finance		2020.
Manila Doctors Hospital	United Nations Ave, Ermita, Manila 02-8558-088 (local 4625)	Dr. Socorro Garcia – Patient Services Mr. Roniel Undang - Finance	rgundang@maniladoctor s.com.ph mdh.amsd@yahoo.com	FMP Direct Billing is on hold effective 10 JUN 2020. Both Dialysis Service and Cancer related treatments on hold effective 1 FEB 2021.

To view the Foreign Medical Program Policy Manual, go here:

Foreign Medical Program Policy Manual (va.gov)

FMP NEWS:

TO ALL SERVICE-CONNECTED VETERANS RESIDING IN THE PHILIPPINES AND USING THE FOREIGN MEDICAL PROGRAM (FMP):

A local Veterans advocate has been communicating with members of the U.S. House of Representatives and U. S. Senate regarding FMP's delinquent payment history here in the Philippines. He finally received a response from the FMP and was able to relate to them some of the "issues" experienced by Veterans/Healthcare providers here in the Philippines in getting reimbursed for services rendered. As everyone knows, most local healthcare providers require the Veteran to pay upfront for medical care for him/herself and try to get reimbursement from the FMP (which typically takes months, and the reimbursement is in the form of a U.S. Treasury check which is difficult to cash here). VA and the FMP continue to say that progress is being made towards establishing an Electronic Funds Transfer (EFT) system to speed up reimbursement to local healthcare providers and/or Veterans, but the "issues" on getting reimbursement for the Veteran/Healthcare providers remain. This Veterans advocate has authorized me to pass along contact information for those at the VA who are directly involved with the FMP and asks that those who have "issues" with getting reimbursement from the FMP contact the following individuals:

Brian Guenther: <u>brian.guenther@va.gov</u>
Mary Turner: <u>mary.turner884b0@va.gov</u>

Local Fax Numbers to submit FMP claims

From the VA Regional Office website:

Manila VA Regional Office Outpatient Clinic

We are announcing a new local fax number for the Foreign Medical Program (FMP). You can now fax your FMP claim and supporting documents without international costs.

- If you are calling from inside the Metro Manila, dial 8-550-3943.
- If you are calling from outside of the Metro Manila, you have the following options: \(\) 028-550-3943 (with domestic long-distance charges) \(\) #MyVA (#6982) or 1-800-1888-5252 and dial 3943 once you hear the voice prompt (no domestic long-distance charges)

FMP Website: https://www.va.gov/communitycare/

FMP Mailing Address:

VHA Office of Community Care
ATTN: Foreign Medical Program
PO Box 469061
Denver CO 80246-9061 USA

FMP Phone Number: 001-303-331-7590 (Monday to Friday, 8:05AM to 6:45 PM EST)

Section 7: U. S. Department of Veterans' Affairs:

Veterans Benefits Newsletter

August 2022





Affordable Life Insurance is Available with VA

Having the right life insurance policy can provide funds for end-of-life costs, an inheritance for loved ones, or cover some outstanding debts. VA offers policies that are affordable for a wide array of income levels. <u>Learn more about available coverage and find the right policy for you.</u>



Find Success on Campus

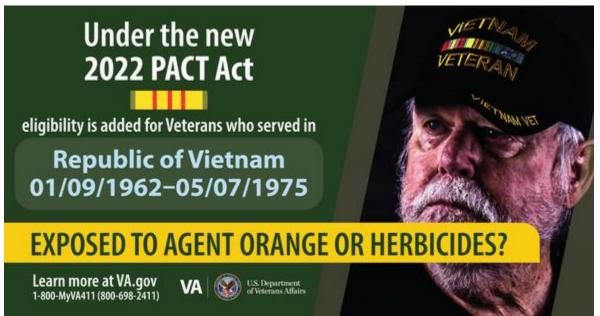
VetSuccess on Campus (VSOC) supports Veterans and service members who are transitioning from the military to college life and certain qualified dependents. VSOC counselors are available at 104 college campuses across the country to provide benefits assistance and counseling to help you prepare for viable careers. Find out if you're eligible and how VSOC can help you.



Fiduciaries Use FAST to Better Manage Finances

VA's <u>fiduciary program</u> protects Veterans and other beneficiaries who, due to injury, disease, or age, are unable to manage their financial affairs. Learn how the <u>Fiduciary Accounting Submission Tool (FAST)</u> makes the accounting process easier for fiduciaries.

FROM THE VETRESOURCES NEWSLETTER:



The PACT Act is now law. This expands presumptive disabilities, VA care, and benefits to Veterans suffering from more than 20 toxic exposure-related conditions. Learn more about the PACT Act by visiting VA.gov/PACT, calling 1-800-MvVA411 or the video below.

LEARN MORE

Download the PACT Act Frequently Asked Questions PDF

Download the PACT Act Survivors Benefits PDF



VIDEO: How the PACT Act Impacts Vietnam Veterans



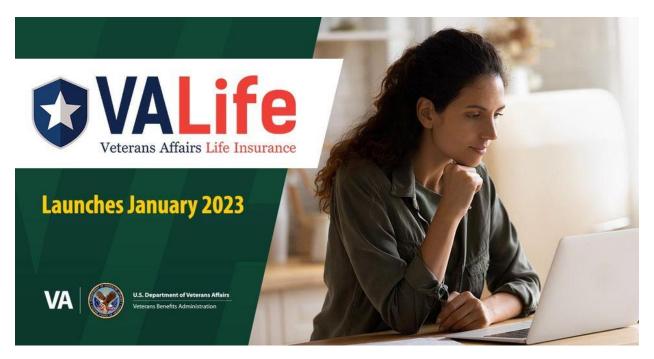


Update Your Address and Contact Information Online

Are you moving, currently receiving benefits or prescriptions, or enrolled in VA health care and want to know how to change your address? You can update your personal contact

information anytime, anywhere through VA.gov. Log in or create a free VA.gov account today!

<u>UPDATE</u>



Veterans Benefits Administration (VBA), U.S. Department of Veterans Affairs

August 8 at 11:32 PM

Mark your calendar! We're gearing up for the January 2023 launch of a new life insurance program called Veterans Affairs Life Insurance (VALife), which provides guaranteed acceptance whole life insurance coverage to Veterans aged 80 and under, with any level of service-connected disability. Learn more: https://blogs.va.gov/.../valife-insurance-program-coming.../

Veterans who currently hold an S-DVI policy can either keep their current coverage or apply for VALife when the application goes live. Veterans can keep their S-DVI policy until the full coverage of VALife begins two years after enrollment as long as the application is received between January 1, 2023, and December 31, 2025. S-DVI will close to new enrollment after December 31, 2022.



Veterans Benefits Administration (VBA), U.S. Department of Veterans Affairs

August 5 at 9:25 AM

If you're a Veteran who lives overseas, you remain entitled to the benefits and services you earned through your military service. Do you have questions about direct deposit, currency conversion, or foreign schools? We've got you covered!

Learn more: https://www.benefits.va.gov/persona/veteran-abroad.asp

You can also speak to a benefits representative at an American embassy or American Consulate: https://www.ssa.gov/foreign/foreign.htm



Veterans Benefits Administration (VBA), U.S. Department of Veterans Affairs

August 11 at 2:45 AM

eBenefits is moving features and capabilities to <u>VA.gov</u>. As part of this transition and to better inform our customers, we're updating our homepage to let users know up front what is on eBenefits versus what has transitioned to <u>VA.gov</u>.

The homepage will provide a high-level listing of features, such as Manage Benefits, Manage Health, and Apply, and when selected, the feature will expand to show you what can be found on eBenefits and what can be found on <u>VA.gov.</u> Our goal is to reduce confusion between these two sites during our transition. This change will be made available on Wednesday, August 10, 2022, after 9 p.m. ET.

VA OCONUS Connection



Veterans Helping Veterans Worldwide™

MAY 20, 2022

8 Reasons Why You Deserve a Non-Combat PTSD Rating from the VA

You served your country and put your life on the line, but when it comes to getting help from the VA for post-traumatic stress disorder (PTSD), you feel like you don't deserve it. You weren't in combat, so how can you have non-combat PTSD?

But veterans who experience trauma outside of combat while serving can also develop PTSD. We call this non-combat PTSD.

In this post, we discuss eight reasons why you deserve a non-combat PTSD rating from the VA. Read on to learn all about non-combat PTSD, including tips on how to claim a non-combat PTSD rating from the VA and what to expect during the VA claim process.

What is PTSD?

PTSD is a mental health condition that can occur after a person experiences or witnesses a traumatic event. Over 1 million veterans have a VA disability rating for PTSD. PTSD can also develop in veterans who have been exposed to traumatic events during their service, even if they weren't in combat. A traumatic event that results in the development of PTSD is called a "stressor." While most people associate PTSD with combat, any type of stressor can cause PTSD. PTSD is broken into two categories within the VA: combat and non-combat.

Regardless of which category you fall into, If you have PTSD, your life may look very different than it did before the trauma occurred. You may find yourself struggling to cope with everyday activities.

For more on non-combat related PTSD, visit: <u>8 Reasons Why You Deserve a Non-Combat PTSD Rating</u> from the VA - VA Claims Insider



After Vet Death Guide

What to Do Afterwards

Whether you're a spouse, a dependent who has recently lost your military veteran or you're a retired military veteran looking to make sure all your "ducks are in a row" for your next of kin in case you pass away — knowing what to do when a military veteran or retiree dies is important. In this guide, we'll address how to prepare for the event of a military veteran passing, who you need to contact, required documentation and more.

Where to Start if a Military Retiree or Veteran Has Died

First, you may need to contact the following agencies about the military member's death: The Defense Finance and Accounting Service (DFAS)

- Your local Casualty Assistance Office
- Veterans Administration
- Social Security
- Defense Eligibility Enrollment System (DEERS)
- FEDVIP/BENEFEDS

Contact the Defense Finance and Accounting Service

The Defense Finance and Accounting Service is the military pay agency. You will need to make an initial verbal report of the retirees/veteran's death immediately. You can contact DFAS by:

- Calling 1-888-332-7411 or 1-800-321-1080
- Reporting online: Retired Military & Annuitants (dfas.mil).

By reporting the military member's death, you are notifying DFAS to stop military retirement pay. It is important to do this immediately, otherwise DFAS will recoup the payments later.

After they halt payment, DFAS will send out a packet for the surviving spouse or dependent to request survivor benefits payments. This packet will include:

- DD Form 2656-7
- Standard Form 1174
- FMS Form 2231
- Form W-4 or W4-P

Once you have completed these forms, return them to:

Defense Finance and Accounting Service U.S. Military Annuitant Pay 8899 E. 56th St. Indianapolis, IN 46249-1300

Be sure to include a copy of the military member's death certificate

Contact the Casualty Assistance Office

The casualty assistance office is in charge of taking requests as well as scheduling military funeral honors for the veteran who died. Funeral honors details will perform military rites for veterans, retirees and current service members of the Army, Navy, Marine Corps, Air Force and Coast Guard.

Click here to find your local casualty assistance office: <u>Casualty Assistance Centers Locator (army.mil)</u>
The Casualty Assistance Office will require a copy of the completed DD Form 214.

In addition to funeral honors, the casualty assistance office may be able to help the family cope with the loss of their veteran, understand their entitlements and apply for various benefits.

Most often, funeral directors request a local veteran organization to provide funeral honors, but if specific arrangements are requested, talk to your Casualty Assistance Office about these requests.

The Casualty Assistance Office will need the following information in order to assist you:

- Full name, rank, and social security number of the deceased service member
- Branch of service (Army, Navy, etc.) and component (active duty, reserve, or National Guard)
- Date and place of death
- Circumstances of death (natural causes, accident, military service injury/illness, etc.)
- Name, address, and phone number of the funeral home that is handling the details
- Location, date, and time of the memorial service at which the military honors are needed don't stress if you don't have this information yet, you'll still want to call to give them the information mentioned above and call back with these details once you know.

Contact the Veterans Administration

Most deceased veterans are eligible for a free marker or headstone from the Veterans Administration and can be buried in a national cemetery. The VA may also help cover a burial allowance of:

- Up to \$300 for a non-service-connected death
- Up to \$2000 for a service-connected death

You can use this allowance to cover funeral expenses.

Depending on the benefits program that the veteran and survivor are a part of additional benefits may be available. To find out what additional benefits may be available to you, reach out to your local Veterans Service Office (click here: Veterans Service Organizations - VA Benefits Claims Help (themilitarywallet.com).

In order to start this process with the VA, you will need copies of:

- The veteran's DD Form 214
- Your marriage certificate if applicable
- The veteran's death certificate

For more information on eligibility requirements, benefits and how to submit your application, visit the VA's burial benefits website here: <u>Burial Benefits - Compensation (va.gov)</u>.

Contact Social Security

After a military veteran or retiree dies, you must contact your local Social Security Administration office to report their death, though they may already be aware that your loved one has died.

Most surviving spouses, as well as dependents (under certain circumstances), will be eligible for benefits, including a one-time payment of \$225 as a death benefit. If the deceased military member was the primary earner for your household, as a spouse you may begin receiving a larger social security payment. *In order to receive social security benefits, you must apply for them.* Benefits are determined on a case-by-case basis. To learn more, contact your local Social Security Administration and schedule an

appointment. You can reach the national Social Security Administration office at 1-800-772-1213 for more information.

Contact the Defense Enrollment Eligibility Reporting System

DEERS is the system that tracks active duty and retired military members, as well as their dependents, in order to document eligibility for benefits.

Contact DEERS as soon as possible at 1-800-538-9552 to tell them the military retiree or veteran has died. DEERS will notify Tricare of the service member's death so you will not have to contact them personally.

Contact FEDVIP/BENEFEDS (If Applicable)

Although you don't have to contact TRICARE directly, you will need to contact TRICARE's program for retirees at 1-888-838-8738.

You will need to find out which health care plan your loved one had so you can notify the correct regional vendor of your loved one's death. If you (or any dependents) remain eligible for these benefits, be sure to request that the "plus-one" insurance premium is reduced. This will ensure that you do not have to continue paying premiums for the deceased military member.

Billing for your health care benefits may change; the premiums can't be deducted from your survivor benefits. Instead, you may need to pay a monthly bill for your health care coverage.

Resources Available to Assist After a Military Veteran or Retiree Dies

Legal Assistance After a Military Veteran or Retiree Death

Surviving spouses and family members of military personnel have access to free legal assistance at most military bases.

The legal office can answer questions, offer advice, and help you with forms or other documents like wills and powers of attorney.

While the legal office is there to assist you, they cannot represent you in a courtroom. For legal assistance near you, contact your local JAG office.

Financial Assistance

In the event of a financial emergency, military relief organizations may be able to assist you.

To apply for financial assistance, download **DA Form 700** via one of these websites:

- Army Emergency Relief: <u>Army Emergency Relief Soldiers Helping Soldiers</u>
- Navy Marine Corps Relief Society: <u>Navy-Marine Corps Relief Society (NMCRS) Financial Assistance,</u> Interest-Free Loans & Scholarships
- Air Force Aid Society: Air Force Aid Society | The Official Charity of the Air Force (afas.org)

Note: Each organization may have its own form, rules, or regulations to apply for assistance.

Common Documents Needed After a Military Veteran or Retiree's Death

Having all your documents in one place can help you when you report your service member's death to each organization.

Keep the following documents on hand to streamline the paperwork process:

- Separation notice DD-214
- The Department of Veterans Affairs (VA) claim number

- Social security numbers Insurance policies
- Certified copies of marriage license, birth certificates of children
- Certified copies of the Veteran's death certificate

Other documents you might need include:

- **DD Form 2656-7**, Verification for Survivor Annuity this document will notify parties if the monthly annuity from the Survivors Benefit Program is payable to the authorized dependent for life.
- **Standard Form 1174**, Claim for Unpaid Compensation this form designates the beneficiary's authorized payment of the deceased military member's retired pay, as well as any other allowances or awards through the first of the month through the day of death.
- FMS Form 2231 FastStart Direct Deposit form to the beneficiary's bank account
- Form W-4 or W4-P IRS Tax Withholding Certificate for Pension or Annuity payments
- Form 180 This form is used to request copies or information from military personnel records, like a DD Form 214, discharge certificates, etc. You can download this form with its instructions here: Request Military Service Records | National Archives

Preparing for the Unknown: What You Can Do to Prepare for a Military Veteran or Retiree Death

While it's hard to consider your death or that of a loved one, being prepared can ease some of the burden while you or your loved ones grieve.

Start by getting your files together, these files might include:

• Military documents: Retirement orders or separation papers, medical records and any phone numbers for the local/nearest military installation that will be able to help. You can use this file to store any retired/separation pay information from DFAS. Include any VA claims that might still be pending, along with the address for the VA office that is processing your claim.

Also, consider providing the following information:

- Deductions being made from your benefits
- The name, relationship, and contact information of your beneficiary
- Annuities: Keep information about any survivor benefit plans in this file. If you or your dependent need to obtain additional information on annuity claims, reach out to DFAS: Defense Finance and Accounting Service <a href="decentralized debta d
- Personal and financial documents: Include documents like marriage certificates, divorce decrees, adoptions, and naturalization papers. Insurance policies including life, property, and accident insurance. Also include records of your state, federal and property taxes, tax bills and deeds. Keep a list of all bank accounts, safety deposit boxes, any securities owned, charge accounts and credit cards with account numbers and billing addresses.

After you've prepared your files, consider discussing your plans with your loved ones, pre-arranging funeral details and drawing up a will to make your wishes clear.

It may feel like a morbid task but taking the time to discuss your wishes and organize documents can help make the process easier to handle when the time comes.

[Source: Military Wallet | Jessica Gettle | November 17, 2021, ++]

Filing a VA claim for disability compensation

From the VAantage Point blog 30 December 2021

VA disability compensation benefits are a monthly, tax-free payment to Veterans who were injured, sustained a long-term illness, or experienced a worsening medical condition during their military service. In addition to compensating Veterans whose disabilities incurred while serving in the military, Veterans may also be granted compensation for specific post-service medical conditions that arose because of their military service. Known as presumptive disabilities, these conditions may not have arisen in service but may be granted as service-connected because its occurrence can been linked directly to military service.

VA recently added new medical conditions to a growing list of presumptive disabilities, which you can view here. These conditions can be presumed to have occurred because of an exposure to Agent Orange, ionizing radiation, and service in the Gulf War.

How to file a claim for disability compensation

The COVID-19 pandemic has not halted the claims process. Veterans can still file claims, and VA is still processing them. VA recommends filing a claim online, but it can still be done in person or through the mail. To get started, visit the VA disability compensation webpage (<u>VA Disability Compensation</u> <u>Veterans Affairs</u>) and follow the steps listed below.

Step One: Prepare documents before starting your application

Gather any evidence (What VA means by evidence when processing claims - VAntage Point), documentation and/or required forms that support your claim before beginning your application. This might include:

o A completed Application for Disability Compensation and Related Compensation Benefits Form (VA Form 21-526EZ) VA Form 21-526EZ,

o Private medical records related to your condition, and/or

o Military personnel records You must include both the required and (if necessary) supplementary documents or your application will be voided. In some cases, you may need to turn in one or more forms (<u>File Additional Forms For Your Disability Claim | Veterans Affairs (va.gov)</u>) to support your claim.

Step Two: File your claim

There are three ways to file a claim: online, in person (with a VA representative, or with a Veterans Service Organization) or through the mail. Online applications are simple and easy to complete. You can access the application by visiting the Application for Disability Compensation and Related Compensation Benefits webpage (File for disability compensation with VA Form 21-526EZ | Veterans Affairs), then sign into your VA.gov account (or create a new account at the ID.me website: Simple, Secure Identity Verification | ID.me. You can save your progress online for up to one year before the application expires. If you do not have access to a computer or internet device, VA also accepts printed disability claim applications that can be filed either in person or through the mail. In person applications can be submitted to your local VA regional office. Visit VA.gov/find-locations (Find VA Locations | Veterans Affairs) to find a VA regional office in your state. If you wish to mail your application, please do so by sending it to the following address:

Department of Veterans Affairs Claims Intake Center PO Box 4444 Janesville, WI 53547-4444

Step Three: VA will review your claim and notify you of its decision

VA may require a few months (<u>Detailed Claims Data - Veterans Benefits Administration Reports (va.gov)</u>) to make a decision on claim applications. The time it takes to review your application depends on three factors:

- o The type of claim filed
- o How many injuries or disabilities claimed and how complex they are, and/or
- o How long it takes VA to collect additional evidence (<u>Understanding VA's current claims backlog environment</u>, future growth <u>VAntage Point</u>) needed to decide your claim. This evidence may include service treatment records, service personnel records, private and federal treatment records, and compensation and pension exams (<u>VA works to complete compensation & pension exams postponed due to the pandemic <u>VAntage Point</u>).</u>

Once your disability claim application has been reviewed and all required documentation has been received, VA will decide on your claim and send you a notification letter of its decision. The notification letter will include specific details regarding the decisions made on your claim. You can expect to receive your notification letter 7 to 10 business days after a decision is made. Please contact a VA call center (Contact Us | Veterans Affairs (va.gov)) if it does not arrive within this period.

Step Four: After you receive a decision

You may ask for a second review if you are not satisfied with VA's decision. Veterans who filed a claim on or after February 19, 2019, may choose from three application review options. The first, a Supplemental Claim (Supplemental Claims | Veterans Affairs (va.gov)), allows you to add new and relevant evidence (that VA doesn't already have). The second, a Higher-Level Review (Higher-Level Reviews | Veterans Affairs (va.gov)), asks for a senior reviewer to examine your case. This option does not allow you to edit or add to your current application. And lastly, a Board Appeal (Board Appeals | Veterans Affairs (va.gov)) requests a Veterans Law Judge with the Board of Veterans' Appeals to review your application.

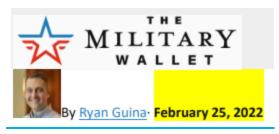
If you have any questions or concerns before, during or after submitting a request to have your decision reviewed, please visit the VA Decision Reviews and Appeals website: VA Decision Reviews And Appeals Veterans Affairs.

For more information

Life comes with plenty of challenges but ensuring the wellbeing of you and your family should not be one of them. Visit VA.gov (VA.gov Home | Veterans Affairs) to learn more about VA benefits and services.

If you wish to learn more about the claims process, visit the VAntage Point blog platform (Home-vAntage Point) to keep up to date on disability claims and benefit eligibility requirements. For more general information on the VA disability compensation and the process, click here: What exactly is VA compensation? For more on eligibility, click here: VA Compensation: Who is eligible? - VAntage Point. You can also watch this video series produced by the Office of Information and Technology (OIT): The New 526 Disability Form on VA.gov - YouTube

To request additional help filing a disability claim, learn more about accredited representatives (<u>Get Help Filing Your Claim Or Appeal</u> | <u>Veterans Affairs (va.gov)</u>) or contact a VA regional office near you to speak with a counselor by calling 800-827-1000.



How VA Disability Compensation Affects Military Retirement Pay

If you have a Department of Veterans Affairs service-connected disability rating of 10% or higher, you are eligible to receive a monthly compensation check from the VA. The monthly compensation payments vary by your disability rating—and if your rating is 30% or higher, the rates increase, depending on the number of dependents you have filed... If you have a Department of Veterans Affairs service-connected disability rating of 10% or higher, you are eligible to receive a monthly compensation check from the VA (2022 VA Service-Connected Disability Compensation Rate Charts (themilitarywallet.com)). The monthly compensation payments vary by your disability rating—and if your rating is 30% or higher, the rates increase, depending on the number of dependents you have filed on your claim (How to Add or Remove a Dependent from VA Compensation (themilitarywallet.com)).

How Does VA Disability
Compensation Affect
Military Retirement Pay?
TheMilitaryWallet.com

You may be eligible to receive VA disability compensation even if you didn't retire from the military. If you are retired from the military and are also eligible for VA disability compensation, determining how much you get paid — and from where — can seem complicated. Until 2004, it was against the law to receive full military retirement pay and VA disability compensation at the same time. Retirees had to choose which pay they wanted to receive, and if they chose to receive their VA disability compensation, those funds were deducted from their military retirement pay. There have been two major changes to this law in the past decade, and some veterans may be eligible to receive their full military retirement pay along with their VA disability compensation. These laws are:

- Concurrent retirement disability pay (CRDP) (2004) (<u>Concurrent Receipt Rules Concurrent Retirement Disability Pay (CRDP) (themilitarywallet.com)</u>) applies to military retirees who have a combined VA disability rating of 50% or greater.
- Combat-related special compensation (CRSC) (2008) (Combat Related Special Compensation (CRSC) Benefits (themilitarywallet.com)) applies to military retirees who have a service-connected disability rating of at least 10% that stems from a combat-related incident. It is possible to be eligible for both of these programs, but you can only receive the additional monetary compensation from one of them. Veterans who qualify for both plans will be given the choice of which they wish to receive when they apply for their benefits. You can also change your election if your situation changes. Concurrent retirement disability pay (CRDP) sends out open season letters annually each December; veterans must select their choice by the end of January. Let's examine your options if you are eligible for military retirement pay and VA disability compensation. There are several misconceptions about how VA disability compensation affects military retirement pay. So, let's take a look at some of those rumors and break them down so you have a clear understanding of how these forms of compensation work together.

Comparing VA Disability Compensation and Military Retirement Pay

Military retirement pay and VA disability compensation are entirely separate forms of compensation. They are paid from different agencies and are paid from different buckets of money. They also represent two forms of compensation. Military retirement pay is a pension that is based on your years of service. VA disability compensation is a monetary award that is based on your decreased ability to perform work after leaving the military.

Taxable versus non-taxable income: Military retirement pay is taxable at the federal level and is taxed by most states (some states do not have an income tax or do not tax military retirement pay). VA disability compensation is considered non-taxable income by the federal government (I am not aware of any states that tax VA disability compensation). This has a big advantage: Dollar for dollar, VA disability compensation gives veterans more spending power than military retirement pay because VA compensation is never taxed.

Can I Get Both VA Disability and Retirement Pay?

Concurrent retirement and disability pay (CRDP) allows retired military members to receive both retirement pay and VA compensation. However, to best answer this question, we need to examine your disability rating. If you have a combined disability rating of 50% or greater, you should be eligible to receive CRDP. If you receive CRDP, you will receive your full military retirement pay along with your full VA disability compensation. There will be no reduction to your military retirement pay. If you have a combined VA service-connected disability rating (VA Math - How Combined VA Disability Ratings Are Calculated (themilitarywallet.com)) of 40% or lower, then you are not eligible for CRDP. However, if you have a service-connected disability that is considered a combat-related disability, then you may be eligible for combat-related special compensation (CRSC). CRSC also replaces the VA disability offset and will increase your total compensation, even if you don't have a combined rating of at least 50%.

If your combined disability rating is 40% or lower and you do not have a combat-related disability, then your military retirement pay will be offset, or deducted, by the amount of VA service-connected disability compensation you receive. Let's take a look at these special conditions in more detail and run some numbers to show you how valuable these benefits are.

Concurrent Retirement Disability Pay (CRDP)

Concurrent Receipt Laws: Until 2004, the law prevented military retirees from receiving part or all of their military pay if they also received disability compensation from the VA. Military members had to choose which payment they wanted to receive: military retirement pay or VA disability compensation. If they chose to receive both forms of payment, they had to offset, or waive, a portion of their military retirement pay equal to the amount they received from the VA. It prevented service members from double-dipping and receiving compensation from both the VA and the military. In 2004, the law changed, and military retirees were eligible to receive both military retirement pay and VA disability compensation, but only if they had a VA service-connected disability rating of 50% or higher.

Here is how the compensation breaks down if you are eligible to receive both types of compensation:

- VA disability rating of 40% or lower. Military retirees who choose to receive VA disability compensation will have their military retirement pay offset by the amount of compensation they receive from the VA. Most retirees choose to receive their VA disability compensation because it is tax-free income, while their military pension is taxed by the federal government and by most states. They still receive the same amount of total compensation they otherwise would have received; however, the VA compensation portion is tax-free, giving them more spending power.
- VA disability rating of 50% or more. Military retirees with a disability rating of greater than 50% are eligible to receive both payments under CRDP. They will receive their full military retirement pension,

along with 100% of their VA disability compensation. They do not need to offset their military pay by the amount of the compensation they receive from the VA.

The difference between a disability rating of 40% and 50% can mean a difference of thousands of dollars per year because the difference comes in the form of the increased disability compensation at the higher rate, along with the full military pension that is not offset by the concurrent receipt laws.

How Is Military Retirement Pay Offset by VA Compensation?

If your VA disability rating is 40% or lower, your military retirement pay is offset by the amount of your VA compensation. In other words, a 40% disability rating doesn't mean 40% of your retirement pay is tax-free. It means you receive tax-free compensation from the VA at the 40% rate, and your military retirement pay is deducted by that amount.

Let's look at an example.

Let's say our retiree earns a monthly retirement check of \$2,000. Let's also assume he has a VA service-connected disability rating of 40%, and he has one dependent (a spouse). His VA disability compensation would be \$673.28 per month (2022 rates; see full rate chart here: 2022 VA Service-Connected Disability Compensation Rate Charts (themilitarywallet.com).

He would receive \$673.28 from the VA, which would be tax-free. He would then receive \$1,326.72 as his military retirement pay (\$2,000 - \$673.28 = \$1,326.72).

The total amount still equals \$2,000 per month. But \$673.28 of that is tax-free income. The overall effect gives the veteran more spending power.

You can also see how this uniform method for computing the VA disability offset is easier than awarding retirees a percentage of their pay as tax-free.

The Value of Concurrent Receipts

The main benefit of the VA disability offset is receiving the tax-free pay from the VA. The final dollar amount is the same, but the tax-free portion gives veterans greater spending power.

But the amount would be much greater if veterans received both forms of compensation under concurrent retirement disability pay laws. The increase would mean the full value of the military retirement pay, plus the full value of the VA disability compensation. Going from a 40% rating (\$673.28) to a 50% rating (\$958.44) is huge. Not only does the VA disability compensation increase by \$285.16 per month, but the \$673.28 is not deducted from the military retirement pay. The net effect is this:

- 40% disability rating: \$2,000 total (\$1,326.72 taxable; \$673.28 non-taxable)
- 50% disability rating: \$2,958.44 total (\$2,000 taxable; \$958.44 non-taxable)

The difference is an increase of \$11,501.28 per year, none of which is taxable income.

Learn more about concurrent retirement disability pay (CRDP):

- We have a full-length article about concurrent receipt, including qualifications, examples, and more here: Concurrent Receipt Rules Concurrent Retirement Disability Pay (CRDP) (themilitarywallet.com).
- Here is a DFAS article about concurrent receipt: <u>Defense Finance and Accounting Service > RetiredMilitary > disability > crdp (dfas.mil)</u>.

Combat-Related Special Compensation (CRSC)

To qualify for combat-related special compensation (CRSC), you must have a service-connected disability rating that is considered combat-related. Here are a few other eligibility criteria:

- You must be a military retiree (active duty or reserves with 20 years of creditable service, Chapter 61 medically retired with fewer than 20 years of service, retired under Temporary Early Retirement Act (TERA) (Is an Early Military Retirement a Good Option? A Look at TERA (themilitarywallet.com)) or retired under the Temporary Disabled Retirement List.
- You must have a VA service-connected disability rating of at least 10% that is considered to be combat-related.

- Your military retirement pay must currently be reduced by the VA disability offset.

 The injury doesn't have to be from direct combat. Disabilities may be considered combat-related for CRSC purposes if they are a direct result of:
- Armed conflict/combat: Direct or indirect wounds that happened during armed conflict.
- Hazardous duty: Demolition duty, diving, parachuting, aerial flight and more.
- An instrumentality of war: An injury sustained from exposure to an instrumentality of war, such as a weapon or weapon system specifically designed for military duty or warfare. This can include certain military combat vehicles, vessels, aircraft or an injury or sickness caused by exposure to fumes, gases, or chemicals. Agent Orange exposure would qualify as an instrumentality of war.
- Simulated war: Activities such as military training, exercises, airborne ops, live-fire exercises, hand-to-hand combat training and more. This does not include standard physical training such as running, jogging or group sports activities.

Eligibility Dates: Anyone can be eligible as long as they meet the above criteria. This includes military retirees who have been retired for decades or those who retired last month. There is even the possibility of back pay; however, it can only be extended back to the effective dates of the laws, which are June 1, 2003, for those with 20 years of service, or January 1, 2008, for those who were medically retired under Chapter 61 with fewer than 20 years of service. You must apply with your branch of service. Concurrent receipt is automatically applied by Defense Finance Accounting Service and the VA. The CRSC program is administered by each branch of the military. You will need to complete an application and send in supporting documentation to receive this benefit.

Will Concurrent Receipt Laws Be Extended to Everyone?

In a perfect world, all military retirees who have VA service-connected disability ratings would be eligible to receive the disability pay in addition to their retirement pay. Unfortunately, the government budget isn't limitless, and the current payment methods are being used to help control budgets. Concurrent receipt was phased in over a ten-year period, with veterans receiving incrementally larger amounts of VA compensation added to their retirement pay each year. If the government were to open concurrent receipt to everyone, they would likely do something similar, as it would otherwise be a massive budget increase.

Will Concurrent Receipt Laws Change?

Several military organizations and lobbying groups are working hard to get the concurrent receipt laws extended to all retirees, regardless of their disability ratings, but it has yet to be approved by Congress. The Military Officers Association of America (MOAA) has repeatedly attempted to get the law repealed that requires military retirees to forfeit their military retirement pay to receive their VA disability pay.



JUNE 6, 2022

When Can the VA Lower Your Disability Rating?

Are You a Veteran Who is Currently Receiving Disability Benefits From the VA?

If so, you may be asking: Can the VA lower your disability rating? You may have heard that the VA could lower or terminate your disability rating. Don't stress we're here to help you keep the benefits you deserve. We want to arm you with all the information you'll need so you don't have to worry about losing your benefits.



Can the VA Lower Your Disability Rating?

Technically, yes, the Department of Veterans Affairs (VA) has the authority to reexamine you to verify whether the reason for your disability rating still exists and requires the initial rating you were assigned.

Based on its review, the VA has the power to increase, decrease, or terminate your disability compensation benefits based on a reevaluation. But not every veteran's disability rating is subject to reexamination, and not all ratings will change. Let's dive in and discuss...

Service-Connected Disability Ratings That Are Protected

When a disability is service-connected, it means that the disability was caused or aggravated by an injury or illness that happened while you were on active duty.

Veterans with a <u>permanent and total rating</u> will seldom have their status reexamined. The same goes for injuries that are deemed enduring or unchanging. Injuries like these are referred to as permanent or static. Some diseases are not regarded as perpetual and may be subject to reconsideration.

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What are Protected VA Disability Ratings?

Suppose you have had a service-connected VA disability rating with the VA for five years or more. In that case, the VA must show that your condition has improved on a long-term basis before they may reduce or terminate your rating.

Generally, there are seven categories of protected VA disability ratings:

1. The disability is "static," without material improvement for five years or more.

- 2. The disability is "permanent" in character and of such nature that there is no likelihood of improvement.
- 3. The disability has been in place for ten years or more. *Note: The rating can still be reduced (not eliminated) if medical evidence shows that the disability has improved.
- 4. The disability has been continuously in effect for 20 years or more.
- 5. The veteran is over 55 years of age (except under unusual circumstances or where required by regulation)
- 6. The veteran has a 100% VA rating deemed a "total" disability. *Note: The VA can only reduce the rating if the medical evidence demonstrates "material improvement."
- 7. The disability is rated at the prescribed schedular minimum within its Diagnostic Code (DC). The means: the disability is rated at 10% or less, OR the combined evaluation would not change even if the VA reevaluation resulted in a reduced evaluation for one or more disabilities.

VA Disability Benefits Re-Examinations | What to Expect When You Receive a Reevaluation Notice

Reexaminations are generally done within two to five years after the initial examinations and from the date you were initially awarded disability benefits.

It can also take place any time there is material evidence of your change of condition. It could be evidence that your situation has improved or disappeared.

Certain protections apply if you've had a condition for <u>five</u>, <u>10</u>, <u>or 20 years</u>.

Note that evaluations work both ways. Depending on the evidence and paperwork submitted, they can raise or lower your score.

Notice of Reexamination Letter

Before changing your service-connected disability rating, the VA will issue a Notice of Reexamination. This letter will detail what will occur and when.

If you disagree with the VA's decision, you have 30 days to request a hearing and 60 days to submit evidence that your rating should not be reduced. If you fail to report to a scheduled hearing, development of the decision will proceed anyway. Additionally, the court could

- make a decision based on the evidence of record.
- advise the beneficiary that if a new hearing is still desired, they should contact VA to schedule a hearing, in which case, the action just completed (raising or lowering the rating) will be reconsidered in light of any evidence presented at that hearing.

If you do not appear for your appointment or provide evidence to support your claim, the VA may lower or terminate your payments. Resuming your rating might take some time, and it might be impossible in certain situations. It's important to remember that the VA cannot reduce your service-connected disability rating without first notifying you.

Why Does the VA Reexamine Veterans With a Service-Connected Disability Rating?

Not all illnesses are lifelong. Some injuries mend over time. The VA wants to make sure you get paid for your wounds at an appropriate rate. When the VA gives you a disability rating, it will also decide whether your condition needs to be reevaluated in the future.

When the VA Will Not Contact You for VA Disability Rating Reevaluation

The following circumstances will generally <u>prevent the VA from requesting a reevaluation of your rating:</u>

- If you are over the age of 55.
- Your disability is not progressing (such as limb loss).
- Your condition is considered permanent and isn't expected to get better (e.g., blindness, deafness).
- The ailment has a minimal rating; your impairment(s) does not qualify for a reduced amount.

If you believe you should not be subject to a reexamination, you can call the VA or submit a statement in support of a claim and explain your situation. In some cases, the VA may decide to cancel the reexamination unless there's an indication of improvements in your disabilities or evidence of fraud.

Resources for If You Receive a VA Reexamination Notice for VA Disability Reevaluation

At VA Claims Insider, we are an education-based Coaching/Consulting company for disabled veterans exploring eligibility for increased VA disability benefits and who wish to learn more about that process. We can also connect veterans with independent medical professionals in our referral network for medical examinations, disability evaluations, and credible Independent Medical Opinions & Nexus Statements for a wide range of disability conditions.

You can also find our many free resources <u>here</u>. For more on this subject, go here: <u>When Can the VA Lower Your Disability Rating? - VA Claims Insider</u>

VA News:

VALife insurance program coming January 2023 for Veterans with service connection

Published On: May 30th, 2022

In January 2023, VA will launch a new life insurance program called Veterans Affairs Life Insurance (VALife), which provides guaranteed acceptance whole life insurance coverage to Veterans aged 80 and under, with any level of service-connected disability. Some Veterans aged 81 and older may also be eligible.

What is Guaranteed Acceptance Whole Life Insurance?

Guaranteed acceptance is a whole life policy that does not require a medical exam or ask health questions. It also does not have a limited two-year window to sign up. Whole life insurance provides coverage for the entire life of the individual policyholder, provided that premiums are always paid. Premium rates are locked in for the life of the policy, and unlike term policies will not increase as the policyholder ages.

What benefits does it offer?

Created by Public Law 116-315, the new program meets the needs of service-connected Veterans who may not have previously qualified for life insurance with VA. VALife offers guaranteed acceptance whole life insurance coverage that lasts for an individual's entire life and provides the following benefits:

- All service-connected Veterans aged 80 and under with 0-100% VA disability ratings are eligible.
- Fully automated online enrollment with instant approvals.
- Coverage comes in increments of \$10,000, up to a maximum of \$40,000, and premiums are competitive or better than what's available in the private sector. There is a two-year waiting period for full face value coverage to take effect.
- No medical requirements for enrollment.
- Cash value that builds over the life of the policy after the first two years of enrollment.
- Rates are best the earlier you sign up. Once locked in, premiums will never increase.

Who is eligible?

All Veterans aged 80 or younger with a VA disability rating of 0-100% are eligible for VALife, with no time limit to apply.

Veterans who are 81 or older may apply for VALife within two years of receiving a new service-connected disability rating if:

- They applied for VA disability compensation before age 81, and.
- They received a new service-connected disability rating after turning 81.

How does this impact other VA Life Insurance programs?

VALife opens life insurance coverage to more service-connected Veterans than ever before. In contrast to Service-Disabled Veterans Life Insurance (S-DVI), VALife has no medical requirements and there is no two-year time limit to apply if a Veteran is age 80 or under.

Veterans who currently hold an S-DVI policy can either keep their current coverage or apply for VALife when the application goes live. Veterans can keep their S-DVI policy until the full coverage of VALife begins two years after enrollment as long as the application is received between Jan. 1, 2023, and Dec. 31, 2025

S-DVI will close to new enrollment after Dec. 31. Veterans interested in S-DVI should apply by this date, even if they are interested in applying for VALife in the new year. Applying for S-DVI now allows eligible Veterans to have life insurance coverage while waiting the two-year period for their VALife coverage to become available.

How can you apply for both?

The application for VALife will go live on Jan. 1, 2023. Stay tuned for more information on VALife and the application process. Once the program is open, the application will be available online at https://www.benefits.va.gov/insurance/VALife.asp.

If you are interested in applying for S-DVI before VALife opens, or would like to learn more about the coverage, please visit the S-DVI webpage here: https://www.va.gov/life-insurance/options-eligibility/s-dvi/.

Where can I learn more?

To learn more about VALife and whether it's the right choice for you and your family, please visit the webpage here: https://www.benefits.va.gov/insurance/valife.asp.

If you would like to receive email updates about VALife, please sign up here: https://public.govdelivery.com/accounts/USVAVALI/subscriber/new.

From the Worldwide RAO Bulletin:

1 August 2022:

Overseas Military Service Coordinator Program Assistance for Veterans Expands

Veterans living overseas can get help receiving their VA benefits directly from the VA through a special program. The Department of Veterans Affairs Overseas Military Service Coordinator (OMSC) program

offers specialized assistance to veterans living overseas, with either in-person or virtual assistance. With the advent of COVID-19, the virtual assistance program has been expanded and extended to at least Oct. 1, 2022, according to a July 22 email newsletter. The virtual assistance program is in addition to the inperson assistance offered at Landstuhl Air Force Base, Germany, and Camp Humphreys, South Korea. Veterans living in Europe should contact the Landstuhl OMSC using the following information:

- Phone: DSN 314.590.8200; Commercial :+49 (0) 6371 9464 8200
- E-mail: GermanyBDD.VBAPIT@VA.GOV
- Location: Landstuhl Regional Medical Center Building 3724, Rooms 110 and 112 Landstuhl, AE 66849
- Visitor hours: Monday-Thursday, 9 a.m.-noon and 1:15-3 p.m. local time. Veterans living in Asia should contact the Camp Humphreys OMSC using the following Information:
- Phone: DSN 757-2914; commercial: 050-3357-2914
- E-mail: KoreaBDD.vbapit@va.gov
- Location: Camp Humphreys Department of Veterans Affairs USAG Camp Humphreys BLDG P-6400 APO, AP 96271-5228
- Visitor hours: Monday-Friday, 8 a.m.-noon, 1-4 p.m. local. Veterans wishing to make appointments at either location are encouraged to schedule a virtual or in-person appointment on the Visitor Engagement Reporting Application (VERA), the VA's appointment scheduler.
- https://vets.force.com/VAVERA/s/flow/VERA Start?office=germany bdd office Landstuhl VERA Appointment Link
- https://vets.force.com/VAVERA/s/flow/VERA Start?office=korea bdd office

 The same VA office that processes Benefits Delivery at Discharge (BDD) claims also assists overseas veterans. The Benefits Delivery at Discharge program is a VA program that allows separating military members to file their disability claim up to 180 days before being discharged, to speed up receipt of benefits. In addition to the OMSC program, the VA offers several contact methods for veterans wishing to receive assistance or solve problems with their benefits:
- Online: Ask VA website https://ask.va.gov
- Telephone: 412-395-6272 from 8 a.m.-7 p.m. Eastern, Monday-Friday
- GI Bill questions: 918-781-5678 from 8 a.m.-7 p.m. Eastern, Monday-Friday
- Direct deposit and currency conversion: 918-781-7550 from 9 a.m.-5:30 p.m. Eastern, Monday-Friday Overseas veterans can also receive benefits assistance from the American embassy or consulate in their local country. They can visit Social Security's Foreign Country Service Information page for a list of federal benefits units with specially trained staff that can provide assistance with all types of government benefits and assistance questions. Veterans living in the Philippines can also visit the Manila VA office https://www.benefits.va.gov/persona/veteran-abroad-philippines.asp for assistance with benefits and medical issues. There is also a VA hospital in Manila. Stay on Top of Your Veteran Benefits Military benefits are always changing. Keep up with everything from pay to health care by subscribing to Military.com and get access to up-to-date pay charts and more with all latest benefits delivered straight to your inbox. [Source: Military.com | Jim Absher | July 28, 022 ++] 21

Section 8: VA Manila Out-Patient Clinic:



VA Manila Regional Office

From the Manila VA Regional Office website 23 July 2022

As of March 15, 2021, the VA Manila Outpatient Clinic is providing limited, in-person medical appointments, with the focus on completing specialty care services (Audiology, Cardiology, Dermatology, Ear/Nose/Throat (ENT), Pulmonology, and Ophthalmology) in-person. The Outpatient Clinic continues to provide most primary care and mental health services via telephone appointments. Veterans with scheduled appointments should expect a reminder phone call approximately one week before to confirm your appointment and will be advised at that time if their appointment is an in-person or telephone-based appointment.

The VA Manila Outpatient Clinic is not currently allowing walk-in appointments. Veterans who do not have a scheduled face-to-face appointment should **not** travel to the Outpatient Clinic. Please contact your health care team by telephone or by Secure Message within MyHealtheVet. VA Manila is enforcing this policy to limit the number of Veterans arriving daily and to ensure the Clinic has enough waiting area space to allow for social distancing within the Clinic.

You may schedule your appointment here: All welcome page (waitwhile.com). Additionally, our phone lines will remain open M-F from 8:00 AM to 3:00 PM to answer questions.

For more, visit their website here: Manila Regional Office Home (va.gov).

Need directions to the Manila VA Regional Office? Go here: Directions and Maps - Manila Regional Office (va.gov) Or use the following website link to schedule your virtual online appointment: https://v2.waitwhile.com/book/vamanila. A representative will contact you on the date and time you

ONLINE INQUIRY: https://iris.custhelp.va.gov/app/ask

scheduled. Alternative ways to reach us:

- ONLINE SUBMISSION: http://www.va.gov (sign in with DS Logon, My HealtheVet, or ID.me)
- FAX: 028-550-3942 (with domestic long-distance charges); #MyVA (#6982) or 1-800-1888- 5252 and dial 3942 once you hear the voice prompt (no domestic long-distance charges)
- PHONE: #MyVA (#6982) or 028-550-3888, Toll Free 1-800-1888-5252, Option 1 for Regional Benefits Office (Mondays- Fridays 8:00 am to 12:00 pm)
- MAIL: Department of Veterans Affairs Claim Intake Center PO Box 4444 Janesville, WI 53547-4444
- OTHER VA NUMBERS: Manila Outpatient Clinic, #MyVA (#6982) or 028-550-3888, Option 2
- VES Exams, #MyVA (#6982) or 028-550-3888, Option 3
- FMP-PHONE, #MyVA (#6982) or 028-550-3888, Option 4

- FMP-FAX, 028-550-3943 (with domestic long-distance charges); #MyVA (#6982) or 1-800-1888-5252 and dial 3943 once you hear the voice prompt (no domestic long-distance charges)
- Other U.S. VA Toll Free Numbers, #MyVA (#6982) or 028-550-3888, Option 5 VA Website: http://www.va.gov VA Forms: https://www.va.gov/vaforms/default.asp. Online VA Federal Benefits Handbook: https://www.va.gov/opa/publications/benefits book.asp

VA Manila Security Notice:

Visitor Laptops and Larger Electrical/Electronic Devices are prohibited into the Mission Facilities including VA Manila. The security personnel are not authorized to store any of these devices while you complete your VA appointment.

MANILA VA OUTPATIENT CLINIC ANNOUNCEMENTS AND REMINDERS

1. VA MANILA REGIONAL OFFICE AND OUTPATIENT CLINIC TELEPHONE NUMBERS

VA Manila Main Line	+63 (02) 8550-3888	
VA Manila Toll Free Phone:	+63 1 (800) 1888-5252; or <u>#MyVA (#6982)</u>	
AudioCare (Pharmacy Refills):	+63 (02) 8556-8387	
Clinical Fax (Medical Records):	+63 (02) 8550-3964	
Patient Advocate:	+63 (02) 8396-3716	
Clinic Manager:	+63 (02) 8396-3735	

Option 1 – Regional Office

Option 2 – Outpatient Clinic

Option 3 – Transfer to Veterans Evaluation Services (VES)

Option 4 – Transfer to the Foreign Medical Program's Hotline

Option 5 – Transfer to VBA Offices in the United States

Option 6 - Transfer to the VA MISSION Act Hotline

Option 7 – Transfer to the Veteran's Crisis Line

Option 8 – Transfer to VA Manila's AudioCare Line (Pharmacy Refills)

ATTENTION ALL VETERANS WHO WILL BE AFFECTED BY THE DISCONTINUATION OF DISPENSING OF PAIN MEDICATIONS BY VA MANILA OUTPATIENT CLINIC:

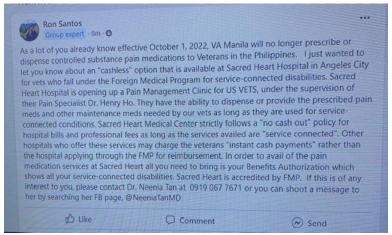
Thanks to some very hard work by Mr. Ron Santos and others, we are pleased to announce that a "Pain Management Clinic" is being opened and operated by Sacred Heart Medical Center, Angeles City under the supervision of Dr. Henry Ho.

Here is Mr. Santos' post from the Facebook group <u>"Retired U.S. Military Personnel, Philippines (RUMP PHILS):</u>

"As a lot of you already know effective October 1, 2022, VA Manila will no longer prescribe or dispense controlled substance pain medications to Veterans in the Philippines. I just wanted to let you know

about a "cashless" option that is available at Sacred Heart Hospital in Angeles City for vets who fall under the Foreign Medical Program for service-connected disabilities. Sacred Heart Hospital is opening up a Pain Management Clinic for US VETS, under the supervision of their Pain Specialist Dr. Henry Ho. They have the ability to dispense or provide the prescribed pain meds and other maintenance meds needed by our vets as long as they are used for service-connected conditions. Sacred Heart Medical Center strictly follows a "no cash out" policy for hospital bills and professional fees as long as the services availed are "service connected". Other hospitals who offer these services may charge the veterans "instant cash payments" rather than the hospital applying through the FMP for reimbursement. In order to avail of the pain medication services at Sacred Heart all you need to bring is your Benefits Authorization which shows all your service-connected disabilities. Sacred Heart is accredited by FMP. If this is of any interest to you, please contact Dr. Neenia Tan at 0919 067 7671 or you can shoot a message to her by searching her FB page, @NeeniaTanMD"

Here is her Facebook page: <u>Dr. Maria Josefina T. Tan | Facebook</u> Thank you, Mr. Ron Santos!!



PLANNING TO TRAVEL TO THE UNITED STATES?

Veterans planning to travel to the United States and want to continue medical treatment should call the clinic's Traveling Veteran Coordinator (TVC) at +63 (02) 8550-3888, press option 2. Our TVC can facilitate your care with her counterpart in the United States. Your VA Manila provider will recommend coordination when needed care with an alternate VA facility near you is required. Please allow 4 to 6 weeks lead time to ensure appointments can be prearranged upon your arrival.

Moving to the Philippines? There are some differences you need to know!

There are big differences between VA policies Stateside and VA policies in the Philippines. We think this needs to be posted FOR ALL INDIVIDUALS CONTEMPLATING moving to the Philippines and all individuals living in the Philippines. Once you move to the Philippines, here are the major differences from using the VA in the States:

- 1. THERE IS NO REIMBURSEMENT FOR ANY TRAVEL FOR ANY MEDICAL CARE OR ANY VA APPOINTMENTS regardless of reason.
- 2. Anyone desiring medical care from the VA Manila OPC, will have their records reviewed and in the opinion of the VA Manila OPC clinic manager and staff MAY be accepted for care. The key words are "IN THEIR OPINION". Per a commenter, if VA Manila does NOT have a doctor on staff that can treat your condition, they will send you to FMP. YOU HAVE NO GUARANTEE OF ACCEPTANCE!!!!

3. SO if you receive ALL your medical care from the VA stateside, make damn sure that you have your stateside VA send messages and coordinate with VA Manila to assist you in receiving care in the Philippines PRIOR to your departure!!! Here is the website for those who travel to the Philippines or another region in the States to have their current VA Medical team request and coordinate your care while traveling or moving to another region or the Philippines

(https://www.va.gov/COMMUN.../providers/Care Coordination.asp)

- 4. Before your departure, enroll in the VA Foreign Medical Program. (https://www.va.gov/commun.../programs/veterans/fmp/index.asp) That program will list ALL VA disabilities for which they will provide reimbursement in case of needed medical care. Make sure every disability is listed including those with a 0% rating.
- 5. Since there is NO GUARANTEE of being accepted by the VA Manila OPC for treatment and if accepted, they will provide treatment for ALL your medical needs, you MUST take the initiative to provide care for yourself. Remember, that VA will NOT provide any care for your family!
- 6. The VA Foreign Medical Program (FMP) may have certain hospitals that will treat your service-connected disabilities without upfront payment but that is NOT GUARANTEED. And remember that anything done that cannot be directly tied, in the VAs opinion, to your service-connected disability, you will be required to pay at the time of treatment.
- 7. If you are RETIRED US MILITARY, you can use Tricare for your medical needs and those of your family. It is highly recommended that you, prior to your departure from the States, join the following FB pages. The Unofficial TRICARE Overseas Program (TOP), Tricare 101, and Tricare in Philippines. These pages provide a wealth of information on dealing with Tricare in the Philippines.
- 8. It is YOUR responsibility to do the things necessary to take care of you and your family. Having had to deal with both the VA and Tricare while living in the Philippines, here are some recommendations. Besides joining the listed Facebook pages mentioned, it is recommended that you join one of the retiree associations to use the fleet post office function. (A list of those organizations is elsewhere on this site) This will allow you to receive medications via Express-Scripts. ALL the retiree associations CHARGE various amounts for this function. And make sure you maintain contact with a US civilian doctor whom you can call and request prescriptions as Express-Scripts WILL NOT accept prescriptions written by non-US licensed doctors.
- 9. Also look into purchasing PREPAID medical coverage for you and your family. Look at www.mariahealth.ph for options. Most cost around 14 thousand pesos a year for those aged 60 and above and 5000 pesos a year for those 1 to 59 years old. Most cover pre-existing conditions with no waiting period, have unlimited visits at their locations, provide labs, etc. AT THEIR locations and some provide vision and dental exams.
- 10. Foreigner can purchase, yearly, PhilHealth coverage for around 18 thousand pesos a year. This is NOT insurance but a discount program that pays portions of your medical bills. If your spouse is a Filipino citizen, they can obtain at a reduced price. And if 60 and over, it is free for her.
- So, the bottom line is DO NOT COUNT ON THE US GOVERNMENT to take care of you or your family.





Email received April 1, 2022, from VA Manila Regional Offices:

Good Day! VA Partners, Organizations and Advocates. We hope that this email reaches you all well and safe. This is to inform everyone that the WaitWhile website link https://app.waitwhile.com/lists/yamanila/join has been permanently turned off effective today. April 1

https://app.waitwhile.com/lists/vamanila/join has been permanently turned off effective today, April 1, 2022.

VA Manila Regional Office continues to operate on a strictly no-walk in policy. Visitors seeking assistance from the Regional Office Public Contact Team must book an appointment for a virtual (phone) or non-virtual (in-person) interview to include document drop-off using the new appointment system of Visitor Engagement Reporting Application (VERA). Please click the link below to book an appointment. Website link:

https://vets.force.com/VAVERA/s/flow/VERA Start?office=Virtual Manila Regional Office

Or you may use the camera on your smartphone to capture the QR code above to schedule an appointment.

You will receive an email confirmation of your appointment.

Section 9: Mail Call:



Incoming mail will be picked up (and outgoing mail passed off to) the RAO Subic Bay driver every Tuesday morning (Philippine or U.S. holiday's excepted). We will announce <u>"COD on the ball with mail"</u> on our Facebook page to indicate that incoming mail has been received by our mail orderly.

Outgoing mail must be received by our mail orderly no later than Monday preceding the Tuesday pick up date by RAO Subic Bay.

A reminder to all members that your FPO mailing address is:

(Your name or authorized dependents name) PSC 517/BOX XXXXR FPO AP 96517-0073

To pay for this service, all members that would like FPO privileges must deposit PHP 2,000.00 (or PHP 2,600.00 if the member needs courier service) into our BPI Bank account (account number: 4939-4508-61) and email a scanned copy of the deposit slip (and the FPO Services form) to the Director at: rssomanila@gmail.com. Once the deposit has been verified, the member will be required to sign a waiver indicating understanding of the FPO services being offered and return that signed form to the Director before an FPO box number will be issued.

The RSSO Metro Manila Mail Orderly will notify members of incoming mail in one of three ways: 1) By SMS. 2) By email. Or 3) By Facebook Messenger. If the member lives in the Metro Manila area, your mail will be sent via LaLaMove courier, and the courier will send you an SMS/text message. If the member lives outside of the Metro Manila area, your mail will be sent via LBC and the Mail Orderly will email the member the tracking receipt.

RSSO Metro Manila now has the U.S. "Forever" Stamps available for sale to you at USD \$0.65 (PHP 34.00) each.



Authorized APO/FPO Users:

Some members have asked if their authorized dependents can use the Military Postal System (APO/FPO) and the answer is yes! Appendix A, Volume One Section B (4) of the MPS Manual states: "Retired personnel of the U.S. Armed Forces and their accompanying dependents are authorized the use of the MPS only where there is no USPS, provided such use is not precluded by the host government and the inclusion of this category will not overburden the MPO facility or its manpower capability. Parcel mail privileges are limited to those parcels weighing less than one pound, (medications that are over one pound are authorized provided they come from "Express Scripts") unless further restricted by host governments. Once such service is granted, it may be withdrawn only with the concurrence of the MPSA. Military Postal Service mailing privileges for legally blind retirees will be identical to those provided for the legally blind in Part 135 of United States Postal Service Domestic Mail Manual (reference (i))." Retirees whose authorized dependents wish to utilize the APO/FPO system must use the retirees' authorized FPO box number and the mail must be addressed to the authorized dependent.

Customs Declaration Forms for Shipping to the United States via FPO

As of 13 August 2020, USPS no longer accepts a handwritten Customs Declaration Form (CN-22) on packages being shipped to the United States (maximum of 1 pound). The information must be inputted

into USPS.com® - Create Shipping Labels: <u>USPS.com® - Sign In</u> You can create a free account at USPS.com to input the information and printout the Customs Declaration Form that needs to be sent to the RSSO Metro Manila Mail Orderly along with your package or you can provide our Mail Orderly with the information necessary to create the form for you. It should be noted that no customs declaration forms are required on first-class mail (one pound and under) that does not contain a personal or cashier's check, etc. DO NOT SEND CASH!!!

NEED A ZIP CODE? Check out the USPS website to get the correct zip +4 here: ZIP Code™ Lookup | USPS

Shipping mail to your residence

Incoming mail will *always* be sorted, prepared for shipment, and sent via LaLaMove (or another courier service) or LBC on Tuesday's unless RSSO Metro Manila announces differently on our Facebook page! If you desire your mail to be "held," please notify the Director by email no later than noon on Tuesdays. By law, we can only hold your mail for 30 days before we either must send it back to the sender or ship it to you.

If you receive your mail via courier, you will either receive an SMS or telephone call that your mail is on the way to you. We ask that you make yourself available to the courier by answering him/her. If you have special delivery instructions (have Guard sign for it at the Lobby, etc.) please let us know in advance.

If you receive your mail via LBC, our Mail Orderly will email you a copy of the tracking number and we will track the package to ensure it is delivered.

NEW POSTAL RATES EFFECTIVE 17 July 2022:

Effective 17 July 2022, new CONUS Postal Rates will be taking effect:

CONUS Postal Rates	USD	PHP	
as of 17 July 2022			
1 oz	\$0.60	₱33.82	
2 oz	\$0.84	₱47.35	
3 oz	\$1.08	₱60.88	
4 oz	\$1.32	₱74.41	
5 oz	\$1.56	₱87.93	
6 oz	\$1.80	₱101.50	
7 oz	\$2.04	₱115.00	
8 oz	\$2.28	₱128.52	
9 oz	\$2.52	₱142.05	
10 oz	\$2.76	₱155.58	
11 oz	\$3.00	₱169.11	
12 oz	\$3.24	₱191.66	
13 oz	\$3.48	₱196.70	
14 oz	\$3.72	₱209.70	
15 oz	\$3.96	₱223.50	
16 oz	\$4.20	₱236.75	



Overseas military retirees' postal privileges still in limbo

By Karen Jowers Aug 17, 06:06 AM



Military retirees overseas are waiting for word on whether their APO/FPO privileges will end. Pictured here, sailors and Marines of Fleet Logistic Center Sigonella, Site Naples, unload and organize a truck load of mail from Rome in June 2018. (MC1 Richard Hoffner/Navy)

Months after retirees overseas started getting word that their APO/FPO mail privileges would be cut off Aug. 24, they're still waiting for a definitive answer.

"I think most everyone here is taking a 'wait and see' attitude and hoping DoD doesn't cut us off," said Mark Favreau, volunteer director of the U.S. Military Retiree Support Services Office for Metro Manila in the Philippines. He said retirees haven't heard anything from DoD.

Defense officials have been reviewing retirees' mail privileges since June. Information was not available from DoD about the status of that review.

In June, a DoD spokesman told Military Times "we are reviewing this issue to ensure authorized military postal service patrons are provided access worldwide."

Many retirees are questioning why this change is being considered in the first place, after decades of being able to use APO/FPO addresses overseas.

According to DoD statistics, about 40,000 military retirees live overseas, plus family members of these retirees.

A major concern among military retirees is that they would no longer be able to get their prescription medications through the Tricare Express Scripts mail-order pharmacy. Express Scripts Pharmacy can only mail prescriptions to U.S.-based addresses, State Department Pouch Mail and APO/FPO/DPO addresses. The Military Postal Service Agency provides postal services to DoD personnel and their families at locations around the world.

It's not clear where the idea for the policy change originated — the Military Postal Service Agency or someone higher up in the DoD chain.

In May, Defense Department officials published a policy change that has been interpreted to mean that the only people authorized to use the APO/FPO system are military members and their dependents, DoD civilians and their dependents, and contractors who are authorized to accompany the force. That leaves out military retirees and others, such as Red Cross employees.



USPS is raising rates on packages during the holiday season

The Postal Service surcharge will apply to commercial and retail parcels from early October through late January



By Hamza Shaban August 10, 2022 at 5:07 p.m. EDT



In anticipation of a heavy package volume over the holidays, the U.S. Postal Service is tacking on a package surcharge. Retail customers would see increases ranging from 30 cents to more than \$6, depending on the weight of the package and the distance it must travel. (Patrick T. Fallon/AFP/Getty Images)

Sending loved one's packages this holiday season will get more expensive, based on a planned rate hike from the U.S. Postal Service.

The mail agency's board of governors approved a peak-season plan to up the costs of commercial and retail parcels from early October through late January to capture the bustling holiday shopping season when packages crisscross the country.

Postal officials said the surcharge was necessary to keep rates competitive. The Postal Service generally does not receive taxpayer funding, but <u>Congress restructured its finances this year</u> to relieve \$107 billion in past-due and future obligations. The agency relies on the sale of postage products to fund its operations, but Postmaster General Louis DeJoy said Tuesday that the agency was facing a \$60 billion to \$70 billion shortfall over the next decade without substantial revisions and price hikes.

USPS will make 40% of its new trucks electric, up from 10%

In anticipation of a heavy package volume, the Postal Service said it would look to generate additional revenue to cover extra handling costs. The agency said the planned increases are in line with the agency's 10-year plan to achieve financial sustainability and set appropriate pricing.

"The temporary rate adjustment is similar to ones in past years that help us cover extra handling costs to ensure a successful peak season," said David Coleman, a spokesperson for the agency. "The Postal Service has some of the lowest mail postage rates in the industrialized world and continues to offer great values in shipping."

Retail customers would see increases ranging from 30 cents to more than \$6, depending on the weight of the package and the distance it must travel. For example, the cost of flat rate boxes and envelopes sent using priority mail or priority mail express would rise by 95 cents, according to the pricing plan. Heavier packages sent from coast-to-coast using first class package service would cost \$5.85 more, the Postal Service said.

The temporary rates would go into effect Oct. 2 and remain until Jan. 22, 2023.

On Wednesday, the Postal Service filed a notice with the Postal Regulatory Commission to seek final review for the peak season pricing plan.

Section 10: Tricare, Tricare for Life, and Tricare Overseas:



For more on Tricare's Plans go here: <u>Find a TRICARE Plan | TRICARE</u> Tricare's website: <u>Secure Claims Portal Login (tricare-overseas.com)</u>

For a list of Tricare authorized providers here in the Philippines, visit this website: <u>Search Results</u>

(tricare-overseas.com)

TRICARE For Life

TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.

- Enrollment not required
- o Coverage is automatic if you have Medicare Part A and B (Medicare Part B Premiums for TRICARE For Life | TRICARE)
 - o You must pay Medicare Part B premiums

- Available worldwide:
 - o TRICARE pays after Medicare in the U.S. and U.S. Territories
 - o TRICARE is the first payer in all other overseas areas (Using TRICARE For Life Overseas | TRICARE)

Who Can Participate?

TRICARE-eligible beneficiaries who have both Medicare Part A and B can use TRICARE For Life. **Not sure if you are eligible?** Check out the Eligibility Page (Eligibility | TRICARE) for details.

How it Works

You may visit any authorized provider. >>Find a Doctor: Medicare Providers | TRICARE

- Your provider files your claims with Medicare.
- Medicare pays its portion and sends the claim to the TRICARE For Life claims processor. >>View what Medicare pays: https://www.tricare.mil/-

/media/Files/TRICARE/Publications/PubsNotOnPubsPage/TFL Cost Matrix 2019.pdf?la=en&hash=068E EC355AF14885AB2E0D289069EF07CD97AD102FEC8DA27446AA0C0C6DC72F

- TRICARE For Life then pays the provider directly for TRICARE-covered services.
- You won't receive a TRICARE wallet card; all you need is your Medicare card and military ID (<u>Showing Your ID to Providers | TRICARE</u>) as proof of coverage.

You can get care at military hospitals and clinics, but only if space is available. >>Find a Military Hospital or Clinic: Find a Military Hospital or Clinic | TRICARE

What You Pay

You don't pay any enrollment fees, but you must pay Medicare Part B monthly premiums (Medicare Part B Premiums for TRICARE For Life | TRICARE). Your Part B premium is based on your income. For more information about Part B premiums:

- Visit the Medicare website: Welcome to Medicare | Medicare
- Call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778)

If you're looking for what Medicare pays for services covered by Medicare and TRICARE, check out the TRICARE For Life Cost Matrix (https://www.tricare.mil/-

/media/Files/TRICARE/Publications/PubsNotOnPubsPage/TRICARE For Life 2021 Cost Matrix.pdf?la=en&hash=5F0F9933C7CA43E545ECB2890A39AFDC8CE414FBB9B87A302643E516EF2253D0

You'll pay nothing out of pocket for services covered by both Medicare and TRICARE. >>View TRICARE For Life Costs (https://www.tricare.mil/-

/media/Files/TRICARE/Publications/PubsNotOnPubsPage/TRICARE For Life 2021 Cost Matrix.pdf?la=en&hash=5F0F9933C7CA43E545ECB2890A39AFDC8CE414FBB9B87A302643E516EF2253D0)

TYPE OF SERVICE	MEDICARE PAYS	TRICARE PAYS	YOU PAY
Covered by TRICARE and Medicare	Medicare- authorized amount	Remaining amount	Nothing
Covered by Medicare only	Medicare- authorized amount	Nothing	Medicare deductible and cost-share A percentage of the total cost of a covered health care service that you pay.
Covered by TRICARE only	Nothing	TRICARE- allowable amount	TRICARE deductible and cost-share
Not covered by TRICARE or Medicare	Nothing	Nothing	Billed charges (which may exceed the Medicare or TRICARE-allowable amount)

TRICARE For Life Contractors

The TRICARE For Life contractors assist with claims and provide customer service to all beneficiaries using TRICARE For Life.

• In the U.S. and U.S. Territories: Wisconsin Physicians Service (WPS)

https://www.tricare4u.com/wps/portal/tdb/tricare4u/home/!ut/p/z1/04_Sj9CPykssy0xPLMnMz0vMAfljo8ziAzw8zDwMLQx8LAJdDQwczSwMvQINnY0tDMz0w8EKDHAARwP9KGL041EQhd_4cP0osBljdwNPDwMDQ28Dd5CEkbOrWUigr7GLhRFUAR4zCnJDIwwyHRUB-da56A!!/dz/d5/L2dBISEvZ0FBIS9nQSEh/

All other overseas areas: International SOS http://www.tricare-overseas.com/

Is TRICARE For Life Right for You?

TRICARE For Life is the plan for you if:

- You're eligible for TRICARE
- You have both Medicare Part A and B

Frequently Asked Questions:

WHO Qualifies for TRICARE For Life?

If the sponsor is retired and you are entitled to premium-free Medicare Part A on your record or your spouse's record, you must have Medicare Part B to remain TRICARE-eligible.

This rule applies to all TRICARE beneficiaries even though Medicare generally does not cover health care obtained outside the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands).

Note: Medicare may pay for services you receive aboard a ship in the territorial waters adjoining the land areas of the United States and U.S. territories. In these locations, TFL works exactly as it does in the United States.

How Does TRICARE For Life Work?

Medicare provides coverage in the U.S. and U.S. Territories. Medicare doesn't provide coverage in any other overseas locations.

When using TRICARE For Life in all other overseas locations, whether you live overseas or are traveling overseas, TRICARE is the primary payer and you're responsible for paying TRICARE's annual deductible and cost shares (same costs as TRICARE Select Overseas) https://tricare.mil/About/Changes/General-TRICARE-Changes/Costs.

If you live overseas, you must have Medicare Part B to remain eligible for TRICARE even though Medicare does not provide coverage overseas.

Note: Beginning January 1, 2018, there were changes to your TRICARE benefits. The changes apply to most TRICARE plans. However, this does NOT include TRICARE For Life (TFL), the US Family Health Plan, the TRICARE Dental Program, or the TRICARE Retiree Dental Program.

Costs won't change for TFL. Also, there are NO changes in TFL eligibility, benefits, or the requirement to have Medicare Part A and B. Visit www.tricare.mil/tfl for more information.

What Do You Have to Pay For TRICARE For Life?

With TRICARE For Life, you may seek care from any TRICARE-authorized provider in the United States and U.S. territories, though your provider's Medicare status will affect your out-of-pocket costs. Overseas, you may seek care from any Purchased Care Sector Provider unless local restrictions apply (such as in the Philippines). You may need prior authorization for certain services. Click here http://www.tricare-overseas.com/beneficiaries/enrollment-and-eligibility/referrals-and-authorizations or contact your TOP Regional Call Center http://www.tricare-overseas.com/contact-us for more information.

How Do You Enroll?

There is no enrollment form and no annual fee for TFL. You are automatically covered if you are entitled to Medicare Part A, have Medicare Part B, and your contact information is up to date in DEERS.

Medicare is your primary payer and TRICARE is the last payer—minimizing your out-of-pocket expenses when you use TFL in the United States or U.S. territories.

Outside the United States and U.S. territories and for TRICARE-covered services not covered by Medicare, TRICARE becomes the primary payer, and the TRICARE deductible, cost-shares, and prior authorization rules apply.

Filing a Medical Claim

Follow the steps below to file and check the status of your claims.

- Keep a copy of all paperwork for your records.
- If you need help, call your regional contractor.

Are you overseas? If yes, then you can file your claims online here: http://www.tricare-overseas.com/beneficiaries/claims/claims-portal-login

1. Fill out the TRICARE Claim Form

- Download the Patient's Request for Medical Payment (DD Form 2642).
- Fill out all 12 blocks of the form completely.
- Sign the form.

2. Include a Copy of the Provider's Bill

Attach a readable copy of the provider's bill to the claim form, making sure it contains the following:

- Sponsor's Social Security Number (SSN) or Department of Defense Benefits Number (DBN) (eligible former spouses should use their SSN)
- Provider's name and address (if more than one provider's name is on the bill, circle the name of the person who treated you)
- Date and place of each service Description of each service or supply furnished
- Charge for each service Diagnosis (if the diagnosis is not on the bill, be sure to complete block 8a on the form)

3. Submit the Claim

 \bullet Mail your completed claim form to the claims address

(https://tricare.mil/FormsClaims/Claims/MedicalClaims/Addresses) for your claim's processor.

• If filing a claim overseas, you can submit your claim online. >>Learn More: https://tricare.mil/FormsClaims/Claims/MedicalClaims/FilingOverseas

4. Check the Status of Your Claims

To keep track of your claims online, you'll need to register on your claim processor's site:

- East Region: https://infocenter.humana-military.com/beneficiary/service/Account/Login
- West Region: https://www.tricare-west.com/content/hnfs/home/tw/bene/claims.html
- Overseas: http://www.tricare-overseas.com/default.htm
- TRICARE For Life (U.S. & U.S. Territories only): http://www.tricare4u.com/

Once registered, you can also:

- Look up your deductibles and your out-of-pocket expenses
- Update your other health insurance, Health 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." information
- View your explanations of benefits online

Telemedicine is now available for TRICARE Beneficiaries!

Save time, money, and a trip to the doctor!

Our telemedicine options give you another choice in your healthcare. Through interactive audio/video technology, you can see a provider in a convenient, private setting in your own home. Skip a trip and simplify your care today. Get more information here:

https://www.humanamilitary.com/telemedicine?fbclid=IwAR22jLVFWDIN7e7zCb5gppxVgWbLwW3Ed51iT0FQbPUGXKFiRGmK8xJNu0

How to turn on automatic refills for TRICARE home delivery prescriptions

FALLS CHURCH, Va. — Looking to get the most out of your TRICARE pharmacy benefit? Take some time to check out the TRICARE pharmacy automatic refill program. With this program, you won't have to remind yourself to refill your prescription. Before you run out of medication, Express Scripts will refill and ship your prescription to you for up to a 90-day supply, over the course of a prescription written for a one-year supply. "We want beneficiaries to be aware of their options for filling prescriptions," said Henry Gibbs, acting chief of the Purchased Care Branch, Pharmacy Operations Division at the Defense Health Agency. "Automatic refills through TRICARE Pharmacy Home Delivery helps to make sure you have enough medication on hand to take as instructed by your doctor. It's safe, easy to use, and may save you money."

Is my prescription eligible?

Many common maintenance medications that you may take for long-term therapy, like blood pressure medicine, are eligible for automatic refills. If your medication is eligible, you'll see the "start automatic refills" option next to it when logged into your account. To see if your medication is available through home delivery, use the TRICARE Formulary Search Tool. If you have questions, visit the Express Scripts website, or call them at (877) 363-1303.

How do I set up automatic refills?

To get started, simply login to the Express Scripts® mobile app or your online account. If you don't have an account, you can register for one online. Once you've signed in, click on the "manage prescriptions"

tab and then select an eligible prescription you would like to enroll. Eligible medications will have the "start automatic refills" option next to them. After you enroll your prescription, make sure to choose your preferred method of communication (phone call, email, or text message) to get alerts about your refill orders. Keep in mind, not all medications are eligible for the automatic refill program. And this service is only available through TRICARE Pharmacy Home Delivery. Some limits on home delivery may apply overseas.

How can I continue to get my medication if I'm almost out of refills?

When you're on your last refill, Express Scripts will contact you by your preferred method of communication to make sure you're still taking your medication. You'll then have 10 days to respond that: You're still taking the medication; You want Express Scripts to renew your prescription; You want to continue to get your medication through automatic refills. After your response to continue is received, Express Scripts will contact your doctor to renew your prescription. If Express Scripts can't get in touch with your doctor, they'll let you know. You may need to reach out to your doctor. This consent is required once your prescription expires to ensure you're still taking the medication and continue to receive refills automatically. Your doctor may ask to see you before renewing the prescription. Once the order ships, your payment method will be charged for your pharmacy copayment.

Can I change or cancel an automatic refill order?

Yes. Express Scripts will contact you via your preferred communication method before every automatic refill to tell you they're getting ready to start working on your order. This gives you time to change the date or cancel the prescription if you no longer need your medication. You can track your order through the Express Scripts® mobile app while it's processed and shipped. Got questions about prescription costs? Visit TRICARE Pharmacy or download the TRICARE Costs and Fees Sheet.

Check Out: Download Express Scripts Mobile App for Convenient Prescription Service

TRICARE Communications sent this bulletin at 07/27/2021 09:46 AM EDT



Looking for an easier way to manage your prescriptions? Tired of waiting at a pharmacy to pick up your medications? The Express Scripts mobile app (https://militaryrx.express-scripts.com/news/why-use-express-scriptsr-mobile-app) can help you access your TRICARE pharmacy benefit (https://www.tricare.mil/pharmacy) and securely manage the medicine you take.

Read the article here (https://newsroom.tricare.mil/Articles/Article/2707277/download-express-scripts-mobile-app-for-convenient-prescription-service) to learn more about the app and what you can do with it.

Keep up with TRICARE and COVID-19 updates here: https://www.tricare.mil/coronavirus.

Tricare links:

Plans: https://tricare.mil/plans

See what's covered: https://tricare.mil/CoveredServices

Find a Doctor: https://tricare.mil/FindDoctor

Costs: https://tricare.mil/Costs

Life Events: https://tricare.mil/LifeEvents
Forms & Claims: https://tricare.mil/FormsClaims

Don't forget to keep your family's information up to date in DEERS: https://tricare.mil/deers

Tricare Overseas



For more information or to enroll or log in: https://www.tricare-overseas.com/
For the latest on available Providers in the Metro Manila, Philippines, go here: <a href="https://www.tricare-overseas.com/beneficiaries/resources/provider-search/search-results?region=Pacific&country=Philippines&location=TOP%20Remote%20-%20Manila%2C%20Philippines&radius=any&units=1&searchBy=location

For assistance in completing and/or submitting a claim, go here: https://www.tricare-overseas.com/providers/claims



MYCARE OVERSEAS™ BENEFICIARY MOBILE APP AND WEB-BASED PORTAL

From the Tricare Overseas website 1 November 2021

International SOS is pleased to offer the MyCare Overseas™ Beneficiary App and Portal. MyCare Overseas™ is a secure and user-friendly mobile app that's also available via your laptop or personal computer as a web-based portal.

MyCare Overseas™ is an easy-to-use, innovative tool designed to enhance your health care experience by offering easy to-access services, such as checking your TRICARE Health Plan, verifying TRICARE covered services, finding a TOP Network Provider, and connecting you with 24/7 assistance to the local

Near Patient Team (in specified locations), the Global First Call Desk, Beneficiary Support Center (BSC), and Technical Support. There's also a self-service ChatBot feature that provides you with immediate answers to Frequently Asked Questions and if needed, a direct link to chat with the BSC.

What Features and Capabilities Does the MyCare Overseas™ Beneficiary Mobile App and Web-Based Portal Offer?

- 24/7 Assistance
- Health Care Finder
- My Appointments & Referrals
- Country Information (Emergency Numbers, Medical Risk Ratings, Cultural Tips)
- Translation Help & Local Language Support
- ChatBot FAQs & Direct Link to the BSC
- My Plan & Claims
- My Medical Translations

Download the MyCare Overseas™ Beneficiary App Fact Sheet to learn more here: https://www.tricare-overseas.com/beneficiaries/tco-media/documents/MyCare-Overseas-BAP-Sept-2021

How Can I Access MyCare Overseas™?

To access the MyCare Overseas™ beneficiary app, scan the QR code below or click on the App Store or Google Play buttons.





https://apps.apple.com/app/mycare-overseas/id1569315235



https://play.google.com/store/apps/details?id=mil.tricare.mobile.mycare

Alternatively, to access the MyCare Overseas[™] web-based portal using your personal computer or laptop, visit https://top.internationalsos.com/beneficiary!

MyCare Overseas™ Frequently Asked Questions (FAQs)

Click here: https://tricare-overseas.com/beneficiaries/tco-media/documents/MyCare-Overseas-FAQs-Oct2021 for a comprehensive list of informative FAQs about the MyCare Overseas™ beneficiary app and portal.

MyCare Overseas™ is a registered trademark of International SOS Government Services, Inc. All rights reserved



Telemedicine is now available for Tricare Beneficiaries!

Find out more about this added benefit here: <u>Telemedicine is now available for TRICARE beneficiaries</u> (humanamilitary.com)

Tricare News:

NEWS | June 2, 2022

How to Use TRICARE and Other Health Insurance at the Pharmacy

By TRICARE Communications

FALLS CHURCH, Va. — Do you have other pharmacy coverage in addition to the TRICARE Pharmacy Program? Maybe you have coverage through your employer or a private plan that you've purchased. TRICARE calls this other health insurance (OHI). Some OHI includes a prescription drug benefit that can be used with TRICARE. Learning more about OHI and TRICARE pharmacy benefits can save you time and money.

"If your OHI includes a prescription plan, there are several important things to know about how the two plans work together," said U.S. Public Health Service Cmdr. Teisha Robertson, a pharmacist with the Defense Health Agency's Pharmacy Operations Division. "Making the right choices with OHI and your TRICARE pharmacy benefit can help you pay lower costs, both up front and in total."

How to report your OHI

It's important that you share other health insurance you carry in addition to TRICARE with the pharmacy contractor, Express Scripts. If you don't disclose this information, you may experience delays or problems when processing your prescription claims. To avoid these issues, tell Express Scripts you have OHI with pharmacy benefits. Complete a TRICARE Other Health Insurance (OHI) Form and mail it to Express Scripts. You may need to reach out to your other insurance company to get some required information to fill out the form.

Do you have a supplemental or discount prescription drug program? These don't count as OHI pharmacy coverage. If you don't know if you have OHI, you can review <u>examples</u> of types of coverage on the Express Scripts website.

How to lower your costs when you have OHI

If you have OHI, it doesn't prevent you from using your TRICARE pharmacy benefit. When you have OHI with pharmacy benefits, your OHI pays first, and TRICARE pays second. You can avoid higher costs by getting your prescriptions filled at a pharmacy located in both your OHI network and the TRICARE retail network.

When you fill a prescription at a network pharmacy, tell your pharmacist you have TRICARE coverage in addition to your OHI. Your pharmacist can electronically submit your prescription to both plans at the same time. Letting your pharmacist know you have two prescription plans means:

- Minimal out-of-pocket expenses for you
- Never paying more than the TRICARE copayment
- No need to submit paper claims
- Reduced or eliminated up-front costs

How to get reimbursement for prescriptions

You can file a claim with TRICARE for reimbursement if you meet one of the following requirements:

- The pharmacy in your OHI network isn't a TRICARE retail network pharmacy
- You've exceeded the dollar limit for your OHI
- The drug isn't covered by your OHI

To file a claim, fill out the <u>Patient's Request for Medical Payment</u> form (DD Form 2642). And mail the form, along with your OHI explanation of benefits and your pharmacy receipt to Express Scripts. You must <u>file your claim</u> with TRICARE within one year from the date your prescription was filled. Remember to keep your receipts. You must also print your OHI explanation of benefits. An explanation of benefits is an itemized statement that shows what action your insurance provider has taken on your claims. Submit your receipts and your OHI explanation of benefits together for reimbursement.

How to use TRICARE Pharmacy Home Delivery with OHI

As outlined in the <u>TRICARE Pharmacy Program Handbook</u>, you aren't eligible to use <u>TRICARE Pharmacy Home Delivery</u> if you have OHI with a prescription plan. This includes the <u>Medicare Part D</u> prescription program. There are some exceptions, however.

You can use home delivery if you meet one of the following requirements:

- You have a supplemental pharmacy benefit, which is managed by Express Scripts
- Your OHI doesn't include pharmacy benefits
- The drug you need isn't covered by your OHI
- You've met your OHI's benefit cap (for example, you've met your benefit's maximum coverage limit)

Once you've met one of these requirements, you may submit your prescription to TRICARE Pharmacy Home Delivery. If your drug isn't covered or if you've met the OHI benefit cap, you must also include your OHI explanation of benefits. If you have a supplemental pharmacy benefit managed by Express Scripts, your benefits are automatically coordinated using both your OHI and TRICARE. This means you don't have to file a paper claim to coordinate your OHI and TRICARE pharmacy coverage. Review details on how to get started with home delivery.

Download the <u>TRICARE Pharmacy Program Handbook</u> for more information about OHI and your pharmacy benefits. You can also reach out to <u>Express Scripts</u>. Representatives are available 24/7 to answer your questions.



How TRICARE Works with Medicare

Updated on December 23, 2021, From the MedicareFAQ's website: https://www.medicarefaq.com/faqs/how-tricare-works-with-medicare/

Beneficiaries eligible for both TRICARE and Medicare should understand how the two medical insurance programs work together. Medicare consists of a few different parts. If you're familiar with these parts, you might be wondering how each works with TRICARE, and if additional supplemental insurance is necessary for those who are dual-enrolled in both Original Medicare and TRICARE.

TRICARE For Life (TFL) is the health insurance program available to U.S. military retirees who qualify, as well as their beneficiaries, for no cost. It's different and separate from Medicare. Medicare is the U.S. national health insurance program for individuals 65 years of age and older or who are disabled. It's crucial for those who are dual-eligible to understand their coverage options.

How Does TRICARE For Life Work with Original Medicare?

TRICARE-eligible beneficiaries will be automatically enrolled in TRICARE For Life when they sign up for both Part A and Part B. This means you don't need to worry about enrollment forms.

You must pay your monthly Part B premium to remain enrolled. If you enroll in both Medicare and TFL, Medicare will be your primary insurance, and TFL will work as a wraparound.

TFL will help cover costs for which the beneficiary would otherwise be responsible to pay. This includes the Part A hospital deductible and Part B coinsurance.

When used together, TFL and Medicare will cover most procedures deemed medically necessary (https://www.medicarefaq.com/faqs/what-does-medically-necessary-mean/). It's also important to know that TRICARE doesn't issue insurance cards, unlike Medicare which issues its red, white, and blue card.



uTube video: How TRICARE Insurance Works with Medicare: https://www.youtube.com/watch?v=qDzXUSXn5FE

How TRICARE Works with Medicare

How Does TRICARE For Life Work with Medicare Advantage? Some TRICARE For Life beneficiaries choose to enroll in Medicare Advantage plans (https://www.medicarefaq.com/original-medicare-parts/medicare-part-c/) to access benefits such as gym memberships and dental, vision, and hearing coverage (https://www.medicarefaq.com/faqs/dvh/). As Medicare doesn't cover these benefits, an Advantage plan is a means for the beneficiary to obtain them. Before you enroll in a Medicare Advantage plan, make sure your health care providers are in the plan network – meaning they accept your coverage.

For example, if you have a Medicare Advantage HMO plan (https://www.medicarefaq.com/original-medicare/medicare-parts/medicare-part-c/medicare-advantage-plan-types/medicare-hmo/) and TFL, the HMO is your primary insurance, and TFL acts as a supplement. If you receive care outside your HMO network, the HMO won't cover any of the costs. Any claim will be forwarded to TFL.

Anything the Advantage plan doesn't cover, TFL will help to cover. This includes copays and deductibles, for which you would be otherwise responsible.

Therefore, if your providers are in your network, you may ultimately have no out-of-pocket expenses once TFL has paid its share. Thus, underscoring the importance of ensuring your providers are innetwork before signing up for a Medicare Advantage plan.

How Does TRICARE For Life Work with Part D?

If you are a TRICARE For Life beneficiary, there is generally no need to enroll in a Part D prescription drug plan (https://www.medicarefaq.com/original-medicare/medicare-parts/medicare-part-d/) under Medicare. TRICARE For Life includes prescription drug coverage, for which there is no additional charge to you.

Prescriptions for maintenance drugs, such as medications for blood pressure or cholesterol, must be filled through TRICARE's mail order pharmacy (https://www.medicarefaq.com/faqs/medicare-and-mail-order-prescriptions/). Acute care prescriptions for TRICARE For Life beneficiaries are available at their local pharmacy or military base. In both scenarios, TRICARE For Life pays for the prescriptions, and the beneficiary is usually responsible for a copay.

If you have TRICARE For Life and later decide to enroll in Part D, you won't have to worry about being penalized. The late enrollment penalty (https://www.medicarefaq.com/faqs/medicare-part-d-late-enrollment-penalty/) you might otherwise have to pay for Part D gets waived because TRICARE drug coverage qualifies as creditable coverage (https://www.medicarefaq.com/faqs/what-is-creditable-coverage-regarding-medicare/). If you have limited income and resources, you could qualify for Extra Help paying for a Part D prescription drug plan.

How Does TRICARE For Life Work with Medigap?

TRICARE For Life acts similar to a Medicare Supplement plan (https://www.medicarefaq.com/medicare-supplements/). It's possible to also enroll in a Medicare Supplement plan if you have both TFL and Medicare.

Whether this would be advantageous to you is dependent on your health insurance needs. If you enroll in Medicare, TFL, and Medigap, Medicare will be your primary insurance, the Medicare Supplement plan will be secondary insurance, and TFL will pay last.

How Does TRICARE Prime Work with Medicare?

If you're under the age of 65 when you have Medicare with TRICARE Prime, you don't need to disenroll. TFL isn't mandatory.

Those on Medicare because of disability can remain on TRICARE Prime as long as they're eligible. When you qualify, you'll get a waiver for Prime enrollment fees or a refund for a past enrollment fee. MilConnect lets TRICARE beneficiaries save and print an eligibility letter for Proof of Insurance (https://www.tricare.mil/Plans/Eligibility/DEERS/milConnect/Proof). This information allows you to show creditable coverage for any other insurance you may purchase in the future. This information is available online or through a written request.

How Does TRICARE Plus Work with Medicare?

TRICARE Plus is a primary care program that allows beneficiaries to get primary care appointments at military hospitals and clinics. Each hospital or clinic decides if it accepts TRICARE Plus. You must enroll to participate, but your enrollment is based on where you originally enrolled.

When it comes to benefits, TRICARE Plus offers the same primary care access as TRICARE Prime. It works the same as regular TRICARE in regard to Medicare because it's still primary coverage. The military clinic or hospital doesn't cover costs for beneficiaries who receive care from non-military health facilities. Before scheduling any appointments, beneficiaries should contact their local military hospitals to make sure they accept TRICARE Plus. TRICARE Plus is available for TRICARE-eligible individuals who aren't enrolled in TRICARE Prime.

Notice of Award or Disapproved Claim

In most cases, you need to take your Notice of Award to the Social Security office, or local ID card office to update your information in the Defense Enrollment Eligibility Reporting System (DEERS) records. When information is incorrect in the database, this causes problems with your health care benefits.

Marital Status and TRICARE Eligibility

The below information details how your marital status affects your eligibility for TRICARE and Medicare.

Single/never married: You continue to be eligible for TRICARE Prime or TRICARE Select past your 65th birthday.

Widow(er): If you're eligible for premium-free Part A, you should also sign up for Part B. Your TRICARE For Life coverage begins on the date you have both Parts A and B. If you're not eligible for premium-free Part A, you continue to be eligible for TRICARE Prime or TRICARE Select past your 65th birthday.

Married/divorced (spouse aged 62 or older): If you're eligible for premium-free Part A, sign up for Part B as well. Your TRICARE For Life coverage begins on the first day you have both Parts A and B. If you aren't eligible to receive premium-free Part A under your spouse's (or former spouse's) Social Security number, you continue to be eligible for TRICARE Prime or TRICARE Select past your 65th birthday.

Married/divorced (spouse younger than age 62): You continue to be eligible for TRICARE Prime or TRICARE Select past your 65th birthday. Three months before your spouse (or former spouse) turns 62, apply for Medicare Part A under their Social Security number.

How Does US Family Health Plan Work with Medicare?

The US Family Health Plan offers the TRICARE Prime benefit to eligible military beneficiaries. As of October 1, 2012, Medicare-eligible individuals over age 65 cannot enroll in the US Family Health Plan. However, if your US Family Health Plan coverage began before September 2012 with no break, you can keep it when you age into Medicare. TRICARE recommends also enrolling in Part B to avoid the late enrollment penalty. Medicare-eligible individuals under 65 can still stay on the US Family Health plan until aging out and transitioning to TFL. Those over 65 who are ineligible for Part A based on work credits can also still enroll in USFHP.

Section 11: DFAS/MyPay:



Using myPay

The most convenient way to view your Retiree Account Statement (RAS) and manage your account is through myPay, our online account management system. myPay provides faster service, security, accessibility, and reliability to all DFAS customers worldwide.

WITH myPay YOU CAN:

- View, print or save your Retiree Account Statement
- View, print or save your Combat-Related Special Compensation Statement
- Start, stop, or change electronic allotments to financial institutions
- Change your mailing or email address
- Make changes to your direct deposit information
- View, print or save your IRS Form 1099R
- Turn on your Retiree Newsletter notification

How to Create a myPay Account

7411 to speak to a Customer Service Representative.

If you've never used myPay, visit https://mypay.dfas.mil and click "Forgot or Need a Password" to have a temporary password mailed to you. Once you have received a password, return to the myPay home page, and click "Create your myPay Profile" to get started. Enter your SSN and temporary password. Here's our handy downloadable "Get Started with myPay" guide: https://go.usa.gov/xwmVQ. If you see the following message in red: "The combination you entered is incorrect. You have already created a LOGIN ID and should not be using your SSN to log in. Please try again" this means you already have a login ID. By now you've probably forgotten it, so you'll need to go back to the myPay home page and click "Forgot your Login ID?" Enter your SSN and temporary password to have your Login ID displayed on screen. Then, return to the home page to login. If you have trouble, call myPay at 888-332-

Limited Access Accounts

For people who travel or are unable to access a computer, myPay offers the Limited Access Password. You can create a Limited Access Password for another person, allowing that individual to view your pay and tax statements without making any changes to your account. You may delete any user's limited access at any time.

DFAS: Additional options for managing your allotments

In an effort to support DoD's ongoing reform to reduce costs, DFAS is encouraging retirees to set up their discretionary allotments with their personal financial institutions using the online banking tools now commonly available through most banks. Discretionary allotments (e.g., home mortgage payments or savings) are specific dollar amounts you designate for deposit into another bank account directly from your retirement pay. Managing these transactions through your financial institution instead of your myPay account is easy and allows you to take advantage of tools that offer flexibility to establish, cancel, and modify payments. It's fast, simple, and Submitted by DFAS Cleveland free at most banks. Examples of discretionary allotments that can easily transfer to your financial institutions include:

- ◆ Commercial Insurance payments
- ◆ Other Financial Organizations / Savings Accounts Note: There is no change to non-discretionary allotments (e.g., health care and child support), which you do not control. Many institutions offer tutorials for those who are not familiar with this option or process. You will typically need the account number for your allotment payment (e.g., insurance number, savings account) and the name, address, and phone number of the payment company/institution. For additional information and instructions on how to stop discretionary allotments in your myPay account, visit DFAS.mil's Retired Military Manage Allotments here. You can also call the DFAS Customer Care Center at (800) 321-1080.

Allotments

(From the DFAS website 10 June 2021)

You can have some of your retired pay go to another institution through an allotment (often known as a payroll deduction). This allows you to pay bills, insurance premiums, mortgages, etc. directly out of your retired pay. Before setting up an allotment, please make sure you have enough disposable pay after taxes and other deductions to cover it. If you don't, you may not receive your pay, or your allotment might be underpaid.

How many allotments can you have?

You can have a maximum of six discretionary allotments. The following allotments are considered non-discretionary, and they do not count toward your maximum of six:

• Delinquent tax payments (federal, state, or local)

- Repayment of debts owed to the government
- Charity payments for Army Emergency Relief (AER), Navy-Marine Corps Relief Society (NMCRS), or affiliates of Air Force Assistance Fund
- Loan Payments for AER, NMCRS, Air Force Aid Society, or American Red Cross You can have an unlimited number of these non-discretionary allotments.

Starting, Stopping or Changing Allotments

Electronic Funds Transfer allotments to financial institutions can be started, stopped, or changed in myPay. Non-Electronic Funds Transfer allotments for your mortgage payments, insurance or charitable contributions can be stopped or changed in myPay as well.

To update an allotment using myPay:

- Log into myPay
- Select "Allotments"
- For EFT Allotments, you can START or CHANGE or STOP an allotment amount and STOP an existing allotment.
- For Home Loan and Navy Mutual Aid Service allotments, you can only STOP or CHANGE money amounts. To START Home Loan, Navy Mutual Aid Service, Charity, or Insurance allotment, please see the charity or institution where you desire to start an allotment for information.
- You can also STOP OR CHANGE money amounts for certain Charity and certain Insurance allotments.

You can also start or stop an EFT allotment using the DD 2558 Fast Form: https://www.dfas.mil/retiredmilitary/forms/.

If you use the DD 2558 Form, please mail or fax completed forms to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
Fax: 800-469-6559

If you have questions or troubles managing your allotment, call 800-321-1080.

Allotments and myPay

Allotments take time to show up in myPay. You will not see your request until you receive your next Retiree Account Statement. Once you have entered an allotment into myPay, please give it time to post. Entering the allotment more than once could cause the system to set up two allotments instead of one, causing pay inconsistencies.

myPay Tips & Tricks

The latest password rules for myPay are aimed to keep your account safe without complicating your busy life.

Below you can find information and tips about the new passwords.

- Problems logging in? Might be your cache: https://www.dfas.mil/mypayinfo/tipsandtricks/#Problems
- Creating your new password: https://www.dfas.mil/mypayinfo/tipsandtricks/#Creating
- Things to avoid in creating your new password: https://www.dfas.mil/mypayinfo/tipsandtricks/#Avoid
- Go slow! Typos can add confusion, challenges: https://www.dfas.mil/mypayinfo/tipsandtricks/#Typos
- Can't remember your new password? Do something about it!

https://www.dfas.mil/mypayinfo/tipsandtricks/#Remember

Problems logging in? Might be your cache

If you're experiencing problems logging in to myPay, the stored (or cached) pages may be the culprit. Most browsers will allow you to bypass your cache if you use one of the following keystroke combinations:

- Ctrl + r
- The F5 key
- Ctrl + F5 key

If bypassing your cache does not help, you may need to completely clear your cache. Of course, procedures can vary depending on which operating system you are using, what your Internet options settings are and what browser you're using. Operating systems and browsers have Help information available. Just find that menu or icon for Help and type in clearing or deleting cache or offline content in the Search box...then follow the instructions.

Once your cache has been cleared, restart your browser, and reload myPay. If you're still having difficulties, please call our Customer Care Center for further assistance.

How do I set the browser cache to clear upon exiting?

Since directions for clearing the cache vary across browsers, you should see your system administrator, check the manual, use the help option, or call/e-mail your browser vendor's technical support group for instructions and support in setting the browser cache to clear upon exiting. Caching cannot be disabled in every browser and disabling the caching feature may prevent you from printing your LES.

Accessing from a government workstation?

We understand some users may not be able to change some settings from their government workstation. If after clearing your cache or if you are unable to clear your cache, you may also need to clear your SSL slate or select Compatibility View. Similar to clearing your cache instructions vary by browser. The instructions here are for Internet Explorer: Clearing the SSL slate:

- 1. Go to the internet browser tool bar
- 2. Select Tools
- 3. Click on Internet Options
- 4. Click on Content Tab
- 5. Click on Clear SSL slate
- 6. Select OK (pop up)
- 7. Select OK
- 8. Close browser
- 9. Open new browser session
- 10. Try logging into myPay Selecting Compatibility View
- 1. Go to the internet browser tool bar
- 2. Select Tools
- 3. Click on Compatibility View Settings
- 4. Type in the Add this website box DFAS.mil and click on Add
- 5. Click on Close
- 6. Go to the Internet browser tool bar
- 7. Select Tools
- 8. Click to select Compatibility View
- 9. Close browser
- 10. Open new browser session
- 11. Try logging into myPay

Creating your new password

The password requirements are available here: https://www.dfas.mil/mypayinfo/password.

Here's one way to create a strong password you'll remember: Think of a sentence or phrase that's meaningful to you (i.e., I have zero kids at home now!!). Use the first letter of each word (use 0 to replace "zero") and two exclamation marks to create a password (i.e., Ih0kahn!!).

Warning: Do not use this example as your password. Now that it's been widely published, a hacker is likely to try it.

Things to avoid in creating your new password

For your own protection, please avoid passwords that use dictionary words in any language, personal information (such as your name, birthday, driver's license, or passport number), sequences or repeated characters (such as Aa123Bb456Cc789#\$), or adjacent letters on your keyboard (like qwerty123456! @#).

Go slow!! Typos can add confusion, challenges

Whether you're just creating your new password or entering it to gain access to myPay, slow down! Make sure that you enter the letters, numbers, and special characters correctly. Make sure the letters are in the correct case (upper or lower). Some users have already experienced difficulties when trying to enter the underscore (_) without using their Shift key, placing a hyphen (-) instead. Hyphens are not valid characters in the new password criteria. And remember that the plus (+) and equal (=) signs are on the same key...make sure you are selecting the correct one!

Use the on-screen keyboard (for computer users only) Some myPay users have experienced problems entering special characters for their new passwords. For instance, some have used a dash or hyphen (-) sign instead of the underscore (_) sign.

Can't remember your new password? Do something about it!

Of course, the best way to protect your password is to have it memorized. But longer passwords, differing upper- and lower-case letters, and numbers can make storing it your memory banks (you know, the one located between your ears) a definite challenge.

Writing down your passwords on paper or typing them in a computer document can expose them to potential theft. But if memorizing them isn't a good option, remember to store them safely in a lockbox or encrypting the document on your computer's hard drive.

Password security, and the information that password protects, is your responsibility. Please, take it seriously.

To Contact DFAS: DFAS Retired & Annuitant Pay Website

www.dfas.mil/retiredmilitary

DFAS Retired & Annuitant Pay Mailing Addresses

Retirees:

Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis IN 46249-1200

Annuitants:

Defense Finance and Accounting Service U.S. Military Annuitant Pay 8899 E 56th Street Indianapolis IN 46249-1300

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone: Toll-free: 800-321-1080 Local: 216-522-5955 DSN: 580-5955

Retired Pay Fax:

800-469-6559 Annuitant/Survivor Pay Fax: 800-982-8459

myPay https://mypay.dfas.mil Phone: 888-332-7411

Need help?

There are several ways to contact DFAS Retired and Annuitant Pay: online, via mail or fax, or by calling our Customer Care Center. Please note: DFAS does not have in-person service centers at any of our locations. Retirees and annuitants are encouraged to contact your branch of service retiree service organization for in-person assistance. More here:

https://www.dfas.mil/retiredmilitary/about/aboutus/customer-service/

From the June 2022 DFAS Retiree's Newsletter:

Your Retired Pay Account Needs a Regular Checkup

It's important for retirees to regularly review and update their retired pay account.

Keeping your account current will ensure that DFAS can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn't cause difficulties for you or your loved ones down the road.

Use this handy checklist to do a retired pay checkup at least once a year. A good time to do it is just after you finish your tax preparation, since you'll have the documents handy. Or you can do it at any time that is convenient for you by using myPay.

1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you moved and haven't told us, we won't know how to reach you. Let's keep the lines of communication open! You can easily log in to your myPay account and check "Correspondence Address" under "Pay Changes" on the side menu as part of the annual account check-up: https://mypay.dfas.mil/

Or check your mailing address on your Retiree Account Statement.

2. Is your email address in myPay current?

Make sure you have an email address in myPay and that it is current. Email is the easiest and fastest way to communicate. If we have an email address, you will hear news faster. Plus, now you can get email status notifications when you submit some requests for your account if you have a valid email address in myPay (see the "New from DFAS" article later in this issue).

It only takes a minute to check your email address in myPay. At the top of the myPay account menu, select "Personal Settings" and then in the side menu on the left, select "Email Address" to view the email address(es) on file with DFAS. Make sure you indicate the primary email address you want us to use and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

If you have a valid email address in myPay, you can receive notification about the DFAS Retiree Newsletter and about your branch of service retiree newsletter, as well as information about your pay account.

3. Are your allotments correct?

Review your allotments at least once a year. Look under "Pay Changes" for "Allotments" in the menu on the left side of the myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

You might also consider moving allotments for bill payments to your online bank account where you would have more control and flexibility in the timing and changes to your payments.

Please keep in mind that some allotments cannot be changed using myPay.

These include allotments that are paid via paper check, those for your federal benefits, such as FEDVIP, TRICARE and NSGLI, and those that are not voluntary allotments. If you have a question about allotments for your federal benefits, please contact that organization directly. DFAS cannot answer questions about or make changes to your federal benefit allotments.

If you have a question about an allotment that cannot be changed in myPay, please contact our Customer Care Center.

4. Is your income tax withholding, correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should look at the federal or state income tax withholding information in your account.

You can verify and update your tax withholding information yourself in myPay. Click on "Federal Withholding" or "State Withholding" under "Pay Changes" in the menu on the left to see if your withholding meets your current need. You may also mail or fax us a new 2022 IRS Form W-4 to request a change to your federal withholding.

DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website at https://www.irs.gov. You can also use the IRS estimator at: https://www.irs.gov/individuals/tax-withholding-estimator

5. Have you had any major life changes?

If you get married, lose a spouse, or have a child, that change can affect your account. Changes may need to be made to your Survivor Benefit Plan information or your Arrears of Pay beneficiary.

To make changes to your Survivor Benefit Plan coverage, please send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the request to update your account.

Retirees should always notify DFAS as soon as possible about a major life change.

6. Is your Arrears of Pay beneficiary, correct?

Retirees should choose a beneficiary for any arrears of retired pay that may be due when they pass away. Make sure the designation is current and confirm that the beneficiary's address is up to date. You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. Beneficiary designation changes can be made through myPay, as well as updating the beneficiary's address information.

7. Are your Survivor Benefit Plan (SBP) coverage and beneficiary, correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. The most important information for you to check type of coverage, and date of birth of your spouse beneficiary (if applicable).

If you divorced since retiring, carefully check your Survivor Benefit Plan (SBP) participation status. Under the law, SBP coverage for a spouse ends with a divorce. Coverage for a former spouse does not continue after the divorce unless certain actions are taken.

To continue SBP coverage for a former spouse, either (a) the retiree must voluntarily request coverage be continued for the former spouse, or (b) the former spouse must request the coverage (but she/he may do so only if a court order requires the coverage). Certain time limits and other conditions apply. If those actions were not taken, the coverage for the former spouse has ended. This could have important consequences for your survivors.

To check your SBP coverage status, review your Retiree Account Statement (RAS) carefully. Make sure that the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

Please see our special webpage "How to Identify the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement" for more details:

https://www.dfas.mil/RetiredMilitary/provide/sbp/coverage/Spouse-or-Former-Spouse-SBP-Coverage-RAS/.

Make a plan to review your pay account information regularly

Pick a date to review your retired pay account information. It doesn't matter if it's your retirement anniversary date, birthday, first of the year, or tax time. Set a yearly reminder to look over information to make sure your account is up to date.

Tip: Changing Bank Accounts for Your Retired Pay? Start Early!

If you need to change the bank account for your direct deposit, or change an allotment, make sure you allow a window of time for the change to be processed before payday. Making those changes isn't instant, even in myPay. Although, making changes in myPay is much quicker than mailing or faxing it in.

When you use myPay to make a bank account or allotment change, myPay will provide an effective date, so you'll know whether the change will be made for the next payday or the payday after that. In general, if you make a change in myPay during the first half of the month, it will be effective for the upcoming payday.

When you mail or fax the change to us, or call our Customer Care Center, you should plan for 30 days for the change to process.

If you are changing bank accounts, it's always a good idea to keep your old account open until you know the change was made.

Now you can get emailed status notifications when you submit a request to change your direct deposit account for your payment, if you have a valid email address in myPay.

Remember that a debit card number is not a valid account number when changing your bank account direct deposit information. You will need your checking or savings account number and bank routing number. This information can be found on a blank check.

Section 12: Survivor's Benefit Plan (SBP):

Survivor Benefit Plan

From the DFAS website 25 September 2021

https://www.dfas.mil/retiredmilitary/survivors/Understanding-SBP-DIC-SSIA/

Enrollment in an annuity plan is a decision that requires careful consideration. If you are considering enrolling in an annuity plan, you should review the:

- advantages and disadvantages: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/advantages/
- costs: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/cost/
- beneficiaries eligible for coverage: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/coverage/

• limitations on leaving or changing coverage: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/change/

The Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RC-SBP) and Retired Serviceman's Family Protection Plan (RSFPP) provide eligible beneficiaries with a form of benefit called an "annuity." An annuity is a monthly payment for the lifetime of the beneficiary. The amount of the benefit is a percentage of your retirement benefit based on your election. Enrollment in an annuity plan is not automatic and there are costs. If you are enrolled, you will pay premiums for your SBP coverage. In addition, you can only leave an annuity to eligible beneficiaries. Election to participate in these programs is generally made at the time of retirement, although some situations allow a retiree to add coverage after retirement. In most cases, costs to participate are deducted from the retiree's monthly pay and are based on the amount of coverage a retiree elects.

The SBP election does not entitle the beneficiary named for SBP to Arrears of Pay (AOP). A separate AOP designation has to be made in order to designate the desired individual.

Related Links

SBP Withdrawal due to VA Disability: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/SBP-Withdrawal-due-to-VA-Disability/

Special Needs Trust: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/special-needs-trust/

Same-Sex Marriage SBP: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/same-sex-sbp/

Advantages and Disadvantages: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/advantages/

Enroll: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/enroll/

Eligible Beneficiaries: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/coverage/

Cost: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/cost/

Paying for SBP: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/payment/

Update Beneficiary: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/maintain/

Change or stop coverage: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/change/

Educate your beneficiaries: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/educate/

What happens when you die: https://www.dfas.mil/Retired-Military-Annuitants/provide/sbp/after-death/

Survivor Benefit Plan Overview

Military retired pay stops upon death of the retiree!

The Survivor Benefit Plan (SBP) allows a retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity which is based on a percentage of retired pay is called SBP and is paid to an eligible beneficiary. It pays your eligible survivors an inflation-adjusted monthly income.

A military retiree pays premiums for SBP coverage upon retiring. Premiums are paid from gross retired pay, so they don't count as income. This means less tax and less out-of-pocket costs for SBP. The premiums are partially funded by the government and the costs of operating the program are absorbed by the government, so the average premiums are well below the cost for a conventional insurance policy. For most retirees, SBP is a good choice, but the government contribution is based on assumptions in average cases and may not apply equally to every situation.

The maximum SBP annuity for a spouse is based on 55 percent of the member's retired pay (or in the case of a member who retires under REDUX, the retired pay the member would have received if under the high-three retirement system). However, a smaller amount may be elected.

Eligible children may also be SBP beneficiaries, either alone or added to spouse coverage. In the latter case, the children receive benefits only if the spouse dies or otherwise becomes ineligible to receive the annuity. Eligible children equally divide a benefit that is 55 percent of the member's elected base amount. Child coverage is relatively inexpensive because children get benefits only while they are considered eligible dependents.

Coverage is also available for a former spouse or, if the retiree has no spouse or children, for an "insurable interest" (such as a business partner or parent).

SBP and Other Estate Planning Information

We buy insurance as a way to cope with major financial risks. We buy it to protect ourselves from the financial hardships of events we can't foresee, like car accidents and house fires. It protects our valuable assets.

Retired pay is a valuable asset. Since it stops when a retiree dies and no one can foresee when that will be, it may be useful to protect it.

SBP is a way to do this; it is similar to life insurance. However, SBP premiums and benefits differ from those of most insurance plans.

Similar to life insurance, SBP protects survivors against a loss of financial security upon the death of a retired member. But SBP does more! It also protects the survivor against the possibility of outliving the benefit. Many insurance plans pay a fixed benefit that may run out years before the survivor dies.

In addition to long life, another unpredictable reason a survivor may outlive the benefits is inflation! SBP protects against this risk through Cost-of-Living Adjustments (COLAs). Inflation may be the biggest financial uncertainty of all. It erodes the value of fixed incomes, making them worth less and less as time goes by. Few, if any, private insurance plans will fully insure a survivor against inflation.

In fact, no known insurance company has guaranteed to match SBP benefits at equal cost or less. One reason is that SBP premiums have a built-in discount (in the form of the government paying a significant portion of the premiums and all program operating costs), making the Plan a good buy for most people. Another consideration is that SBP premiums reduce the retiree's taxable income and reduce out-of-pocket costs for coverage. SBP benefits are taxed as income to the survivor however the tax rate upon receipt of the annuity will generally be less than the member's current tax rate. Most insurance plans are the reverse; premiums are paid from after-tax income, while survivors are not taxed on the proceeds.

In effect, SBP protects part of the member's retired pay against the risks of:

- Early death.
- The survivor outliving the benefits; and
- Inflation

Still, SBP alone is not a complete estate plan. Other insurance and investments are important in meeting needs outside the scope of SBP. For example, SBP does not have a lump sum benefit that some survivors may need to meet immediate expenses upon a member's death.

On the other hand, insurance, and investments without SBP may be less than adequate. Even if they could duplicate SBP, investments may be volatile and rely on a degree of financial expertise many don't have. Consider everything carefully. Don't expect SBP to do it all but give it full credit for what it does.

Is SBP a Good Buy?

Given the current government contribution towards a portion of the premium, the answer for most retirees is yes! Whether SBP is a good buy for an individual depends on personal preferences, the member's age, sex, and health compared to their beneficiary's. Beyond this, the answer lies in three questions that should be asked.

First, is SBP a product I can use? Personal preferences may control the answer, but a subsidized lifetime inflation-protected income for the surviving family is very attractive to most people.

Second, how much SBP is needed? If you know when you'll die, how long your survivor will outlive you and the rate of inflation you have the answer. The unknown future is the problem, but SBP meets the need! Even if you die shortly after retirement and your spouse lives for 50 more years and inflation is higher than expected, SBP still pays. It will probably be paying a lot more than anyone ever expected because inflation has such a strong impact over a long period of time. In fact, survivors who began to get SBP benefits in the early 1970s have seen their benefits more than quadrupled through annual COLAs! Third, how much SBP can I afford? The benefits do carry a price tag, but due to the government contribution, the plan should be attractive for most members. And remember: The tax advantage on

premiums reduce the out-of-pocket costs.

Caution! If you are married and decline SBP at retirement, you will not be eligible to later cover that spouse or cover a new spouse should this marriage end in death or divorce and you later remarry. To be eligible to provide SBP coverage for a later acquired spouse, you must elect coverage for your spouse

Need a form? Here is DFAS' website on forms: https://www.dfas.mil/RetiredMilitary/forms/

at retirement.

Section 13: Philippine Bureau of Immigration:





From the Bureau of Immigration Facebook page 7 March 2022

Book your appointment now. https://e-services.immigration.gov.ph/
The Philippine Bureau of Immigration website: Bureau of Immigration Philippines

Section 14: Social Security Administration:



Create your online account, check your disability status and much more at: https://www.ssa.gov/.

From the Federal Benefits Unit (FBU) webpage of the U. S. Embassy's website:

IMPORTANT INFORMATION: Due to public health measures to prevent the spread of COVID-19 in the Philippines, operations in the Federal Benefits Unit are currently limited. In-office service is now available but limited to appointment only. To request an appointment, please email FBU.Manila@ssa.gov. Please direct all correspondence to FBU.Manila@ssa.gov and avoid sending multiple emails, as this may cause further delays.

The Federal Benefits Unit (FBU) in Manila provides services for the Social Security Administration (SSA) and other federal benefit agencies to customers in the Philippines and over 40 other countries in the Asia-Pacific Region. Please refer to SSA's website (https://www.ssa.gov/foreign/foreign.htm) for a list of countries and the location of their servicing Federal Benefits Unit.

The FBU is unable to answer inquiries related to visas, passports, registrations of birth, voting, and the Internal Revenue Service (IRS). Please visit the Embassy Sections and Agencies page for assistance in contacting the appropriate section.

All services provided are free of charge and include:

- Taking claims for entitlement to all types of Social Security benefits, including retirement, survivors, disability, and lump sum death payment
- Processing applications for new or replacement Social Security cards
- Processing all post-entitlement issues, including foreign enforcement questionnaire, change of address, direct deposit enrollment, non-receipt of check issues.
- Resolving earnings discrepancies
- Assisting with Medicare enrollment and non-coverage issues For general information on Social Security, please visit www.SocialSecurity.gov.

Foreign Enforcement Questionnaire

Each year, beneficiaries outside of the U.S. are required to complete Form SSA-7161 or SSA-7162, Report to the United States Social Security Administration (also referred to as a Foreign Enforcement Questionnaire). The purpose of this form is to ensure that Social Security has the correct contact information for the beneficiary and that benefit eligibility continues.

The form is mailed from the U.S. in May and a follow-up letter is mailed in September. It is important that you complete the form as soon as possible and send it back by regular postal mail using the enclosed return envelope.

Form SSA-7161 Mailing Address:

Social Security Administration P.O. Box 7161 Wilkes-Barre, PA 18767-7161 U.S.A.

Form SSA-7162 Mailing Address:

Social Security Administration P.O. Box 7162 Wilkes-Barre, PA 18767-7162 U.S.A.

One of our members has discovered that the Social Security Administration has provisions to accept the faxing of Form SSA-7162.

"The latest revision of **FORM SSA-7162** is **(04-2020).** The use of any prior revision may or may not be accepted by SSA. To return/submit the completed and signed form, you may use the pre-addressed envelope that was sent with the form OR use the other options below:

Mail the Form SSA-7162: Social Security Administration

PO Box 7162

Wilkes-Barre, PA 18767-7162

Courier the Form SSA-7162 (FedEx, Air-21, UPS, LBC, DHL, etc.): Social Security Administration

Data Operations Center Attn: SSA-7162 Process 1150 E. Mountain Drive

Wilkes-Barre, PA 18767-7162 USA

1-800-772-1213

FAX Form SSA-7162 to one of the following fax numbers:

If the last 2 digits of your Social Security Number are:

00 to 16: Fax to: 410-965-5882 17 to 32: Fax to: 410-966-6782 33 to 49: Fax to: 410-965-8054 50 to 66: Fax to: 410-965-9409 57 to 82: Fax to: 410-966-5552 83 to 99: Fax to: 410-966-1042

Be safe and attach a cover letter with your name/address as well as your SSN."

IMPORTANT: If you do not receive the form by November 1st, please contact us immediately

(https://ph.usembassy.gov/u-s-citizen-services/social-security/contact).

For more information, visit the U.S. Embassy website at: https://ph.usembassy.gov/u-s-citizen-services/social-security/feq/?fbclid=lwAR3t3bwnKaNygSQk7sUEkzyPqUG5gjYLnFl8Ctsycy--qU

Want the latest Social Security Publications? Visit: https://www.ssa.gov/pubs/

Popular Online Services:

· opanar on mood.		
Review Your Information	Apply For Benefits	
View Your Latest Statement:	Apply for Retirement Benefits:	
https://www.ssa.gov/myaccount/statement.html	https://www.ssa.gov/benefits/retirement/	
Review Your Earnings Statement:	Apply for Disability Benefits:	
https://faq.ssa.gov/en-us/Topic/article/KA-01741	https://www.ssa.gov/benefits/disability/	
Estimate Retirement Benefits:	Apply for Medicare Benefits:	
https://www.ssa.gov/benefits/retirement/estimato	https://www.ssa.gov/benefits/medicare/	
<u>r.html</u>		
Check Application Status:	Appeal a Decision:	
https://www.ssa.gov/myaccount/application-	https://www.ssa.gov/benefits/disability/appeal	
status.html	<u>.html</u>	
Manage Your Account	Find Help and Answers	

Change your address:	Review Our FAQs: https://faq.ssa.gov/en-US/
https://www.ssa.gov/myaccount/change-of-	
address.html	
Set up or change Direct Deposit:	Request a replacement Social Security Card:
https://www.ssa.gov/myaccount/direct-	https://www.ssa.gov/myaccount/replacement-
<u>deposit.html</u>	<u>card.html</u>
Print proof of benefits:	Request a replacement Medicare Card:
https://www.ssa.gov/myaccount/proof-of-	https://faq.ssa.gov/en-us/Topic/article/KA-
benefits.html	<u>01735</u>
Print your 1099:	
https://www.ssa.gov/myaccount/replacement-SSA-	
<u>1099.html</u>	

Online Services by Topic:

Appeals	Medicare
Appeal your recent medical decision:	Apply for Benefits:
https://www.ssa.gov/benefits/disability/	https://www.ssa.gov/benefits/medicare/
appeal.html	
Continue a medical appeal you already	Return to a saved application:
started:	https://secure.ssa.gov/iClaim/rib
https://secure.ssa.gov/iApplsRe/restart	
Appeal other non-medical decision:	Apply for help with Medicare prescription: Extra Help
https://secure.ssa.gov/iApplNMD/start	with Medicare Prescription Drug Plan Costs SSA
Check your appeal status:	Drug Plan Costs:
https://www.ssa.gov/myaccount/applicat	https://www.ssa.gov/benefits/medicare/prescription
ion-status.html	help/
	Check your application status:
	https://www.ssa.gov/myaccount/application-
	status.html
	Request a replacement Medicare Card:
	https://faq.ssa.gov/en-us/Topic/article/KA-01735
Retirement	Disability
Apply for benefits:	Apply for benefits:
rippin to belienes.	Tippiy ioi beliefitoi
https://www.ssa.gov/benefits/retirement	https://www.ssa.gov/benefits/disability/
https://www.ssa.gov/benefits/retirement	https://www.ssa.gov/benefits/disability/
https://www.ssa.gov/benefits/retirement/	https://www.ssa.gov/benefits/disability/ Return to a saved application:
https://www.ssa.gov/benefits/retirement L Return to a saved application: https://secure.ssa.gov/iClaim/rib	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status:	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits:
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status: https://www.ssa.gov/myaccount/applicat	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits: https://www.ssa.gov/benefits/retirement/estimator.
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status: https://www.ssa.gov/myaccount/applicat	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits: https://www.ssa.gov/benefits/retirement/estimator. html
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status: https://www.ssa.gov/myaccount/applicat	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits: https://www.ssa.gov/benefits/retirement/estimator. html Apply for help with Medicare Prescription Drug Plan
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status: https://www.ssa.gov/myaccount/applicat	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits: https://www.ssa.gov/benefits/retirement/estimator. html Apply for help with Medicare Prescription Drug Plan Costs:
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status: https://www.ssa.gov/myaccount/applicat	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits: https://www.ssa.gov/benefits/retirement/estimator. html Apply for help with Medicare Prescription Drug Plan Costs: https://www.ssa.gov/benefits/medicare/prescription
https://www.ssa.gov/benefits/retirement// Return to a saved application: https://secure.ssa.gov/iClaim/rib Check your application status: https://www.ssa.gov/myaccount/application-status.html	https://www.ssa.gov/benefits/disability/ Return to a saved application: https://secure.ssa.gov/iClaim/dib Estimate Retirement Benefits: https://www.ssa.gov/benefits/retirement/estimator. html Apply for help with Medicare Prescription Drug Plan Costs: https://www.ssa.gov/benefits/medicare/prescription help/

Print proof of benefits:	Find your full retirement age:
https://www.ssa.gov/myaccount/proof-	https://www.ssa.gov/benefits/retirement/planner/ag
of-benefits.html	eincrease.html
	Estimate Retirement Benefits:
	https://www.ssa.gov/benefits/retirement/estimator.
	<u>html</u>
	Use our Benefit Calculators:
	https://www.ssa.gov/benefits/calculators/
General Help	Accessibility
Access our FAQ library:	Get help receiving information if you are blind or
https://faq.ssa.gov/en-US/	visually impaired: https://www.ssa.gov/people/blind/
Block electronic access to your account:	
https://secure.ssa.gov/acu/IPS_INTR/bloc	
<u>kaccess</u>	
Contact Us:	
https://www.ssa.gov/agency/contact/	
Federal Holidays:	
https://www.ssa.gov/agency/holidays.ht	
<u>ml</u>	
Social Security Cards	
Social Security Number and Card:	
https://www.ssa.gov/ssnumber/	
Request a replacement Social Security	
Card:	
https://www.ssa.gov/myaccount/replace	
ment-card.html	
Correct or change name:	
https://faq.ssa.gov/en-	
us/Topic/article/KA-01981	

What should I do if I get a call claiming there's a problem with my Social Security number or account?

If there is a problem, we will mail you a letter. Generally, we will only contact you if you have requested a call or have ongoing business with us. The latest scam trick of using robocalls or live callers has increased. Fraudsters pretend to be government employees and claim there is identity theft or another problem with one's Social Security number, account, or benefits.

Scammers may threaten arrest or other legal action, or may offer to increase benefits, protect assets, or resolve identity theft. They often demand payment via retail gift cards, wire transfers, pre-paid debit cards, internet currency, or mailing cash.

Our employees will never threaten you for information or promise a benefit in exchange for personal information or money. Social Security may call you in some situations but will never:

- Threaten you.
- Suspend your Social Security number.
- Demand immediate payment from you.
- Require payment by cash, gift card, pre-paid debit card, internet currency, or wire transfer.

- Ask for gift card numbers over the phone or to wire or mail cash. Don't be fooled! You should look out for:
- A caller saying there is a problem with your Social Security number or account.
- Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.
- Scammers pretending they're from Social Security or another government agency. Caller ID or documents sent by email may look official, but they are not.

How to protect yourself and your family!

- If you receive a questionable call, hang up, and report the call to our Office of the Inspector General (https://oig.ssa.gov/).
- Don't return unknown calls.
- Ask someone you trust for advice before making any large purchase or financial decision.
- Don't be embarrassed to report if you shared personal financial information or suffered a financial loss.
- Learn more at https://oig.ssa.gov/scam.
- Share this information with friends and family. Learn more about fraud prevention and reporting at https://www.ssa.gov/antifraudfacts/.

Set Up or Change Your Direct Deposit of Benefit Payment

From the Social Security website 14 July 2021

Do you want to set up or change the direct deposit of your benefit payment? We are constantly expanding and improving our online services, including the ability to set up or change your direct deposit information. If you already receive Social Security benefits and you have a bank account, simply log in to or create your personal and secure my Social Security account (https://www.ssa.gov/myaccount/). If you receive Supplemental Security Income (SSI) payments, please call our toll-free number at 1-800-772-1213 for assistance

What is Direct Deposit?

Direct deposit is a simple, safe, and secure way to get benefits. If you do not have a bank account, the FDIC website (https://www.fdic.gov/getbanked/) offers information to help you open an account online or at a local bank branch. If you need us to send your payment to a bank or credit union account, have all of the following information ready when you apply.

- Social Security number
- Bank routing transit number
- Account type (checking or savings)
- Account number

How to Set Up or Change Direct Deposit of Benefit Payment Online

- 1. Log in to your account.
- 2. Sign in and Select the blue Benefits & Payment Details link on the right side of the screen.
- 3. Scroll down and select the Update Direct Deposit button and choose if you are the owner or co-owner of the bank account.
- 4. Enter your bank account information and select Next.
- 5. Review and verify your banking information and select Submit then select Done.
- 6. You can also decide when your change will take effect, by simply using the My Profile tab within my Social Security.

Don't have a my Social Security Account? Creating a free my Social Security account takes less than 10 minutes, lets you set up or change your direct deposit and gives you access to many other online services.

Sign up: Welcome - Login.gov

Additional information related to this service

As of March 1, 2013, you are required to receive your payments electronically. If you applied for benefits before that date and did not sign up for electronic payments at that time, we strongly urge you to do so now. For more information regarding switching to an electronic payment if you don't have a bank account, visit Treasury's Go Direct website (http://godirect.org/) or call the helpline at 1-800-333-1795.



Service Around the World

Welcome to SSA's Office of Earnings & International Operations (OEIO) home page. The purpose of this site is to assist Social Security customers who are outside the U.S. or planning to leave the U.S. OEIO is responsible for administering the Social Security program outside the U.S. and for the implementation of the benefit provisions of international agreements. Since SSA has no offices outside the U.S., OEIO is assisted by the Department of State's embassies and consulates throughout the world.

Foreign Countries Served by Social Security Administration

If you live outside of the United States, there are a number of Social Security Field Offices and American embassies and consulates who have specially trained personnel to assist you in seeking Social Security services. You can access information to contact our Social Security and consular staff by locating your country in the link here: (https://www.ssa.gov/foreign.htm).

Contact Us by Fax

You may send inquiries and forms to us by fax at 833-719-0632.

Contact Us by Mail

If you are not receiving benefits and would like to inquire about benefits eligibility, you may contact your servicing Field Office or Federal Benefits unit or the following contact address (please be sure to include your Social Security Number):

Social Security Administration
Office of Earnings & International Operations
P.O. Box 17775
Baltimore, Maryland 21235-7775

If you or any family member are already receiving Social Security benefits and you would like to report a change in status, such as, a death, marriage, or divorce, you may use the following contact address (please be sure to include your Social Security Number):

Social Security Administration Office of Earnings & International Operations P.O. Box 17769 Baltimore, Maryland 21235-7769

Contact Us by Phone

You may also contact us by phone (https://www.ssa.gov/foreign/phones.html) if you speak English. You can call our office 410-965-0160. You will need to pay for the call because we do not currently have a toll-free service for calls from outside the U.S. If you call, please do so between 9:00am and 4:00pm Eastern U.S time.

Online Services:

You Can Apply Online For:

- Retirement Benefits: http://www.ssa.gov/pgm/retirement.htm
- Disability Benefits http://www.ssa.gov/pgm/disability.htm

Other Services:

- BEST (Benefit Eligibility Screening Tool): http://www.socialsecurity.gov/best
- Payment Outside the United States Tool: http://www.socialsecurity.gov/international/payments outsideUS details.html
- Estimate your future benefits (planning calculators): http://www.socialsecurity.gov/planners

Forms for Foreign Applicants and Beneficiaries:

You can use the following links to access forms for Foreign Applicants and Beneficiaries:

- Supplement to Claim of Person Outside the United States (SSA-21): https://www.ssa.gov/online/ssa-21.pdf
- Disability Report Form (SSA-3368): https://www.ssa.gov/online/ssa-3368.pdf
- Application For a Social Security Card (Form SS-5-FS): https://www.ssa.gov/online/ss-5fs.pdf
- Application for Special Benefits for World War II Veterans (SSA-2000): https://www.ssa.gov/online/ssa-2000.pdf
- Obtain a replacement Medicare Card: http://www.socialsecurity.gov/medicarecard
- Request a Proof of Income Letter: http://www.socialsecurity.gov/beve
- Obtain a Form SSA-1099 / 1042S Social Security Benefit Statement: https://faq.ssa.gov/en-us/Topic/article/KA-01723
- Forms: Multilanguage Gateway: http://www.ssa.gov/multilanguage/
- Other SSA Forms: https://www.ssa.gov/online/

Note: To read and print these forms, you will need the Adobe Reader software (version 5.0 or higher is recommended). If you do not have this free software, please visit the Adobe web site: http://get.adobe.com/reader/.

Other Information

Since Internet Email is not a secure medium for transmitting private information, we do not use it to discuss confidential matters such as information about claims or Social Security numbers. If you are planning to leave the U.S., you should read our publication Your Payments While You Are Outside The United States, (Publications | SSA) Publication No. 05-10137. Look here for more information on your responsibilities if you are a beneficiary leaving the US: https://www.ssa.gov/foreign/leaving_us.htm. Visit the Social Security Administration's Office of Earnings and International Operations here: https://www.ssa.gov/foreign/index.html.

Contacting the Social Security Administration by phone:

If you cannot use our online services, we can help you by phone when you call your local Social Security office or our toll-free National 800 Number. In-person service is limited to appointments only at this time and if we cannot help you online or by phone.

You can find the phone number for your local office by using our Office Locator: https://secure.ssa.gov/ICON/main.jsp.

You can call our National 800 Number at 1-800-772-1213 between 8:00 a.m. – 7:00 p.m., Monday through Friday. Wait times to speak to a representative are typically shorter Wednesdays through Fridays or later in the day. We also offer many automated telephone services, available 24 hours a day, so you do not need to speak with a representative.

Please note that we are upgrading our National 800 Number system. During this transition, you may experience longer wait times. We sincerely apologize for any inconvenience, and we appreciate your patience while we work towards a new, more modern phone service.

If you're deaf or hard of hearing and use TTY equipment, you can call our TTY number at 1-800-325-0778.

Retirement Planning Online



Our online retirement portal at www.ssa.gov/benefits/retirement is a great place for your clients to start mapping out their retirement plan. We provide important information to answer questions like:

- When should I apply to start my retirement benefits?
- What documents do I need to provide SSA for my retirement application?
- Which factors may affect my retirement benefits?
- What should I do after I apply for retirement benefits?

Please remind your clients to use their personal my Social Security account at www.ssa.gov/myaccount to get an instant estimate of their future retirement benefits. They can also see the effects of starting their retirement benefits at different ages.

Social Security News:

From the Social Security Website as of 30 May 2022:

Notice Regarding Forms SSA-7161 and SSA-7162

Without prior notification from SSA, SSA Forms 7161 and 7162 are being mailed out.



Social Security recipients are set to receive a major increase in monthly benefits

The Social Security Administration's annual cost of living adjustment is based on inflation readings, and inflation has seen 40-year highs for months.



Betty Frost, 96, chats with her family using a tablet at a nursing home in Loveland, Colo., on March 8.

Hyoung Chang / Denver Post via Getty Images

Aug. 12, 2022, 1:49 AM PST By Rob Wile

Social Security recipients struggling with higher inflation are likely to get a major boost in their monthly benefits starting next year.

Thanks to the <u>high inflation reading for July</u>, beneficiaries could receive as much as \$159 extra per month in 2023, according to a new estimate from the Senior Citizens League, a nonprofit advocacy group.

The Social Security Administration's annual cost of living adjustment (COLA) formula is based on inflation readings for July, August, and September. Even if inflation peaked in July, the readings for the next two months are still likely to be significantly higher than in years past, given that consumer prices have remained at 40-year highs for most of 2022.

Mary Johnson, policy analyst and editor at the Senior Citizens League, said she is currently projecting an annual adjustment of 9.6%, which would be the biggest boost to Social Security benefits since 1981. "That's really phenomenal," she said. "Effectively, no one receiving Social Security at the moment will have received a COLA this high."

A 9.6% adjustment would compare with an increase of 5.9% last year, which equated to a monthly average earnings bump of \$92.30.

Johnson said people on fixed incomes have been among those most impacted by the 40-year-high inflation rates, which means benefit payments have not kept pace with rising prices this year. As an example, the Senior Citizens League estimates that, based on the inflation rate through July, a \$1,656 monthly Social Security benefit is about \$58 less than it should be per month, on average.

And for most beneficiaries, the coming increase will still fall short of what recipients need to catch up with price increases on food and other consumer goods, Johnson said. Already, 37% of participants surveyed by the Senior Citizens League said they received low-income assistance in 2021. That is more than double the 16% who were receiving needs-based assistance before the pandemic.

"Social Security was never designed to be a sole source of income for people," Johnson said.

The Social Security Administration is expected to announce the 2023 cost of living adjustment in October after the consumer price index data for September is released.

Forms for Foreign Applicants and Beneficiaries

You can use the following links to access forms for Foreign Applicants and Beneficiaries.

- Supplement to Claim of Person Outside the United States (SSA-21)
- Disability Report Form (SSA-3368)
- Application For a Social Security Card (Form SS-5-FS)
- Application for Special Benefits for World War II Veterans (SSA-2000)
- Obtain a replacement Medicare Card
- Request a Proof of Income Letter
- Obtain a Form SSA-1099 / 1042S Social Security Benefit Statement
- Forms: Multilanguage Gateway
- Other SSA Forms

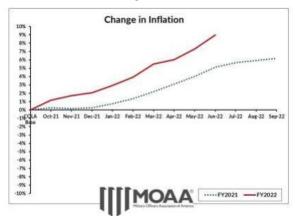
Note: To read and print these forms, you will need the Adobe Reader software (version 5.0 or higher is recommended). If you do not have this free software, please visit the <u>Adobe web site</u>.

From the Worldwide RAO Bulletin:

1 August 2022:

Cola Watch 2022 CPI Increase as of June

The June 2022 CPI-W is 292.542, 9.0 percent above the FY 2022 COLA baseline. The Consumer Price Index for July 2022 is scheduled to be released Aug. 10. The CPI-W baseline for FY 2022 is 268.421.



The calculation is made by comparing the average CPI from July through September of the current fiscal year to the average for the same months of the year prior. Remember, active duty pay raises are calculated differently. This information is calculated from the non-seasonally adjusted Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Calculation for monthly COLA change: (Monthly CPI-Yearly baseline CPI)/Yearly baseline CPI. Learn more about CPI on the BLS web page https://www.bls.gov/cpi. [Source: MOAA Newsletter | July 14, 2022 ++]



SSA COLA 2023 TSCL Forecast Up to 10.5%

Once again, TSCL is being quoted in a number of media outlines regarding its forecast of the 2023 Social Security COLA. Among them is Yahoo Finance, which said this: "Based on new inflation data through June, the cost-of-living adjustment for Social Security benefits, or COLA, could be an increase of 10.5% next year, according to estimates from the Senior Citizens League, boosting the average retiree benefit by \$175.10 every month." However, the article pointed out that a larger COLA is not all good news for seniors. The COLA will not go into effect until January of next year. In addition, it is likely a Medicare Part B increase will take a large portion of the new COLA. And it could push certain seniors into a higher tax bracket resulting in increased taxes and/or a reduction in some benefits.

Quoting TSCL's Social Security Policy Analyst Mary Johnson, the article pointed out that "A bigger Social Security benefit translates to higher income, which can mean higher taxes for those with incomes above \$25,000 for individuals and \$32,000 for married couples, according to Johnson. Tens of thousands of retirees who have not paid taxes on their benefits in the past may discover they must start doing so in 2023. "Because the income thresholds are not adjusted like ordinary tax brackets, these once-in-a-lifetime COLA increases could lead to permanently higher taxes for many retirees,' Johnson said.

"Higher income can also result in cuts in income-related benefits for low-income seniors, Johnson said. A May-June survey from the Senior Citizens League found that 39% of participants who receive low-income benefits reported their low-income assistance was reduced due to this year's 5.9% COLA, while 15% reported they lost access to at least one assistance program. "'The most cruel irony is that a high COLA can lead to trims in income-related benefits such as SNAP and rental assistance for low-income beneficiaries,' Johnson said." [Source: TSCL Weekly Update | July 18, 2022 | ++]

Section 15: Medicare:



Contact Medicare!

Phone

1-800-MEDICARE (1-800-633-4227)

For specific billing questions and questions about your claims (https://www.medicare.gov/claims-appeals/how-do-i-file-a-claim), medical records, or expenses, log into your secure Medicare account at: https://account.mymedicare.gov/, or call us at 1-800-MEDICARE.

If you want Medicare to be able to give your personal information to someone other than you, you need to fill out an "Authorization to Disclose Personal Health Information:

https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS10106.pdf." Get this form in Spanish: http://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS10106S.pdf.

TTY 1-877-486-2048

Mailing address

Medicare Contact Center Operations
PO Box 1270
Lawrence, KS 66044

Talk to someone

Can't find what you need on Medicare.gov? Here's where you can get help: Medicare.gov Live Chat is available 24 hours a day, 7 days a week, except some federal holidays.

Request a Chat: https://chat.mymedicare.gov/chatclient/chatrequest.aspx

What Medicare covers

Is my test, item, or service covered? https://www.medicare.gov/coverage

Find out if your test, item, or service is covered. Medicare coverage for many tests, items, and services depends on where you live. This list includes tests, items, and services (covered and non-covered) if coverage is the same no matter where you live.

Your Medicare coverage choices: https://www.medicare.gov/what-medicare-covers/your-medicare-coverage-choices

Learn about the 2 main ways to get your Medicare coverage — Original Medicare or a Medicare Advantage Plan (Part C).

What Part A covers: https://www.medicare.gov/what-medicare-covers/what-part-a-covers
Medicare Part A hospital insurance covers inpatient hospital care, skilled nursing facility, hospice, lab tests, surgery, home health care.

What Part B covers: https://www.medicare.gov/what-medicare-covers/what-part-b-covers
Learn about what Medicare Part B (Medical Insurance) covers, including doctor and other health care providers' services and outpatient care. Part B also covers durable medical equipment, home health care, and some preventive services.

What Medicare health plans cover: https://www.medicare.gov/what-medicare-covers/what-medicare-covers/what-medicare-health-plans-cover

Medicare health plans include Medicare Advantage, Medical Savings Account (MSA), Medicare Cost plans, PACE, MTM.

Preventive & screening services: https://www.medicare.gov/coverage/preventive-screening-services

Part B covers many preventive services.

What's not covered by Part A & Part B: https://www.medicare.gov/what-medicare-covers/whats-not-covered-by-part-a-part-b

Learn about what items and services aren't covered by Medicare Part A or Part B. You'll have to pay for the items and services yourself unless you have other insurance. If you have a Medicare health plan, your plan may cover them.

What Medicare Part D drug plans cover:

All plans must cover a wide range of prescription drugs that people with Medicare take, including most drugs in certain protected classes," like drugs to treat cancer or HIV/AIDS. A plan's list of covered drugs is called a "formulary," and each plan has its own formulary. Many plans place drugs into different levels, called "tiers," on their formularies. Drugs in each tier have a different cost. For example, a drug in a lower tier will generally cost you less than a drug in a higher tier.

List of covered prescription drugs (formulary): https://www.medicare.gov/drug-coverage-part-d/what-medicare-part-d-drug-plans-cover

Generic drugs: https://www.medicare.gov/drug-coverage-part-d/what-medicare-part-d-drug-plans-cover

Tiers: https://www.medicare.gov/drug-coverage-part-d/what-medicare-part-d-drug-plans-cover

Find out which plans cover your drugs: https://www.medicare.gov/plan-compare/.

Section 16: RAPIDS/DEERS:



Defense Enrollment Eligibility Reporting System

You must be registered in the Defense Enrollment Eligibility Reporting System (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. (DEERS) to get your TRICARE benefit.

- Sponsors are automatically registered in DEERS
- Sponsors must register eligible family members

If both parents are service members, choose one to be listed as the child(ren)'s sponsor in DEERS.

How to Update DEERS:

Adding or Removing Family Members

Only sponsors can add or remove family members:

- Go to a local ID card office. Find the nearest location here: ID Card Office Online (osd.mil).
- Call first to verify business hours or to set up an appointment.

Updating Your Contact Information

Contact information includes your address, email addresses or phone number(s). Family members can update contact information after they're registered in DEERS.

- Log into MilConnect: https://www.dmdc.osd.mil/milconnect/
- Call 1-800-538-9522 (TTY/TDD: 1-866-363-2883)
- Fax updates to 1-800-336-4416 (Primary) or 1-502-335-9980 (Alternate)
- Mail updates to:
 - o Defense Manpower Data Center Support Office

Attn: COA 400 Gigling Road Seaside, CA 93955-6771

The MilConnect website to update your DEERS information is:

https://milconnect.dmdc.osd.mil/milconnect/

RSSO Metro Manila IMPORTANT NOTE: Email JUSMAG Philippines at: <u>maniladodid@state.gov</u> to make an appointment to drop off your documents to renew an ID card or to enroll/change dependency in DEERS.

Getting your Uniformed Services ID (USID) Card:

No matter what type of USID Card you receive, you must follow all three steps listed below:

Step 1: Sponsorship & Eligibility

In order to receive a USID Card, you must be or have a sponsor. For example, if you are a Reserve or retired Service member, you are a sponsor; if you are a dependent, an active duty or retired Service member will be your sponsor.

Step 2: Registration & Enrollment

All potential cardholders must register in the Defense Enrollment Eligibility Reporting System (DEERS). To do this, you will need to complete a DD Form 1172-2:

https://www.cac.mil/Portals/53/Documents/dd1172-2.pdf?ver=2020-04-27-093224-893.

If you are a dependent, an active duty or retired Service member must take action to register you in DEERS with the required eligibility documents. Your sponsor may need to complete parts of the DD Form 1172-2 https://www.cac.mil/Portals/53/Documents, review the Pre-Arrival Checklist: https://www.cac.mil/Portals/53/Documents/required_docs.pdf.

Step 3: Obtaining Your Card

You must visit a Real-Time Automated Personnel Identification System (RAPIDS) Site: https://idco.dmdc.osd.mil/idco/ for final verification and processing. If you are a sponsor, you must bring two forms of ID in original form. At least one form of ID must be a valid State or Federal government-issued picture identification (for example, passport, driver's license, or current DoD ID card). If you are a dependent, you must provide a completed DD Form 1172-2

(https://www.cac.mil/Portals/53/Documents/dd1172-2.pdf?ver=2020-04-27-093224-893) and two forms of ID in original form. The DD Form 1172- 2 must be:

- (1) Digitally signed and submitted using RAPIDS Self Service (available for sponsors with a CAC). Although not required for ID card issuance, dependents may bring a printed copy of the digitally signed and submitted form.
- (2) Signed by your sponsor in front of the Verifying Official at the RAPIDS Site.
- (3) Signed by your sponsor and notarized. A wet or digital signature is acceptable; or (4) Signed using a general Power of Attorney. A wet or digital signature is acceptable.

While at a RAPIDS Site, expect to have your picture taken.

Contacting DEERS (INCONUS): 1-800-538-9552

For questions related to DEERS data, the information on SCRA certificates, a service member's status, or military service contacts, please call the DMDC DEERS Support Office (DSO) at 1-800-538-9552.

MILITARY RETIREES, DEPENDENTS, ELIGIBLE FAMILY MEMBERS APPOINTMENT/ ENROLLMENT/ RENEWAL/ DEERS UPDATES AT THE DEERS/RAPIDS OFFICE, SEAFRONT COMPOUND, U.S. EMBASSY MANILA

From JUSMAG Philippines email 5 July 2022

JUSMAG Philippines has confirmed that they are now doing <u>"in-person" appointments</u> to enroll/change dependents in DEERS and ID card renewals. However, JUSMAG Philippines is stressing that you **MUST** have an in-person appointment in hand. No walk-in appointments are allowed. For an in-person appointment, email JUSMAG Philippines at: <u>maniladodid@state.gov</u>. Additionally, Tuesday's will be the ONLY "in-person" appointment day.

Enrollments, Renewals, DEERS Updates, etc. are processed at the U.S. Embassy Manila, Seafront Compound. This includes enrolling new spouses and children for the first time, renewing ID Cards and making changes.

DEERS/RAPIDS LOCATION: NOX 3 (VA Building) 1501 Roxas Boulevard Pasay City, 1300

Need directions? Visit here: https://www.benefits.va.gov/ROMANILA/directions.asp

Drop-off appointment procedures:

"You should arrive exactly on your appointment time. There is no waiting area, so we do not recommend for you to come early. If you are no show on your appointment, we will give you a 30-minute window to show up until we cancel your appointment. You will have to make a new one once we do. Please note how many family members you need an appointment for so we can assign the appropriate number of appointment blocks needed."

Note: The U.S. Embassy is closed all U.S. and Philippine Holidays. Click here for the List of Holidays: https://ph.usembassy.gov/holiday-calendar/.

In addition, there is always the possibility of unannounced closures due to mission requirements or system failure. We will contact you via email address you listed during appointment scheduling when possible.

What to bring to the appointment:

The sponsor must provide hard copies of the following. We cannot accommodate your request if you fail to provide any of the documents applicable for your request below.

1. Completed DD Form 1172-2 (Application for Uniformed Services Identification Card/DEERS Enrollment). To obtain the fillable DD Form 1172-2, please click here: https://www.cac.mil/Portals/53/Documents/dd1172-2.pdf?ver=2020-04-27-093224-893. Instructions for DD Form 1172-2, click here: https://www.cac.mil/Portals/53/Documents/1172-2-Instructions.pdf.

The following are exceptions if the sponsor is not present:

- If the sponsor is in a different location and the dependent/s are residing in other countries, the sponsor must sign DD Form 1172 (Application for Uniformed Services Identification Card/DEERS Enrollment) in front of a Verifying Official at the nearest DEERS/ RAPIDS site, and the Verifying Official must upload the form into the system, the family member may bring this form unaccompanied by the sponsor.
- If the sponsor signs DD Form 1172 (Application for Uniformed Services Identification Card/DEERS Enrollment) and has it notarized, the family member may bring this form unaccompanied by the sponsor.
- The family member may sign the DD Form 1172 (Application for Uniformed Services Identification Card/DEERS Enrollment) using a special power of attorney authorizing the dependent on the sponsor's behalf.
- If the sponsor is deceased, the un-remarried spouse or unmarried former spouse may act on their own behalf (if the Spouse is already enrolled in DEERS)

Note: Once the DD Form 1172 is signed, it is good for only up to 90 days from the date signed by the sponsor and verifying official or notary.

- 2. A half-body shot photograph with dimension of 5 inches x 7 inches of everyone requiring an ID Card. The photograph must not be blurry or grainy and the background must be clear.
 - One person per photograph.
 - Write the name of the person on the back of the photograph.
- 3. Sponsor must provide supporting documentation such as Marriage Certificates, Birth Certificates, Death Certificates, Divorce Decrees, etc. (for initial enrollment and dependent removal inquiries only). For more information on eligibility documents, review the Pre-Arrival Checklist, click here: https://www.cac.mil/Portals/53/Documents/required_docs.pdf.
- All documents must be originals. Originals will be returned with the completed ID card*. Scans or photocopies will not be accepted**For a complete list of items for each reference Air Force Instruction 36-3026_IP, paragraph 11.12 on page 107, click here: https://www.mcbbutler.marines.mil/Portals/189/MCO%205512_11E.pdf.
 - 4. DD Form 214 stating minimum of 20 years and honorable discharge (for recently retired veterans)
 - 5. Letter from the VA confirming your permanent 100% disability rating (if applicable)
- 6. Sponsor MUST also provide two (2) valid unexpired forms of identification for each dependent over 18 you are enrolling IAW Air Force Instruction 36-3026_IP attachments 5 and 20: https://www.mcbbutler.marines.mil/Portals/189/MCO%205512_11E.pdf. Note the first ID should be from the list of the Primary Identity Source Document and the other ID should be from the list of Secondary Identity Source Document. Please see lists below:

• Primary Identity Source Document

- U.S. Passport or a U.S. Passport Card.
- Permanent Resident Card or an Alien Registration Receipt Card (Form I-551).
- Foreign passport.
- Employment Authorization Document that contains a photograph (Form I-766).
- Driver's license or an identification (ID) card issued by a state or possession of the United States provided it contains a photograph.
 - U.S. Military ID card.
 - U.S. Military dependent's ID card; or
 - Personal Identity Verification (PIV) Card.

• Secondary Identity Source Document

The secondary identity source document may be from the list above but cannot be of the same type as the Primary Identity Source Document. * An expired Common Access Card (CAC) or Uniformed Services Identification (USID) card may be used as a secondary identity source document for reissuance of the same type of identification card but is not acceptable for initial issuance:

- U.S. Social Security Card issued by the Social Security Administration; Original or certified copy of a birth certificate issued by a state, county, municipal authority, possession, or outlying possession of the United States bearing an official seal.
- ID card issued by a federal, state, or local government agency or entity, provided it contains a photograph.
 - Voter's registration card.
 - U.S. Coast Guard Merchant Mariner Card.
 - Certificate of U.S. Citizenship (Form N-560 or N-561).
 - Certificate of Naturalization (Form N-550 or N-570).
 - U.S. Citizen ID Card (Form I-197).
 - Identification Card for Use of Resident Citizen in the United States (Form I-179).
- Certification of Birth Abroad or Certification of Report of Birth issued by the Department of State (Form FS-545 or Form DS-1350).
 - Temporary Resident Card (Form I-688).
 - Foreign ID with photograph.
 - Driver's license issued by a Canadian government entity.
 - Native American tribal document; or
- Foreign Birth Certificate with certified English translation (USID ONLY) * For example, if the primary source document is a foreign passport (e.g., Italy), the secondary source document should not be another foreign passport (e.g., France).
- 7. An email or contact information is needed for verification or questions regarding the provided documents. To find out more information about DoD Response to COVID-19 DoD ID Cards and Benefits, please visit the Department of Defense (DOD) official website or click here: https://www.cac.mil/Coronavirus/.

WARNING: Please keep in mind that communications via email over the internet are not secure. Although it is unlikely, there is a possibility that information you include in an email can be intercepted and read by other parties besides the person to whom it is addressed. Please encrypt your email containing personal identifying information such as birth date, social security, etc. with a passcode.

RSSO Metro Manila Now offers its membership DEERS Enrollment/Updates and Renewal of ID Cards

Effective 1 March 2022, RSSO Metro Manila is pleased to announce a partnership with PSD Yokosuka, Japan to offer our membership the ability to update/enroll your authorized dependents into DEERS, and/or to process ID card renewals.

The way this will work most effectively is that the member will send a completed DD Form 1172 with ORIGINAL supporting documentation to the RSSO Metro Manila Director for verification. It will be verified that everything is properly completed, and we will forward the documents on to PSD Yokosuka, Japan where they will process the DD Form 1172 and return the original documents (and ID card if requested) to you via the FPO system.

So, if you need a DEERS enrollment/update or ID Card, please email me at: rssomanila@gmail.com and I will send you the fillable DD Form 1172 and instructions. The following instructions are from PSD Yokosuka, Japan:

FOR PROCESSING MAIL IN ID CARD RENEWALS & DEERS UPDATES FOR ELIGIBLE MEMBERS RESIDING IN THE PHILIPPINES

The sponsor must complete and mail in the following to apply for ID Card Renewal or DEERS updates for themselves and their dependents:

- ¬ Complete the DD Form 1172-2. <u>Typewritten, not handwritten</u>. This must be signed and notarized by the verifying officer. A Philippine notary is acceptable as long as it is completed in English and all documents are in English.
- \neg Per BUPERS Instructions 1750.10C. Attach 16. Former Spouse, Widow, or widower must be Notarized and indicate NOT REMARRIED at the remarks section on DD Form 1172-2.

DD Form 1172-2 may be downloaded by following this link: https://www.cac.mil/Portals/53/Documents/dd1172-2.pdf

***Steps for completing the DD Form 1172-2 are available at:

https://www.cac.mil/portals/53/documents/1172-2-instructions.pdf

- \neg Enclose an 8x10 or 5x7 portrait type photograph of the individual needing the ID Card.
- -One person per photograph.
- -Write the name of the person on the back of the photograph and separated notarized. (BUPERS Instruction 1750.10D, 11.8.5)
 - Two forms of identification
- ¬ Sponsor must provide supporting documentation such as Marriage Certificates, Birth Certificates, Death Certificates, Divorce Decrees, etc. depending on the situation.
- _ω All documents must be originals or certified true copies. Originals will be returned with the completed ID card.

 ϖ For a complete list of items for each reference BUPERS Instruction 17.50C, paragraph 11.12 on page 107. For a list of acceptable forms of identification refer to BUPERS Instruction 1750 Vol 1 2017 AUG 14 Attachments 5 and 20.

- ¬ Include an email address and complete phone number in case the processing agent has questions.
- \neg If you have an RAO/FPO mailbox, use that address for the return address.
- ¬ Mail completed application (and original supporting documentation) via LBC to the address below.

Please email me the tracking number so I can arrange to be available to accept the package:

Mark D. Favreau Manila Executive Regency Apartments 1200 Jorge Bocobo St, Ermita Metro Manila 1000 917-188-9029

DEERS/RAPIDS NEWS:



New Defense Department ID Cards Are Finally Compatible With TSA Security



A traveler inserts her driver's license into a credential authentication technology (CAT) unit at BWI Airport. (TSA photo)

22 Jul 2022 Military.com | By Patricia Kime

There's good news for military personnel with new Common Access Cards, as well as retirees and military family members who received the Defense Department's next-generation identification card during the past two years: The IDs now work at Transportation Security Administration security checkpoints at all U.S. airports.

For the past two years, those with the new cards have needed to produce an alternate form of identification at many airports, since the IDs' barcodes were incompatible with the TSA's scanning system.

The problem was resolved in June, according to DoD spokeswoman Lisa Lawrence.

Read Next: Sailors Waiting Months for Separation Orders, with Bills Growing and Lives Put on Hold "DOD and TSA worked to identify the source of the problem," Lawrence told Military.com in an email Wednesday. "TSA has implemented a software update and completed the distribution to the field to correct the problem in early June 2022."

While the problem has largely been an inconvenience, since many people also travel with a driver's license, passport, or other form of ID, it has become more of an imperative as a May 3, 2023, deadline approaches for everyone who flies domestically in the U.S. or visits a government facility.

As of that date, travelers and visitors will need to have a REAL ID card from their state or a DoD ID card, which is acceptable as a REAL ID.

A REAL ID meets minimum security standards for identification and production, according to the Department of Homeland Security.

The Defense Department updated the new IDs, known as USID, for active-duty family members, military retirees and their dependents, reservists and <u>Medal of Honor</u> recipients in 2020, the first upgrade to the cards since 1993.

The new USID cards look similar to Common Access Cards, but don't have a built-in chip. They do have durable lamination, full-color photos, and enhanced security features, making them less likely to be misused or counterfeited.

Any old cards with expiration dates must be replaced within 90 days of elapsing or they are subject to confiscation at installation gates.

Pentagon spokesman <u>Army</u> Maj. Charlie Dietz said those with cards with no expiration dates may replace them "at their convenience." The DoD recommends holders go to <u>the ID Card Office Online</u>, find a site that issues the new cards, and book an appointment.

- --- Pentagon Bureau Chief and Deputy Managing Editor Travis Tritten contributed to this report. He can be reached at Travis.Tritten@Military.com.
- -- Patricia Kime can be reached at <u>Patricia.Kime@Military.com</u>. Follow her on Twitter @patriciakime.

Military Retirees and Dependents With ID Cards That Don't Expire Need to Get Replacements Within 4 Years



Airman 1st Ruby Bennett hands a military dependent a new identification card at Fairchild Air Force Base, Washington, April 5, 2018 (U.S. Air Force photo by Senior Airman Ryan Lackey)

14 Jul 2022 Military.com | By Travis Tritten

Retirees and military family members who have identification cards with no expiration date can choose to upgrade to the new Next Generation Uniform Services Identification, or USID, cards whenever it's convenient -- as long as it's done within the next four years, according to the Defense Department. There is no looming deadline for use of those old non-active-duty cards without expiration dates, but the department expects to completely phase out and replace them with the next-generation IDs, which are more durable and have enhanced security features, by 2026, Maj. Charlie Dietz, a spokesman, told Military.com.

In the meantime, cards with expiration dates are required to be replaced within 90 days of elapsing. The Defense Department began the effort to update all those IDs to the new format in July 2020, but the changeover hit delays caused by the pandemic.

"DoD plans to phase out and cancel the existing card forms in 2026 when all existing cards with an actual expiration date will have expired," Dietz wrote in an email. "After then, only the USID card will be accepted for installation and benefits access."

The USID format for military retirees and dependents represents the first change to those identification cards in nearly 30 years; the last update was in 1993. The new design closely resembles the Common Access Card, or CAC, format issued to active-duty troops and department civilians.

But there was uncertainty among those with cards that list the expiration as indefinite. The IDs are needed to access military facilities and to confirm eligibility for various <u>military benefits</u>, so missing a deadline or losing the identification could disrupt cardholders' lives. Expired cards can be confiscated at base gates.

Those with cards with no expiration dates "may have the card replaced at their convenience," according to Dietz. The department recommends they go to the ID Card Office Online and use the office locator to find a site that issues the new cards and book an appointment.

Retirees and their dependents, dependents of active-duty troops, reserve members and <u>Medal of Honor</u> recipients are among those who will receive the USID cards. A description of the new cards and a complete list of who is eligible <u>can be found here</u>.

At the onset of the pandemic in April 2020, the Defense Department <u>extended the deadlines for replacing expiring cards</u> in an attempt to keep the military community from gathering in issuance offices and spreading COVID-19. By February 2021, <u>more than 200,000 of the new IDs</u> had been issued. "Social distancing and other pandemic safety precautions at DoD ID card sites worldwide has delayed the progress of existing card replacement, but generally most of those cardholders who needed to replace an expired card have done so," Dietz said Wednesday.

-- Travis Tritten can be reached at travis.tritten@military.com. Follow him on Twitter @Travis Tritten.

Here is a sample of the Next Generation ID card:



Section 17: Internal Revenue Service (IRS):



From the IRS website 6 March 2021:

About Form W-7, Application for IRS Individual Taxpayer Identification Number

Use Form W-7 to apply for an IRS individual taxpayer identification number (ITIN). You can also use this form to renew an existing ITIN that is expiring or that has already expired.

An ITIN is a 9-digit number issued by the U.S. Internal Revenue Service (IRS) to individuals who are required for U.S. federal tax purposes to have a U.S. taxpayer identification number but who do not have and are not eligible to get a social security number (SSN).

Current Revision of Form W-7:

Important Reminders

- Your ITIN may expire before you file a tax return in 2021. All ITINs not used on a federal tax return at least once in the last three years will expire on December 31, 2020. Additionally, all ITINs issued before 2013 with middle digits of 88 (Example: (9XX-88-XXXX) will expire at the end of the year. Those with middle digits 90, 91, 92, 94, 95, 96, 97, 98 or 99, that were assigned before 2013 and have not already been renewed, will also expire at the end of this year.
- If you need to file a tax return in 2020, IRS recommends you submit a Form W-7, Application for IRS Individual Taxpayer Identification Number (https://www.irs.gov/forms-pubs/about-form-w-7), or Formulario W-7 (SP), Solicitud de Número del Identificación Personal del Contribuyente del Servicio de Impuestos Internos (https://www.irs.gov/es/forms-pubs/about-form-w7), now to renew your ITIN. As a reminder, ITINs with middle digits 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, or 87 that expired in 2016, 2017, 2018, or 2019 can also be renewed.
- See the ITIN W-7 Application and instructions PDF for more information: <u>Instructions for Form W-7</u> (Rev. November 2021) (irs.gov). <u>Form W-7</u> (Rev. August 2019) (irs.gov).
 - Along with your Form W-7, you will need to:
- o attach your original identification documents or certified copies by the issuing agency and any other required attachments.
- o select the reason for needing the ITIN as outlined in the Form W-7 and W-7(SP) instructions. **Note:** Generally, a tax return is not required with a renewal application, however, spouses and dependents cannot renew in advance. They may renew their ITIN only when filing an individual tax return, or someone else files an individual income tax return claiming them for an allowable tax benefit (such as a dependent parent who qualifies the primary taxpayer to claim head of household filing status).

What is an ITIN?

An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service. The IRS issues ITINs to individuals who are required to have a U.S. taxpayer identification number but who do not have, and are not eligible to obtain (https://www.ssa.gov/ssnumber/), a Social Security number (SSN) from the Social Security Administration (SSA): https://www.ssa.gov/ssnumber/).

What is an ITIN used for?

IRS issues ITINs to help individuals comply with the U.S. tax laws, and to provide a means to efficiently process and account for tax returns and payments for those not eligible for Social Security numbers. They are issued regardless of immigration status, because both resident and nonresident aliens may have a U.S. filing or reporting requirement under the Internal Revenue Code. ITINs do not serve any purpose other than federal tax reporting.

An ITIN does not:

- Authorize work in the U.S.
- Provide eligibility for Social Security benefits
- Qualify a dependent for Earned Income Tax Credit Purposes

Do I need an ITIN?

Does the following apply to you?

- 1. You do not have an SSN and are not eligible to obtain one, and
- 2. You have a requirement to furnish a federal tax identification number or file a federal tax return, and
 - 3. You are in one of the following categories:
 - o Nonresident alien who is required to file a U.S. tax return
 - o U.S. resident alien who is (based on days present in the United States) filing a U.S. tax return
 - o Dependent or spouse of a U.S. citizen/resident alien
 - o Dependent or spouse of a nonresident alien visa holder
 - o Nonresident alien claiming a tax treaty benefit
- o Nonresident alien student, professor or researcher filing a U.S. tax return or claiming an exception If so, then you must apply for an ITIN.

Do I need to renew my ITIN?

If you need to file a tax return in 2021 and your ITIN has expired or will expire before you file in 2021, IRS recommends you submit your renewal application (https://www.irs.gov/credits-deductions/individuals/how-do-i-renew-my-itin) now to prevent potential delays in the processing of your return. If you use an expired ITIN on a U.S. tax return, it will be processed and treated as timely filed, but without any exemptions and/or credits claimed, and no refund will be paid at that time. You will receive a notice explaining the delay in any refund and that the ITIN has expired.

Report Foreign Bank and Financial Accounts

Individuals must file a FBAR every year by April. Need more information? Visit the Financial Crimes Enforcement Network (FCEN) at: https://www.fincen.gov/

Who Must File the FBAR?

A United States person that has a financial interest in or signature authority over foreign financial accounts must file an FBAR if the aggregate value of the foreign financial accounts exceeds \$10,000 at any time during the calendar year. The full line-item instructions are located at: https://www.fincen.gov/sites/default/files/shared/FBAR%20Line%20Item%20Filing%20Instructions.pdf.

Which FBAR Filer Are You?

INDIVIDUAL? More information here: https://bsaefiling.fincen.treas.gov/NoRegFBARFiler.html INSTITUTION? More information here: https://bsaefiling.fincen.treas.gov/Enroll Now.html

An FBAR filer is considered an individual when he/she personally owns (or jointly owns with a spouse) a reportable foreign financial account that requires the filing of an FBAR for the reportable year. Individuals may electronically file their FBAR through the BSA E-Filing System without registering for an BSA E-Filing account.

If you are an attorney, CPA, or an enrolled agent filing the FBAR on behalf of a client, you must register to Become a BSA E-Filer and file as an institution rather than an individual.

FBAR Automatic Extension

The FBAR is an annual report, due April 15 following the calendar year reported. You're allowed an automatic extension to October 15 if you fail to meet the FBAR annual due date of April 15. To implement the statute with minimal burden, FinCEN will grant filers failing to meet the FBAR annual due

date of April 15 an automatic extension to October 15 each year. Accordingly, specific requests for this extension are not required.

If you're affected by a natural disaster, the government may further extend your FBAR due date. It's important that you review relevant FBAR relief notices for complete information.

Recordkeeping Tips

Keep records of accounts that need to be reported on the FBAR for, generally, five years from the due date of the report, which is April 15 of the year following the calendar year being reported.

The records should contain the following:

- Name in which each account is maintained.
- Number or other designation identifying the account.
- Name and address of the foreign financial institution or other person with whom the account is maintained.
- Type of account; and
- Maximum value of each account during the reporting period. Keeping a copy of the filed FBAR can help to satisfy the recordkeeping requirements. An officer or employee who files an FBAR to report signature authority over an employer's foreign financial account doesn't need to personally keep records on these foreign financial accounts.

File your FBAR today with E-File BAR here:

Fast. Easy. Secure.

Adoption Credit and Adoption Assistance Programs

From the IRS website 24 June 2022

Tax benefits for adoption include both a tax credit for qualified adoption expenses paid to adopt an eligible child and an exclusion from income for employer-provided adoption assistance. The credit is nonrefundable, which means it's limited to your tax liability for the year. However, any credit in excess of your tax liability may be carried forward for up to five years. The maximum amount (dollar limit) for 2021 is \$14,440 per child.

Qualified adoption expenses

For both the credit and the exclusion, qualified adoption expenses, defined in section 23(d)(1) of the Code, include:

- Reasonable and necessary adoption fees,
- Court costs and attorney fees,
- Traveling expenses (including amounts spent for meals and lodging while away from home), and
- Other expenses that are directly related to and for the principal purpose of the legal adoption of an eligible child.

An expense may be a qualified adoption expense even if the expense is paid before an eligible child has been identified. For example, prospective adoptive parents who pay for a home study at the outset of an adoption effort may treat the fees as qualified adoption expenses.

An eligible child is an individual who is under the age of 18 or is physically or mentally incapable of self-care.

Qualified adoption expenses **don't include** expenses that a taxpayer pays to adopt the child of the taxpayer's spouse.

Qualified adoption expenses include expenses paid by a registered domestic partner who lives in a state that allows same-sex second parent or co-parent to adopt his or her partner's child, as long as those expenses otherwise qualify for the credit.

Income and dollar limitations

The credit and exclusion are each subject to an income limitation and a dollar limitation. The **income limit** on the adoption credit or exclusion is based on your modified adjusted gross income (MAGI). If your MAGI amount for 2021 falls between certain dollar limits, your credit or exclusion is subject to a phaseout (is reduced or eliminated). For tax year 2021, the MAGI phaseout begins at \$216,660 and ends at \$256,660. Thus, if your MAGI amount is below \$216,660 for 2021, your credit or exclusion won't be affected by the MAGI phaseout, whereas if your MAGI amount for 2021 is \$256,660 or more, your credit or exclusion will be zero.

You must reduce the **dollar limit** for a particular year by the amount of qualified adoption expenses paid and claimed in previous years for the **same adoption effort**. For example, if you claimed a \$3,000 credit in connection with a domestic adoption in 2020 and paid an additional \$14,440 of qualified adoption expenses in 2021 (when the adoption became final), the maximum credit you can claim in 2021 is \$11,440 (\$14,440 dollar limit less \$3,000 of qualified adoption expenses claimed in 2020). In computing the dollar limitation, qualified adoption expenses paid and claimed in connection with an unsuccessful domestic adoption effort must be combined with qualified adoption expenses paid in connection with a subsequent domestic adoption attempt, whether or not the subsequent attempt is successful. For example, assume that in 2019 an individual claimed \$8,000 in qualified adoption expenses in an unsuccessful adoption effort. In 2020 and 2021 the individual spent a total of \$10,000 in qualified adoption expenses in connection with a successful domestic adoption that became final in 2021. The maximum adoption credit allowable in 2021 is \$6,440 (\$14,440 dollar limit for 2021 less \$8,000 previously claimed).

The **dollar limitation** applies separately to both the credit and the exclusion, and you may be able to claim both the credit and the exclusion for qualified expenses. However, you must claim any allowable exclusion before claiming any allowable credit. Expenses used for the exclusion reduce the amount of qualified adoption expenses available for the credit. As a result, you can't claim both a credit and an exclusion for the same expenses. Examples 1, 2, and 3 illustrate these rules.

Example 1. In 2021, the following events occur: (a) You pay \$14,440 of qualified adoption expenses in connection with an adoption of an eligible child; (b) your employer reimburses you for \$4,440 of those expenses; and (3) the adoption becomes final. Your MAGI amount for 2021 is less than \$216,660. Assuming you meet all other requirements, you can exclude \$4,440 from your gross income for 2021. However, the expenses allowable for the adoption credit are limited to \$10,000 (\$14,440 total expenses paid less \$4,440 employer reimbursement).

Example 2. The facts are the same as in Example 1, except that you pay \$19,440 of qualified adoption expenses and your employer reimburses you for \$5,000 of those expenses. Assuming you meet all other requirements, you can exclude \$5,000 from your gross income for 2021 and claim a \$14,440 adoption credit (\$19,440 total expenses paid less \$5,000 employer reimbursement).

Example 3. The facts are the same as in Example 1, except that you pay \$30,000 of qualified adoption expenses and your employer reimburses you for \$14,440 of those expenses. Assuming you meet all

other requirements, you can exclude \$14,440 from your gross income for 2021. You can also claim a credit of \$14,440. Because of the dollar limitation, the remaining \$1,120 of expenses (\$30,000 total expenses paid, less \$14,440 dollar-limited exclusion, less \$14,440 dollar-limited credit) can never be used for either the exclusion or the adoption credit.

Timing rules: For what tax year can you claim the credit?

The tax year for which you can claim the credit depends on the following:

- When the expenses are paid.
- Whether it's a domestic adoption or a foreign adoption; and
- When, if ever, the adoption was finalized.

Generally, the credit is allowable whether the adoption is domestic or foreign. However, the timing rules for claiming the credit for qualified adoption expenses differ, depending on the type of adoption.

- A domestic adoption is the adoption of a U.S. child (an eligible child who is a citizen or resident
 of the U.S. or its possessions before the adoption effort begins). Qualified adoption expenses
 paid before the year the adoption becomes final are allowable as a credit for the tax
 year following the year of payment (even if the adoption is never finalized and even if an
 eligible child was never identified).
- A **foreign adoption** is the adoption of an eligible child who isn't yet a citizen or resident of the U.S. or its possessions before the adoption effort begins. Qualified adoption expenses paid before and during the year are allowable as a credit for the **year when it becomes final**.

Once an **adoption becomes final**, and subject to the dollar limitation, qualified adoption expenses **paid during or after** the year of finality are allowable as a credit for the **year of payment**, whether the adoption is foreign or domestic.

As a result of the timing rules, qualified adoption expenses allowable in the current year may include expenses paid in a former year or years. Example 4 illustrates the difference between the domestic and the foreign timing rules.

Example 4. An adoptive parent pays qualified adoption expenses of \$3,000 in 2019, \$4,000 in 2020, and \$5,000 in 2021. In 2021, the adoption becomes final.

If the adoption in **Example 4 is domestic**, the \$3,000 of expenses paid in 2019 is allowable in 2020 (the year after the year of payment) and may be claimed as a credit on the parent's 2020 tax return. The adoptive parent claims both the \$4,000 paid in 2020 and the \$5,000 paid in 2021 as a credit on his or her 2021 tax return. The \$4,000 paid in 2020 is allowable in 2021 (the year after the year of payment); the \$5,000 paid in 2021 is allowable in 2021 (the year of finalization). Accordingly, nothing is allowable in 2019, \$3,000 is allowable in 2020, and \$9,000 (\$4,000 plus \$5,000) is allowable in 2021. The \$3,000 allowable in 2020 reduces the 2020 tax liability, with any excess being carried forward into 2021. Similarly, the \$9,000 allowable in 2021 (plus any carried-forward amount from 2020) reduces the 2021 tax liability, with any excess credit, from either year, being carried forward into later years. If the adoption in **Example 4 is foreign**, the adoptive parent may claim all \$12,000 in qualified adoption expenses (\$3,000 paid in 2019, \$4,000 paid in 2020, and \$5,000 in 2021) on the adoptive parent's 2021 tax return, because 2021 is the year when the adoption becomes final.

If the adoptive parent pays an additional \$2,000 in qualified adoption expenses in 2022, then that \$2,000 is allowable in 2022 (subject to the 2022 MAGI and dollar limitations), whether the adoption is domestic or foreign.

Adoption of U.S. children that a state has determined to have special needs

If you adopt a U.S. child that a state has determined to have special needs, you're generally eligible for the maximum amount of credit in the year of finality. Thus, if the adoption of a child whom a state has determined has special needs becomes final in 2021, the maximum credit allowable generally would be \$14,440. However, the maximum amount will be reduced by any qualified adoption expenses you claimed for the same child in a prior year or years, and the MAGI limitation may apply.

If you adopt a child whom a state has determined has special needs, and if your employer has a written qualified adoption assistance program, you may be eligible for the exclusion, even if you or your employer didn't pay any qualified adoption expenses.

A child has special needs for purpose of the adoption expenses if:

- 1. The child is a citizen or resident of the United States or its possessions when the adoption effort began.
- 2. A state determines that the child can't or shouldn't be returned to his or her parent's home; and
- 3. The state determines that the child probably won't be adoptable without assistance provided to the adoptive family.

Don't confuse "children with special needs" for purposes of the adoption credit with the definitions of "children with special needs" for other purposes. Foreign children aren't considered to have special needs for purposes of the adoption credit. Even U.S. children who have disabilities may not have special needs for purposes of the adoption credit. Generally, "special needs adoptions" are the adoptions of children whom the state's child welfare agency considers difficult to place for adoption.

Filing status

To determine your filing status, see <u>Publication 501, Dependents, Standard Deduction, and Filing Information</u> and <u>What Is My Filing Status?</u>

If you filed your return using the married filing separately filing status in the year particular qualified adoption expenses are first allowable, you generally can't claim the credit or exclusion for those particular expenses. You may need to file an <u>amended return</u> to change to a qualifying filing status within the period of limitations. However, see *Married Persons Not Filing Jointly* in the <u>Instructions for Form 8839 PDF</u>, which describes an exception for certain taxpayers living apart from their spouse and meeting other requirements.

Example 5. Husband and wife pay qualified adoption expenses of \$3,000 in 2019, \$4,000 in 2020, and \$5,000 in 2021. In 2021, the domestic adoption becomes final. They have filed married filing separately for all prior tax years.

On the 2021 tax return they file married filing jointly and only \$9,000 (\$4,000 paid in 2020 and \$5,000 paid in 2021) of the expenses qualify for 2021. Since they filed married filing separately in 2020 and the \$3,000 paid in 2019 is first allowable for 2020, they can't claim the adoption credit for those expenses unless they change their filing status to married filing jointly for 2020.

Form 8839 and instructions

To claim the adoption credit or exclusion, complete Form 8839, Qualified Adoption Expenses and attach the form to your Form 1040, U.S. Individual Income Tax Return, Form 1040-SR, U.S. Tax Return for Seniors or Form 1040-NR, U.S. Nonresident Alien Income Tax Return. The Instructions for Form 8839 contain additional information about the adoption credit and exclusion. Also, visit Am I Eligible to Claim a Credit for Adopting a Child or to Exclude Employer-Provided Adoption Benefits from My Employer? You're no longer required to attach the adoption documentation with your tax return; however, you must keep the documentation as part of your records. The IRS encourages taxpayers to efile their federal income tax returns. Form 8839 can be e-filed with Form 1040, Form 1040-SR or Form 1040-NR. Consequently, taxpayers who e-file their tax returns need not print, and mail completed forms to the IRS.

Taxpayers Living Abroad

From the IRS website 22 May 2021

If you are a U.S. citizen or resident alien, the rules for filing income, estate, and gift tax returns and paying estimated tax are generally the same whether you are in the United States or abroad. Your worldwide income is subject to U.S. income tax, regardless of where you reside.

When to File

If you are a U.S. citizen (https://www.irs.gov/individuals/international-taxpayers/determining-alien-tax-status) residing overseas, or are in the military on duty outside the U.S., on the regular due date of your return, you are allowed an automatic 2-month extension to file your return without requesting an extension. For a calendar year return, the automatic 2-month extension is to June 15. Note that you must pay any tax due by April 15 or interest will be charged starting from April 15.

Where to File

If you are a U.S. citizen or resident alien (including a green card holder) and you live in a foreign country, mail your U.S. tax return to:

Department of the Treasury
Internal Revenue Service Center
Austin, TX 73301-0215
USA

Electronic Filing (e-file)

What Is IRS Free File? From the IRS.gov website 3 October 2021

The IRS Free File Program is a public-private partnership between the IRS and many tax preparation and filing software industry leaders who provide their brand-name products for free. It provides two ways for taxpayers to prepare and file their federal income tax online for free:

- Traditional IRS Free File provides free online tax preparation and filing options on IRS partner sites. Our partners are online tax preparation companies that develop and deliver this service at no cost to qualifying taxpayers. Please note, only taxpayers whose adjusted gross income (or AGI) (https://www.irs.gov/e-file-providers/definition-of-adjusted-gross-income) is \$72,000 or less qualify for any IRS Free File partner offers.
- Free File Fillable Forms are electronic federal tax forms you can fill out and file online for free. If you choose this option, you should know how to prepare your own tax return. Please note, it is the only IRS Free File option available for taxpayers whose income (AGI) (https://www.irs.gov/e-file-providers/definition-of-adjusted-gross-income) is greater than \$72,000. Find what you need to get started, your protections and security, available forms and more about IRS Free File here: https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free

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Section 18: Space "A" Travel/AMC and American Forces Travel:



All information provided here is from the Air Mobility Command website as of 11 March 2022

Welcome to our new section on Space "A" Travel! Here we will attempt to pass along the latest information on space available flights not only at Clark Field, but around the world.

As of 4 June 2022, Here's the latest update for those asking about Space A travel to or from Clark:



☐ SPACE A Travel into and out of the RP is not being offered due to RP government agencies restrictions

- The Presidential Commission on Visiting Forces (PCVF) state that only U.S. military and civilian personnel are allowed to enter the RP on DOD owned or DOD chartered aircraft. Personnel must have "official mission orders" and Department of Foreign Affairs approval/visas to enter the RP. Per PCVF OMNIBUS Implementing Rules and Regulations, there are no provisions in DFA executive orders for space available travel categories.
- Armed Forces of the Philippines policies prohibits foreigners from entering RP military bases, and only foreigners on "official business" are approved. In addition, there are also strict AFP COVID medical protocols in place that do not have provisions applying to space available travelers.
- For questions or clarifications please email: <u>733ams.cabsa@us.af.mil</u>

Darwin D. Nases, GS-11, DAFC Chief, Air Operatons JUSMAG/AMC Clark AB



Fwd: Fw: SPACE A TRAVEL, PHILIPPINES

Mon 7/11/2022 1:44 PM

To:

Date: Mon, 11 Jul 2022, 1:13 pm

Subject: Fw: SPACE A TRAVEL, PHILIPPINES

To:

GREETINGS FROM THE USAF RAO, ANGELES CITY

WE HAVE BEEN GETTING A LOT OF INQUIRIES ABOUT SPACE A TRAVEL FOR RETIREES AND WE ASKED JUSMAG/AMC FOR AN UPDATE... TODAY, WE GOT OUR REPLY.... WE HAVE BEEN ADVISED BY JUSMAG/AMC THAT THE U.S/PHILIPPINE VISITING FORCES AGREEMENT DID NOT EXTEND COVERAGE FOR SPACE A TRAVEL; THEREFORE, MILITARY RETIREES ARE NO LONGER ALLOWED SPACE A TRAVEL IN/OUT OF THE PHILIPPINES.....]

HAVE A TEXAS DAY

JIM BOYD
Jim Boyd FOUNDATION
USAF RAO DIRECTOR
U.S. EMBASSY LIAISON (CLV)
IRS CERTIFYING AGENT

Tel: (63 45) 888 2748/625 5522

(Emergency TEXT ONLY) 639163058338

Office Hours: 0930-1330 (Mon-Fri) Except U. S. Embassy, Manila Holidays

Website: https://1925mcarthur.wixsite.com/raoangeles

1925 Mc Arthur Highway, Balibago Angeles City. Philippines 2009

For Google MAP, Type RAO Angeles City,

Space "A" Links:

Air Mobility Command (AMC) website: https://www.amc.af.mil/AMC-Travel-Site/

Passenger Terminal Directory: https://www.amc.af.mil/AMC-Travel-Site/ (Scroll down to "Passenger

Terminal Directory)

Kadena AB, Japan: <u>Kadena AB Passenger Terminal (af.mil)</u> Kunsan AB, Republic of Korea: <u>Kunsan Air Base (af.mil)</u>

Osan AB, Republic of Korea: Osan AB Passenger Terminal (af.mil)

Yokota AB, Japan: Yokota AB Passenger Terminal (af.mil)

Joint Base Pearl Harbor – Hickam AB, Hi: Joint Base Pearl Harbor-Hickam Passenger Terminal (af.mil)

SPACE "A" EMAIL ADDRESSES:

PAYA LEBAR AB, SINGAPORE: AMCSINGAPORE.PS@US.AF.MIL

AMC SPACE AVAILABLE TRAVEL PAGE

Reminder to Space-A travelers: Keep in mind there is no guarantee you will be selected for a seat. Space-A travelers must be prepared to cover commercial travel expenses if flight schedules are changed or become unavailable to allow Space-A travel (*Per DODI 4515.13, Section 4, Paragraph 4.1.a*).

SPACE-A TRAVEL PROGRAM CATEGORY LIMITATIONS

On 15 March 2021, Ms. Stacy A. Cummings signed an updated memorandum (https://www.amc.af.mil/Portals/12/AMC%20Tvl%20Pg/20210315%20Space-A%20Travel%20Limitations%20Due%20to%20COVID-19.pdf?ver=kAl452KwTFTolf_iF7IPwQ%3d%3d) establishing Space-A travel program category limitations due to COVID-19. The limitations will remain in effect until a determination is made to safely remove them. The memorandum includes that Category I (items 1-6), IV (items 26 and 27) and VI (items 42 and 46) travelers remain eligible to seek Space-A travel. Travelers under all other Space-A categories are ineligible for travel consideration, unless they possess an Exception to Policy letter as described in the lower portion of the memorandum. These limitations are necessary to preserve force readiness, health, and welfare, while limiting the continuing spread of COVID-19. Medical screening protocols still apply to all travelers. Some travel exceptions apply. Additional information can be found in DoDI 4515.13

(https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/451513p.PDF?ver=-

(https://www.esd.whs.mil/Portals/54/Documents/DD/issuances/dodi/451513p.PDF?ver=-R6kbj044kllkAFOJAK2kw%3d%3d) and this AMC article (https://www.amc.af.mil/News/Article-Display/Article/2121114/air-mobility-command-temporarily-suspends-most-space-a-travel-due-to-covid-19/).

TRAVEL INSTRUCTIONS

- 1. Travel eligibility | Review Travel Eligibility Categories 1-6 (see below) to determine your Space-A travel category.
- 2. Locations | Review common destinations offered at your nearest AMC Passenger Terminal by visiting their social media page or website:

 $\frac{\text{https://www.amc.af.mil/Portals/12/AMC\%20Tvl\%20Pg/AMC\%20Tvl\%20Pg\%20Docs/Pax\%20Terminal\%2}{0Contact\%20Info\%2010\%20Feb\%202021.pdf?ver=u6T35MlafirCmpsec9jkXA\%3d\%3d}\,.$

3. Document check | Ensure you have the required travel documents, e.g., passport with visas. Customs and Immigration requirements may change. Contact your departure passenger terminal for current documentation requirements or travel restrictions. Other information regarding travel documents may be found by visiting the U.S. Department of State International Travel website: http://www.state.gov/travel/.

4. Registration | Contact your nearest AMC Passenger Terminal. Contact information for Clark AB Philippines:

Phone: +63-45-499-8157 or +63-45-499-8396

Email: 733ams.cabsa@us.af.mil

- 5. Flight schedules | For specific travel information, contact your nearest AMC Passenger Terminal or check their Facebook page to see the 72-hour flight schedule.
- 6. Checking in | Check in at the terminal counter to mark yourself present and review updated flight information. Ensure you do not exceed baggage weight limits (https://www.amc.af.mil/AMC-Travel-Site/Frequently-Asked-Questions/) and are not traveling with any prohibited items (https://www.amc.af.mil/AMC-Travel-Site/Frequently-Asked-Questions/). Await your Space-A call and follow instructions given to you by the passenger service agents.

Space "A" News:

KOREAN ELECTRONIC AUTHORIZATION (K-ETA) REQUIREMENT

Beginning 1 September 2021, all dependents, DoD Civilians, and DoD Contractors must comply with Korean Electronic Authorization (K-ETA) requirements. Use this link to create and manage your K-ETA: https://m.k-eta.go.kr/. More details can be found at https://www.osan.af.mil/Newcomers/

TRAVEL ELIGIBILITY CATEGORIES (FROM DODI 4515.13)

CATEGORY I - EMERGENCY LEAVE UNFUNDED TRAVEL

Transportation by the most expeditious routing only for bona fide immediate family emergencies, as determined by DoDI 1327.06 and military service regulations. This travel privilege will not be used in lieu of funded travel entitlements.

Emergency travel in connection with serious illness, death, or impending death of a member of the immediate family of the following:

- United States citizen, DoD Civilian Employees stationed overseas.

- Full-time, paid personnel of the American Red Cross serving with United States military services overseas.
- Uniformed service family members whose sponsors are stationed within the CONUS and the emergency exists overseas.
- Family members of United States citizen civilian employees of the DoD when both sponsor and dependents are stationed overseas at the same location.

CATEGORY II - ACCOMPANIED EMIL

Sponsors on environmental and morale leave and accompanied family members. DoD Dependent School teachers and their accompanied family members in EML status during school year holiday or vacation periods.

CATEGORY III - ORDINARY LEAVE, RELATIVES, HOUSE HUNTING PERMISSIVE TDY, MOH HOLDERS & FOREIGN MILITARY

Members of the uniformed services in an ordinary or re-enlistment leave status.

Military personnel traveling on permissive temporary duty (TDY) orders for house hunting.

If the permissive TDY is for the purpose of permanent change of station house hunting, the member travels in Category III and can be accompanied by one family member.

Dependents of military members deployed for more than 365 consecutive days.

Bona fide family members (up to age 23 with a valid identification card) of a service member of the uniformed services when accompanied by their sponsor who is in an ordinary leave status within overseas areas between overseas stations and air terminals in the CONUS.

This privilege does not apply to travel of dependents to or from a sponsor's restricted or unaccompanied tour location or to travel in a leave status to or from TDV locations. It applies only to round-trip travel to an overseas area or the CONUS with the sponsor. DODI 4515.13 restricts use of these privileges to establish a home for family members in an overseas area or the CONUS.

Foreign exchange service members on permanent duty with the DoD, when in a leave status.

CATEGORY IV - UNACCOMPANIED EML

Dependents of military members deployed for more than 30 consecutive days.

Unaccompanied family members (18 years or older) traveling on EML orders. Family members under 18 must be accompanied by an adult family member who is traveling EML.

DoDDS teachers or family members (accompanied or unaccompanied) in an EML status during summer break.

CATEGORY V - PERMISSIVE TDY (NON-HOUSE HUNTING), STUDENTS, DEPENDENTS, POST DEPLOYMENT/MOBILIZATION RESPITE ABSENCE & OTHERS

Unaccompanied Command-sponsored dependents

Students whose sponsor is stationed in Alaska or Hawaii.

Students enrolled in a trade school in the CONUS when the sponsor is stationed overseas.

Military personnel traveling on permissive TDY orders for other than house hunting.

CATEGORY VI - RETIRED, DEPENDENTS, RESERVE, ROTC, NUPOC AND CIVIL ENGINEER CORPS MEMBERS & 100% DISABLED VETS

National Guard/Reserve components/members of the Ready Reserve and members of the Standby Reserve who are on the Active Status List.

Retired military members who are issued DD Form 2 and eligible to receive retired or retainer pay.

Family members (with a valid identification card) of retired members when accompanied by a sponsor.

Authorized veterans with a permanent service-connected disability rated as total or VA-100% Disabled Veteran.

NOTES

Space-A eligible travelers may not use their privilege for personal gain or in connection with business enterprises or employment. Space-A travel may not be used to establish a home or when international or theater restrictions prohibit such travel.

Space-A seats are normally identified as early as 3-4 hours and as late as 30 minutes prior to departure. Recommend you check with the passenger service center for the space available show time for your flight prior to departing the terminal. Be ready for immediate processing and boarding.

SPACE-A SIGN-UP OPTIONS & REQUIRED INFORMATION

Automated sign-up form: https://www.amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/Space-Available-Email-Sign-up-Form/ | Click to fill and submit our automated sign-up form to your nearest AMC Passenger Terminal:

https://www.amc.af.mil/Portals/12/AMC%20Tvl%20Pg/AMC%20Tvl%20Pg%20Docs/Pax%20Terminal%2 OContact%20Info%2010%20Feb%202021.pdf?ver=u6T35MlafirCmpsec9jkXA%3d%3d. Manual sign-up form | Click to download: https://static.e-

<u>publishing.af.mil/production/1/amc/form/amc140/amc140.pdf</u>, fill and submit AMC Form 140, Space Available Travel Request, to your nearest AMC Passenger Terminal. Email sign up | Submit the below, required personal information to your nearest AMC Passenger Terminal.

Required sign-up information:

- o Email address
- o Rank/Grade
- o First Middle Last Name
- o Service branch
- o Military status
- o Name(s) of dependent travelers
- o Total seats required
- o Travel eligibility status (above)
- o Leave dates
- o Overseas travel-ready status (Required documents in-hand?)
- o Destination(s) (Sign up for up to five destinations) Please do not provide personally identifiable information, such as Social Security numbers. Contact your nearest AMC Passenger Terminal for more information.

Air Mobility Command News:

Air Mobility Command reopens Space-Available travel

• Published April 22, 2022 By Air Mobility Command Public Affairs Air Mobility Command SCOTT AIR FORCE BASE, III. – As of 22 April, 2022, all restrictions on space-available (Space-A) travel have been lifted.

The Office of the Under Secretary of Defense temporarily suspended most Space-A travel aboard Air Mobility Command and contracted aircraft, effective March 21, 2020 in order to limit COVID-19's spread and impact on the force.

Medical screening protocols may still apply for travelers heading OCONUS. Members traveling to a foreign country will need to follow any testing requirements listed within the Electronic Foreign Clearance Guide at https://www.fcg.pentagon.mil/fcg.cfm.

This reopening permits Space-A travel for uniformed service members, retirees, dependents, and reservists to travel within the continental United States and outside the continental United States, if space allows.

Per Department of Defense policy, if necessary, Space-A travel limitations can be reinstated to help stop the spread of any future outbreaks of COVID-19. Mobility aircrew readiness is paramount to ensuring the Department is postured to project mobility airpower and global reach.

For additional information on Space-Available Travel, visit Air Mobility Command's Travel website online at https://www.amc.af.mil/Home/AMC-Travel-Site/

To view the Space-A message, go here: Microsoft Word - C-5M LST Service.docx (af.mil)



Website: American Forces Travel - Great savings on Hotels, Flights, Cars, Packages, and Cruises!

American Forces TravelsM is committed to providing high-quality and best value travel services to patrons affiliated with the Department of Defense as a way to thank them for their service and dedication to our country.

Authorized Patrons Today:

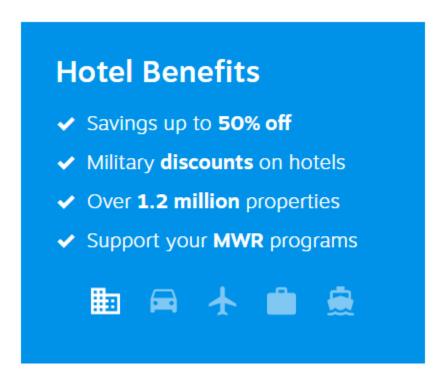
- All current active-duty military (Army, Marine Corps, Navy, Air Force, and Coast Guard)
- All members of the Reserve components and National Guard
- Coast Guard Auxiliary Active Duty
- All current active duty and retired National Oceanic and Atmospheric Administration (NOAA)
- All current active duty and retired US Public Health Service (USPHS)
- All retired military, including those in the Reserves and National Guard who are retirement eligible
- All Medal of Honor recipients
- All veterans with service-connected disabilities, all veterans who are Purple Heart recipients, all veterans who are former prisoners of war, all individuals approved and designated as the primary family caregivers of eligible veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers.
- Eligible family members who are officially sponsored (ID card holder) by authorized patrons in the above categories
- All Department of Defense and Coast Guard civilians, including appropriated funds (APF) employees and nonappropriated funds (NAF) employees
- Full-time, paid employees of the American Red Cross and United Service Organizations (USO) hired in the United States and serving at U.S. DoD installations overseas
- All Veterans of the United States Armed Forces with a discharge status of honorable or general under honorable conditions.

An MWR joint service transformation initiative has resulted in the first official online vacation travel site, American Forces Travel[™], with Priceline[®] as the service provider. The site offers travel deals and benefits just for you! American Forces Travel[™] provides access to a wide selection of discounted rates on hotels, air fare, rental cars, vacation packages, cruises and much more!

American Forces Travel[™] is a new Morale, Welfare and Recreation (MWR) program arising out of a joint service initiative combining the efforts of each of the five branches of service (Army, Marine Corps, Navy, Air Force and Coast Guard) and the Office of the Deputy Assistant Secretary of Defense for Military Community & Family Policy.

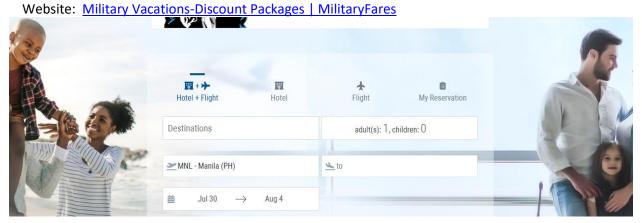
Because the Internet is now the most popular way to research and book travel, the branches of Service chose to evolve their travel offering. The Services have contracted with a world leader in travel,

Priceline®, to deliver high value travel benefits to the U.S. military community. American Forces TravelsM is transforming the way MWR provides online leisure services to our Service members and families, empowering them to revitalize, reconnect, be well, and most importantly, be mission-ready. In addition to dramatically enhancing quality of life for the military community, American Forces TravelSM will inject critical revenue into MWR programs by providing commissions from every booking made. Awarding the no-cost contract to Priceline® is a major milestone for the Services and a testament to their collaborative and transformative efforts. While there are many for-profit online leisure travel offerings marketing to the military today, American Forces Travel is the only official joint services MWR leisure travel website.





Flying back to the United States for a vacation? Try MilitaryFares.com:



Section 19: Philippine Retirement Authority (PRA):



REPUBLIC OF THE PHILIPPINES DEPARTMENT OF TOURISM PHILIPPINE RETIREMENT AUTHORITY

THE SRRVISA

The <u>Special Resident Retiree's Visa (SRRV)</u> is a special non-immigrant visa for foreign nationals who would like to make the Philippines their second home or investment destination.

BENEFITS

- 1. Indefinite stay with multiple entry/exit privileges.
- 2. Exemption from:
- Philippine Bureau of Immigration ACR-I Card (Annual Report)
- Customs duties & taxes for one-time importation of household goods & personal effects worth up to US\$7,000.00 Tax from pensions & annuities
- Travel Tax, if retiree has not stayed in the Philippines for more than 1 year from last date of entry
- Student Visa/Study Permit
- 3. Access to the Greet & Assist Program at selected Philippine airports.
- 4. Free subscription to the PRA Newsletter.
- 5. Discount privileges from PRA accredited Merchant Partners.
- 6. Free assistance in transacting with other government agencies.
- 7. Entitlement to PHILHEALTH benefits & privileges.

Want more info? Visit the PRA's website here: https://pra.gov.ph/

In response to several questions regarding a "travel pass" to exit the Philippines for SRRVisa holders, this organization emailed the PRA on 7 July 2021, and received the following response:

Sir,

This refers to your inquiry regarding Travel Pass. Please be advised that Travel Pass is required by Bureau of Immigration for departure procedure are as follows:

For departure kindly secure Travel Pass thru PRA website.

- 1. www.pra.gov.ph
- 2. Click the moving Green Line and Register
- 3. Once registered log in your email and password
- 4. Fill-up all the required details and save
- 5. Click Travel History Tab and download copy of travel pass
- 6. Travel Pass must be secured 7 days prior to departure
- 7. 30 days' validity.

By going to the PRA's website (pra.gov.ph), and clicking on the green banner at the top, you will be redirected to the PRA's login page:



Once you have logged in, you will be redirected to a travel form which will create your travel pass.

As a policy response to monitor the exit and entry of foreign retirees in the Philippines during this pandemic pursuant to IATF Resolution No. 99-A ALL Special Resident Retirees' Visa (SRRV) holders ARE REQUIRED to secure a Travel Pass on Entry Exemption and register their travel information from and back to the Philippines.

A TRAVEL PASS is a global and standardized solution to validate and authenticate all country regulations regarding COVID-19 passenger travel requirements. It is system generated with a QR Code. An ENTRY EXEMPTION DOCUMENT is required to allow holders of valid and existing SRRVisa to be presented to the Bureau of Immigration upon arrival. Both Travel Pass and Entry Exemption Document are FREE OF CHARGE

Locations:

Head Office: 29th Floor, Citibank Tower, 8741 Paseo De Roxas, Makati City, Metro Manila

Baguio City: Unit 8, Bldg. 3, Nevada Square, No. 2 Loakan Road, Baguio City, Benguet

Clark-Subic Satellite Office: The Azzuro Hotel, Ground Floor, Unit 105, McArthur Hwy, Baligago, Angeles City, Pampanga

Cebu City Satellite Office: Unit 202, Club Ultima, Tower II, Crown Regency Hotel & Towers, Jones Ave, Cebu City

Davao City Satellite Office: Suite A306, Plaza de Luisa Building, Ramon Magsaysay Ave, Davao City

Email Addresses:

clientrelations.pra@gmail.com Clientrelations@pra.gov.ph servicing@pra.gov.ph

ANNUAL REPORTING REQUIREMENTS:

As long are your SRRV ID Card is valid, there is no requirement to physically report in. For ID renewal concerns though, please send an email to our ID renewal team at id_renewal@pra.gov.ph. They will inform you of the guidelines and the bank details where to send the payment.

Read the latest Philippine Retirement Authority (PRA) newsletter here:

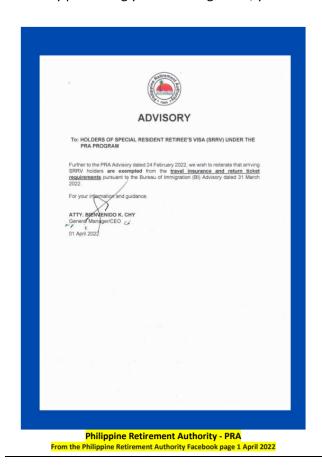
News - Philippine Retirement Authority (pra.gov.ph)

SRRV Holders' Must-haves when going In-and-Out of the Country

From the Philippine Retirement Authority July 2021 Newsletter

Going in and out of the country may be a bit hassle now during the new normal. However, it is always better to be safe than sorry. The following are things you shouldn't forget when traveling:

- **1. TRAVEL PASS.** You will need to present this to the Bureau of Immigration (BI) at the airport upon your departure date. You can generate this on the PRA website (www.pra.gov.ph). This document is FREE OF CHARGE.
- **2. UPDATED PASSPORT WITH SRRV STAMP** Your passport with the SRRV sticker along with your flight tickets are the must have documents that you should bring upon entry/exit to the Philippines.
- **3. PRA ID CARD.** Make sure your PRA ID Card is up to date. For renewal requirements and procedure during the new normal, you can contact id_renewal@pra.gov.ph.
- **4. UPDATED INFORMATION.** Make sure you check the most updated departure, arrival, and quarantine protocols before you travel. This will help you to plan properly and make the most of your travel period. **5. PERSONAL PROTECTIVE EQUIPMENT** Face mask. Face shield. Alcohol. They might look that basic, but a total lifesaver. Remember that by protecting yourself using these, you are able to protect others too.



ADVISORY

To all SRRV HOLDERS/ MEMBERS arriving to the Philippines, please be advised on the travel insurance and return ticket exemption.



Section 20: Local Services:

Healthcare:

Maxicare





 $\label{eq:maxicare} \mbox{Maxicare PRIMA Gold - Unlimited lab tests, diagnostics, and consultations for seniors 60 and up}$

- An affordable health card for senior citizens 60 years old and up. It covers unlimited outpatient consultations and
 unlimited availment of up to 255 lab and diagnostic procedures at Maxicare Primary Care Clinics and MyHealth
 Clinics, annual ER coverage of P20,000 at all Maxicare-affiliated hospitals, FREE annual select dental services at Metro
 Dental, and access to our 24/7 TeleConsult Service. Pre-existing conditions are covered and membership is valid for
 one year.
- Offers unlimited outpatient consultations, lab tests, and diagnostics, and an annual ER coverage of P20,000 for senior citizens 60 years old and above.

₱12,999⁰⁰

Website: One of the Best Health Clinic in the Philippines | My Health Clinic







Comprehensive plans

Customizable, all-inclusive health plan with pre-existing conditions coverage

Prepaid plans

Fast, easy, and flexible health cards that cover specific medical concerns

All your options in one place

We've teamed up with top providers to give you the best health plans to choose from

Website: Prepaid Health Cards and Health Plans for Seniors | Healthcare Philippines | Maria Health



PROVIDING INSURANCE IN THE PHILIPPINES SINCE 1950

At Paramount Direct, we aim to provide you with the most convenient ways to fulfill your insurance needs.

Paramount Direct is the direct marketing arm of Paramount Life & General Insurance Corporation, an insurance company established in 1950 and licensed with the Insurance Commission of the Philippines.

Our offerings include an extensive list of Health Care Insurance, Life & Accident Insurance, Comprehensive Insurance and Travel Insurance to address the security and protection needs of every Filipino nationwide. We uniquely design each product to fulfill specific needs and deliver the protection straight to you through mail, email, and our website.

Website: Hassle Free Full Insurance Products in the Philippines | Paramount Direct







Live life to the fullest while protecting your health and wealth

Life is brighter when your health and wealth is well taken care of. Sun Life's health protection plans are here to make this possible by providing you the best care should an illness strike. With Sun Life's health care insurance, you can live a full brighter life with your loved ones

Be ready for life's emergencies. Sun Life offers health care insurance options so you can get the coverage you need when uncertainties strike.

There's a Sun Life health care package insurance suited for every member of the family—even for ages 65 to 100! Talk to a financial advisor now or use our advisor match tool to find the health care insurance plan that will help you continue living a better life!

Website: <u>Health Insurance Products | Sun Life Philippines</u>

Contact information:





CONTACT INFORMATION

Callback Channel: 0917-898-7442 (PHIC)

Text "PHICcallback [space] Mobile No. or Metro Manila landline [space] details of your concern" and we will call you during office hours, weekdays only. (Callback requests will expire after 72 hours.)

Call Center Hotline 84417442 (PHIC)

(Self-help only; agent assistance temporarily not available)







Regional Offices »

Website: About Us | PhilHealth





Select

A peso plan that allows no-cash-outlay medical treatment using our accredited hospitals or swift reimbursement of medical expenses up to PHP 1,500,000 for each disability per lifetime or aggregate per year.



Download Brochure

Website: Pacific Cross Download brochure here: 20220614085300Select Brochure Full 2021-03 (March 11).pdf (pacificcross.com.ph)



WE WANT YOU!

For membership in:

U.S. Military

Retiree Support Services Office, Metro Manila, Philippines

Tired of paying high membership fees every year for just FPO privileges?

Come join RSSO Metro Manila. The first "virtual" RAO in the Philippines. Our costs are so low we can give you a yearly membership for only 1,000 pesos per year*!

Interested?

Email us at: rssomanila@gmail.com for details!

*Without FPO privileges

Section 21: Useful links:



Arlington National Cemetery -- For general information, location of gravesites, and visitor information call 703-607-8000. Contact the Interment Services Branch at 703-607-8585 regarding funeral arrangements and eligibility requirements. Write: Arlington National Cemetery, Arlington, VA 22211. Web: www.arlingtoncemetery.org.

Armed Forces Recreation Centers:

Dragon Hill, Seoul -- Phone: 011-82-2-790-0016. Email: reservations@dhl.korea.army.mil. Fax: 011-82-2-790-1576. Web: www.dragonhilllodge.com.

New Sanno Hotel, Tokyo -- Web: <u>www.thenewsanno.com</u>. Phone: 011-81-3-3440-7871. Email: <u>room_rsv@thenewsanno.com</u>.

Hale Koa Hotel, Hawaii -- Write: Hale Koa Hotel, 2055 Kalia Road, Honolulu, HI 96815-1998. Phone: 800-367-6027. Web: www.halekoa.com.

Shades of Green Resort in Orlando, Fla. -- Write: Shades of Green, 1950 W. Magnolia Palm Drive, Lake Buena Vista, FL 32830. Phone: 407-824-3400. Fax: 407-824-3665. Email: sales@shadesofgreen.org. Web: www.shadesofgreen.org.

Edelweiss, Germany – Phone: 011-49-8821-944-4132. Email: vacation@edelweissresort.zendesk.com. Write: Edelweiss Lodge and Resort, ATTN: Vacation Planning Center, Unit 24501, APO AE 09006.

Armed Forces Retirement Home-Washington Campus -- Write: Armed Forces Retirement Home, 3700 N. Capitol St. NW, Washington, DC 20011-8400. Phone: 800-422-9988. Fax: 202-730-3492. Email: admissions@afrh.gov and specify the "DC" in the subject line. Web: www.afrh.gov.

Armed Forces Retirement Home-Gulfport Campus -- Write: AFRH-Gulfport, P.O. Box 1120, Gulfport, MS 39502. Phone: 228-604-2205. Email: admissions@afrh.gov and specify the "Gulfport" in the subject line. Web: www.afrh.gov.

Armed Forces Vacation Club – Web: www.afvclub.com/default.asp. 16 DEERS Telephone Center -- Phone: 800-334-4162 (Calif.); 800-527-5602 (Alaska and Hawaii); or 800-538-9552 (all other states).

Defense Finance and Accounting Service – Phone: 800-321-1080. Fax: 800-469- 6559 for retirees, and 800-982-8459 for annuitants. Write: DFAS, US Military Retirement Pay, PO Box 7130, London KY

40742-7130 for retired members, and DFAS, US Military Annuitant Pay, PO Box 7131, London KY 40742-7131 for annuitants. Web: http://www.dfas.mil/.

Identification Cards – Phone: 800-525-7502 for location of the nearest issuing facility. Web: https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1.

Lodging Reservations:

Air Force -- Phone: 888-235-6343, after prompt, dial first three digits of base name. Web:

http://dodlodging.net/.

Army - Phone: (800) 462-7691. Web: www.armymwr.com/portal/travel/lodging/.

Navy - Phone: (800) 628-9466. Web: www.navy-lodge.com.

Marine Corps – Web: <u>www.usmc-mccs.org/lodging/index.cfm?sid=rf</u>.

Medicare -- Phone: 800-633-4227. Web: www.medicare.gov.

Records Requests -- Personnel records are available by calling the Total Force Service Center at 800-616-3775 for veterans who retired after Oct. 1, 2004. Veterans who retired before Oct. 1, 2004, should contact the National Personnel Records Center at www.archives.gov/veterans/.

Report a Retiree's Death – U. S. Embassy American Citizen Services Unit, Manila, Philippines. Phone: 2-530-12000 ext. 2246 or 2567. Address: 1201 Roxas Blvd., Ermita, Manila, Philippines 1000. Website: https://ph.usembassy.gov/embassy/ Email address: ACSInfoManila@state.gov

Social Security -- Phone: 800-772-1213 or commercial 410-965- 8019. Write: Social Security Administration, Office of Public Inquiries, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235. Web: www.ssa.gov.

TRICARE – Web: <u>www.tricare.mil</u>. Phone: West, 877-988-9378; North, 877-874-2273; South, 800-444-5445; overseas, 888-777-8343 17

TRICARE for Life – Phone: 866-773-0404.

TRICARE Information Center – Phone: 877-363-6337.

TRICARE Mail-Order Pharmacy Program

-- **Express Scripts, Inc.** In United States, call toll free 866-363-8667; or overseas, call 866-275-4732. Web site: www.express-scripts.com/TRICARE.

VA matters -- For benefit inquiries call 800-827-1000; life insurance 800-669-8477; status of headstones and markers, 800-697-6947; special issues such as Gulf War/radiation/Agent Orange/Project Shad call 800-749-8387; and GI Bill and education matters call 888-442-4551. Web: www.va.gov/?fbclid=lwAR2HCZm6-KOy-7Xcovhtl HtyAb yzoE5isEV0IG2MVQwtdVqnBhwv0jH18

The information listed above is subject to change without notice. Please use the computer search engine of your choice to determine current information.

Section 22: Military Funnies:



MILITARY INTELLIGENCE

This is not the best example I've seen.

PunditKitchen.com

HOW DIFFERENT BRANCHES AVOID IEDS





NERD

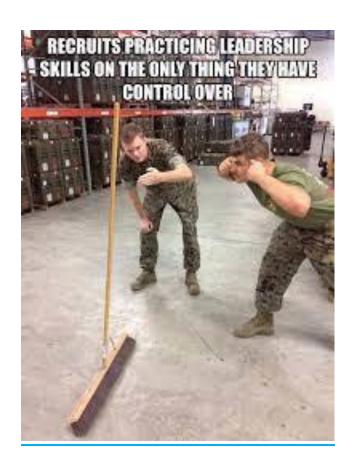
Other guys bring extra ammo on ops. You bring your laptop.



ARMY OF ONE

Remember that kid; the one who ate glue? He's behind the wheel of \$5 million dollars now.

DIVDESPAILCOR





PRACTICAL JOKE

Go ahead. It'll be a blast.