

# THE 162nd FIGHTER WING GUIDE TO RETIREMENT BENEFITS



## 162FW RETIREES

# 162<sup>nd</sup> FW Guide to Retirement Benefits

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# Introduction



## **Welcome to the world of military/government retirement benefits.**

You worked long and hard to earn retirement benefits (entitlements) and deserve to maximize access to them. You most certainly are aware of your retirement check, medical care, and BX and Commissary privileges; however, there are many additional benefits available that some retirees are not aware of. This Guide is designed to provide basic information and contacts (phone numbers and Web sites) to access more detailed information on available benefits. In many cases benefits are free, and in most cases they also apply to spouses and other dependent family members. If there is a cost, it will most likely be less than you would pay in a non-military environment. These benefits are there for you. Seek them out and take advantage of a very generous retirement system.

The information in this Guide is current and accurate, to the best of our knowledge, at the date of publication. Information sometimes changes; so, to ensure you have the most current, detailed, official information it is best to contact the individual agencies using the Web sites and telephone numbers provided. 1-800, 866, 877 and 888 phone numbers are toll-free. Contact information may be listed in more than one place as a convenience to the reader. There is a comprehensive directory of organizations, phone numbers and Web sites on page 18.

The 162<sup>nd</sup> Retirees Office has limited resources and is not manned on a full time basis; however, the Retired Activities Office (RAO) at Davis-Monthan AFB is open Monday through Friday from 9 a.m. to 2 p.m. This office is staffed by dedicated, knowledgeable people, military retirees themselves, who are glad to help with any questions you may have about retirement benefits. Feel free to call or visit them. They are available and ready to help military retirees from all branches of service.

Comments on identity theft, scams and protecting personal information were included because misuse of personal information is a common problem in our society. Unscrupulous individuals who steal identities or promote scams specifically target retired people because they feel older folks on fixed incomes are gullible, misinformed and easy pickings. Let's show them that's not the case!

## 162FW Retirees Office

This guide was created as a one-source comprehensive document to provide information on retirement benefits for retired members of the Air National Guard (ANG). Though directed at ANG members, the subject matter is generally applicable to all military retirees. Contents of this guide are not necessarily the official views of, or endorsed by, the U.S. Government, the Department of Defense, the USAF or the ANG. The information in this guide was compiled, edited and prepared by members of the 162FW Retirees Office for the sole purpose of increasing awareness of benefits available to ANG retirees.

# Retirement Pay



**Retirement Pay is initiated by completing the proper paperwork prior to retirement. Also refer to the Planning Guide on page 17.**

Let's start with the most important item first, which obviously, is your retirement pay. As an Air National Guard retiree you are eligible for retirement pay from one or both the **Military Retirement System** and the **Federal Civil Service Retirement System**. Mistakes are rare in the processing of retirement paperwork; however, it's important to be aware of your entitlements so carefully scrutinize the first annuity statement when it arrives. If errors are noted, immediately contact the appropriate agency and have them make any necessary corrections.

**Military Retirement Pay** was, in the past, normally processed through the local unit military personnel office. Now individuals can process for their retirement pay online. Following completion of retirement processing, your personal information is available from the Defense Finance and Accounting Service (DFAS) in London, Kentucky. General questions about military retirement pay, or your personal account, can be answered by calling DFAS at 1-800-321-1080. You can also access information online at <https://mypay.dfas.mil>. Web access to your personal account will require establishing a login ID and a personal identification number (PIN).

**Civil Service Retirement Pay** is governed by one of two systems: either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). In both systems, retirement pay is processed through the U.S. Office of Personnel Management (OPM) in Boyers, Pennsylvania. All retirement claims from the Arizona National Guard are initially evaluated and processed through the Human Resources Office (HRO) at State Headquarters in Phoenix, AZ, and then forwarded to OPM for final processing. The completed retirement package initiates your personal Civil Service Annuitant (CSA) claim number, which is needed to access retirement information. Once a CSA number is assigned, you can call and talk with an OPM representative at 1-888-767-6738. You can also access your account by going online to [www.opm.gov/retire](http://www.opm.gov/retire), and then click on "Services Online". Access to your own account will require your CSA number and a PIN. Once you have account access you can view your annuity statement and make some changes online, such as address and federal and state tax withholding. You can also request a duplicate 1099-R (Statement of Annuity Paid), as well as buy savings bonds. Of course, if you don't have Internet access, you can call the toll-free number, get certain information from the menus provided, or talk to a live representative.

# Medical Benefits



**The TriCare Medical Plan is a primary benefit you have earned in your military career. Also refer to the Planning Guide on page 17.**

The medical benefit plans you carry into retirement may be the most important benefit, other than your pay, you have earned in your Air National Guard (ANG) career. Information provided here is to identify choices and provide contacts so you can make a phone call or access the Web to obtain necessary detailed information.

**Military Health Benefits (TriCare).** Title 32 (AGR) and Title 10 (Active Duty) personnel who retire with 20 good years receive military medical benefits through TriCare before and after retirement. Drill Status Guardsmen (DSG) and Air Technician retirees who retire prior to age 60 become eligible for TriCare medical benefits only after reaching age 60.

**Military Medical Records.** The Defense Enrollment Eligibility Reporting System (DEERS) is a computerized database of military sponsors and family members who are entitled to TriCare benefits. Ensuring current and accurate information in this system is critical. Status changes such as change of address, marriage, divorce, birth or death need to be reported to DEERS to ensure proper execution of TriCare claims. Get information or make changes in person at your nearest base military personnel office or call 1-800-538-9552. To access your DEERS information online, for viewing or to make changes, go to [www.tricare.mil/deers](http://www.tricare.mil/deers). Then click on the link to the "DEERS Web Site".

**Federal Employees Health Benefits (FEHB) prior to age 60.** If you retired as an employee in the Federal Civil Service System prior to age 60, you may choose to have your FEHB follow you into retirement. You can keep the plan you had while working and still have the option to change providers during open season. Your cost in retirement is the same as for those who are still working. The option to choose TriCare medical benefits is not available until age 60.

**ANG Retirees Health Benefit options at age 60.** At age 60, all ANG retirees become full military retirees and are eligible for all military benefits, including TriCare. Consequently, at age 60, ANG Air Tech retirees can choose medical benefits from FEHB and/or TriCare. Evaluate both plans carefully to see which option(s) works best for you. For professional guidance on both plans, contact OPM for FEHB information, and TriCare by phone or on their Web site for military medical benefit information. (TriCare contact information is on the next page.)

**Important note 1: TriCare is available to all military retirees, regardless of retirement date.** Note: If you choose to join TriCare, be sure your DEERS information is current and accurate.

**Important note 2: Federal retirees, at age 60, who wish to choose TriCare as their only provider, need to ensure they do not cancel their existing FEHB plan.** You should suspend, not cancel, your FEHB plan. This leaves the option to reopen Federal Employee Health Benefits in the future. To suspend your FEHB insurance, properly complete form RI 79-9 and forward it to OPM (call OPM for a copy of this form, or download it at [www.opm.gov](http://www.opm.gov)). Ensure that suspension of FEHB and activation of TriCare is coordinated to prevent lapses in your insurance coverage.

**How to get information on the TriCare Program.** TriCare information is available on their Web site at [www.tricare.mil](http://www.tricare.mil). You can also get information from TriWest (the TriCare West Region provider) at [www.triwest.com](http://www.triwest.com) or call them at 1-888-874-9378. A TriCare Service Center (TSC) is located in the Davis-Monthan AFB Clinic, Building 400, where TriCare representatives are available to answer questions. Additional TriCare Service Centers are available on most military bases.

**Prescription medications.** Military retirees have several options to obtain medications through TriCare:

**(1) Military Base Pharmacies.** Military retirees and dependent family members (spouse and dependent children under 21) can get prescriptions filled at no cost at a military base pharmacy. Prescriptions filled at a base pharmacy provide up to a three month (90 day) supply per visit. Not all drugs are available at base pharmacies; however, they do have an extensive list (formulary) of brand-name and generic drugs. Call the Davis-Monthan AFB pharmacy at (520) 228-8705 for more information.

**(2) TriCare Retail Pharmacy Network.** Many off-base pharmacies are part of the TriCare network. At designated locations you can fill prescriptions by paying the copay designated by your plan. If authorized by your physician, it may be possible to get up to a 90 day supply per visit. Your pharmacist has details. To find a network pharmacy, call 1-877-363-1303 or go online to [www.express-scripts.com/tricare](http://www.express-scripts.com/tricare).

**(3) TriCare Mail Order Pharmacy.** Military retirees can get prescriptions filled through the Express-Scripts TriCare Mail Order Pharmacy (TMOP). This option is not free; however, it allows you to order meds over the Internet, or by phone, and provides up to a three month supply on one order for only one month copay. Orders are shipped by U.S. Mail to your home. The TMOP formulary is more extensive than at base pharmacies. To learn more about the mail order pharmacy, call 1-877-363-1303 or visit their Web site at [www.express-scripts.com/tricare](http://www.express-scripts.com/tricare).

**TriCare and Medicare.** At age 65, you become eligible for Medicare benefits. Also at age 65, TriCare For Life (TFL) benefits are available as a supplement to Medicare for all ANG military retirees and their spouses. To activate TFL you must ensure enrollment in Medicare Part B at age 65. There is a charge for Medicare Part B, but automatic payments are deducted from your Social Security check each month. There is no additional charge for TriCare For Life. TFL coverage nationwide is administered through Wisconsin Physicians Service Insurance Corporation (WPS). For information call 1-866-773-0404 or access the Web site at [www.tricare4u.com](http://www.tricare4u.com).

## Space-Available Travel and Lodging



**Traveling retirees can take advantage of military facilities, which provide cost savings and enhanced security.**

Space-Available (Space-A) travel and lodging for retirees is available at military bases throughout the continental United States, Alaska, Hawaii, and some bases in other countries. This allows utilization of military facilities as you travel. Benefits available include lodging, RV and camping sites, vacation condominiums, resort facilities, and travel on military aircraft. Reservations in advance are always recommended to insure availability.

**Lodging Facilities.** When traveling, you can stay at military lodging facilities as a Space-A traveler. Revised DoD policy now allows retirees, as Priority 2 (Space-A) travelers, to make reservations up to 30 days in advance based on projected occupancy at the chosen facility. Once a reservation is confirmed you should not be bumped. For details call Air Force Inns at 1-888-235-6343 or Navy Gateway Inns & Suites at 1-877-628-9233. Online access is at [www.dodlodging.net](http://www.dodlodging.net).

You may also stay at Navy Lodge facilities on Navy bases throughout the U.S. and in some foreign countries. For Navy Lodge reservations call 1-800-628-9466.

Facilities are also available on some Army posts. Army post lodging is operated by Army MWR. Call 1-866-363-5771 or access the Web site at [www.armymwr.com](http://www.armymwr.com).

Additional facilities are available on a limited basis at some Marine, Coast Guard, Reserve and National Guard bases. Links to other DoD lodging facilities are available on the Web at [www.dodlodging.com](http://www.dodlodging.com) or [www.navy-lodge.com](http://www.navy-lodge.com).

**Recreational Facilities.** Campers and Recreational Vehicle (RV) travelers may stay on military bases with RV parks and camping facilities. Air Force facilities are called FamCamps. Rates are reasonable compared to off-base facilities. Added benefits include the use of the BX and Commissary and the safety provided by base security.

**Air Travel.** Using military aircraft to fly to your destination is free but there are some things you need to know. Primarily, you have to be flexible and adapt to the Air Force's schedule. There is never an absolute guarantee you will get on board to reach your destination and return. The aircrew will do everything they can to accommodate you; however, their first responsibility is to the mission and active duty personnel. After all, you are a "space-available" traveler. Usually things work out, but you should always have an alternate plan. A passenger (PAX) terminal with limited departures is located on Davis-Monthan AFB. For more information on Space-A air travel call DMAFB passenger terminal at (520) 228-2322.

**Resort Vacations.** The military operates resorts in prime vacation locations like the Hale Koa Hotel in Hawaii and the Shades of Green Resort at Walt Disney World in Orlando, Florida. To make reservations at the Hale Koa call 1-800-367-6027. The Walt Disney World Resort can be reached by calling 1-888-593-2242. These two locations are generally busy but will accept reservations up to 365 days in advance.

There is also an Armed Forces Vacation Club that allows military retirees to make reservations at resorts in the United States, and other locations all over the world. For information call 1-800-724-9988 or access the Web site at [www.afvclub.com](http://www.afvclub.com).

**Military Travel Information.** *Military Living Publications* produces a series of books on travel benefits for military personnel. Information on these books may be obtained by calling 1-703-237-0203, or access them online at [www.militaryliving.com](http://www.militaryliving.com). These publications are filled with data on locations, cost, availability, on-base facilities and contact phone numbers for military bases within the United States and around the world. They are a valuable tool for any military traveler and may be purchased at Base Exchanges on any military base.

Remember, the benefits described above are not automatic. You have to seek them out. If you like to travel, military lodging and travel is a unique privilege that can be convenient and rewarding. An added advantage is the security and peace of mind that is available when staying on a military installation. You will find that the cost of taking advantage of these benefits is generally very reasonable. Taking the time and effort to check them out will almost certainly be worth the effort!



# Veterans Benefits



**In addition to benefits earned as an ANG military retiree, you may also qualify for additional Veterans Benefits if you meet certain requirements of service.**

Veteran's (VA) Benefits provide special compensation to military members who have served in certain conflicts at specific times and in special ways. This usually involves being on active duty in a combat zone or in the support of a war effort.

Some Veterans Benefits are in addition to normal military retirement benefits. Not all Air National Guard (ANG) retirees qualify for all of these benefits. It depends on when you served and the type of service you performed in your military career which may include both active duty and ANG service.

If you meet certain qualifications, additional benefits may include:

- \* Medical care at a VA Hospital.
- \* Burial benefits.
- \* Educational benefits under the Montgomery GI Bill.
- \* Home buying privileges such as no-down-payment guaranteed mortgage loans.

More details about eligibility for VA benefits are available from the United States Department of Veterans Affairs by calling 1-800-827-1000, or by going online to [www.va.gov](http://www.va.gov). You can also call the local office of the Arizona Department of Veterans Services at (520) 207-4960.

To take advantage of VA benefits you will need a copy of your DD Form 214, Report of Separation. This form is proof of active duty time and a passport to many benefits. If you can't find your DD Form 214 a copy can be obtained several ways:

1. Call the local office of the Arizona Department of Veterans Services at (520) 207-4960. They maintain copies of DD 214's for veterans living in the Tucson area.
2. Copies of all military records are available from the National Archives by logging on to <http://vetrecs.archives.gov> and completing an online form.
3. Another way to acquire military records is to complete a Standard Form 180 and mail it in. This form, with information for completion and mailing attached, is available for downloading at [www.archives.gov](http://www.archives.gov); then click on "forms".

Also keep copies of your NGB Form 22, Report of Separation and Record of Service (ANG), which may prove useful in obtaining certain military benefits.

If you don't have computer access you can call the National Personnel Records Center (NPRC) at 1-866-272-6272 or 1-314-801-0800 for guidance and information.

# Survivor Benefits



**Retirees and their family should know about survivor benefits and how to initiate them. More detailed information, including financial planning advice, is available in a separate 162FW publication entitled “*Estate Planning, Legal Advice, Casualty Assistance and Survivor Benefits Guidance for Air National Guard Retirees*”.**

Never assume that survivor benefits will go automatically to your spouse when you pass away. Ensure the proper paperwork, explaining what benefits your surviving spouse and family are entitled to, and how to initiate those benefits, is readily available in an accessible location.

**Checking on your financial benefits is easy.** For both military and civilian retirement pay, you are sent an annual statement that clearly identifies what financial benefits you, and your spouse, are entitled to. In both systems this annual statement lists gross and net monthly income, all deductions from your pay, and the amount of survivor benefits your spouse will receive in the event of your death. You should read this statement thoroughly each time a new one arrives. Any questions about the statement should be addressed to the appropriate agency to clarify your benefits. If you don't know where your statement is, or don't recall receiving one, call the agency and have them send the information. Once you have it, sit down with your family and discuss what benefits they are entitled to.

Your military pay contact is the Defense Finance and Accounting Service (DFAS). Call toll free at 1-800-321-1080. Their Web site is <https://mypay.dfas.mil>.

For Federal Civil Service pay, the agency to contact is the U.S. Office of Personnel Management (OPM). They can be called toll free at 1-888-767-6738 or you can visit their Web site at [www.opm.gov/retire](http://www.opm.gov/retire).

**Life Insurance.** An important part of survivor benefits is life insurance. If you have any life insurance policies, make sure your spouse and children know what you have, where the policy is located and who to contact to initiate benefits.

Former Federal Employees who signed up for Federal Employees Group Life Insurance (FEGLI) when working may have benefits that continued into retirement. Call OPM at 1-888-767-6738 to check on your FEGLI life insurance benefits.

Note: FEGLI insurance information is not available online; only by telephone.

Additional life insurance benefits may be available through memberships in clubs and organizations. This includes credit unions, veterans organizations, Masonic and military related organizations. They may provide the opportunity to sign up for life insurance, and some organizations may automatically enroll you in a policy as part of your membership. Check with any organizations you are associated with to see if there are benefits available to you and your family.

# Long Term Care Insurance



**Long Term Care Insurance is medical insurance that covers care in assisted living facilities and nursing homes. This insurance may, or may not, be right for you.**

Long Term Care (LTC) Insurance is a relatively new concept becoming more popular in the last 10 to 15 years. The reason for this insurance is to help cover costs incurred if you need to move to an assisted living facility or nursing home. Some policy options also cover various types of home care. Be aware that, in most cases, normal health insurance does not cover long term care. Whether you may need, or want, this type of insurance will depend on when you retire, your projected health status, current age, financial status and family status. Unfortunately, the older you are when buying this insurance the more expensive the premiums.

LTC insurance is sold through most major insurance carriers and is also available from the federal government. If you decide to check out this type of insurance we recommend you look at options from several companies because, as with most insurance policies, premiums and coverage vary from one company to the next.

The US Government has made long term care insurance available under the Federal Long Term Care Program (FLTCP). This program provides various LTC insurance options for you and your spouse and is available to all current and retired military members and federal employees. If you are in the market for LTC insurance you may consider this federal program as an option. Cost premium calculations can be done at the Web site with available rate calculators so you can get an idea of the cost of coverage and have information to compare with other carriers. If you choose the FLTCP as your insurer, the premiums can be deducted from your monthly military annuity.

Detailed information on the Federal LTC Program is available by calling 1-800-582-3337 or visiting the Web site at [www.ltcfeds.com](http://www.ltcfeds.com).

Information on other available LTC policies can be obtained from your insurance agent or by calling the various insurance companies on their toll-free numbers or visiting their Internet Web sites.

# Military IDentification Card



**The Military Retirees ID card is your ticket to many benefits. This card should be used as identification only for official government business. In all other situations, use your driver's license.**

The Military Identification (ID) card, DD FORM 2 (RETIRED) for the retiree, and DD FORM 1173 for the spouse, is issued at retirement and is the official passport to many retirement benefits. The ID card allows entry into military facilities across the country. When on a military base, you have the advantage of access to the Base Exchange, Commissary, FamCamps, lodging facilities and many other services that are an important part of your military benefits package.

If your ID card is lost or stolen, go to the nearest base Force Support Squadron Personnel Flight (formerly called Military Personnel), inform them of your loss and request a new card. This can be accomplished at most ANG bases as well as active duty bases.

Title 32 (AGR) and Title 10 (Active Duty) military status personnel are entitled to full retirement benefits and receive a blue ID card when retiring after 20 good years of service.

Drill Status Guardsmen (DSG's) and Air Technician retirees receive some benefits when, prior to age 60, but with 20 good years of service, they no longer attend drills and are transferred to the Retired Reserve. These are "Gray Area Retirees" and they receive a red retirees ID card. This card provides access to a limited number of benefits that include base access, BX and Commissary privileges.

Retirees will need to obtain a new ID card at various stages of retirement. At age 60, Gray Area Retirees become eligible for full military retirement benefits and will need to replace the red ID card with a blue one. At this time they become full-fledged military retirees eligible to receive military retirement pay and all other benefits and privileges identified in this guide.

For all military retirees, at age 65 the ID card has to be replaced one more time. As you become eligible for Medicare benefits, supplemented by TriCare For Life, a new card needs to be issued. This new card is also blue and should be marked INDEF in the medical expiration date block on the back of the card.

Rules on spouses' ID cards are simpler. They need to be renewed every four years until age 75. One deviation to that rule is at age 65 when a new card is needed to identify Medicare and TriCare For Life status as described above. After age 75 a permanent ID card is issued.

# Social Security



## **Social Security - How to make a decision on when to take it!** ***Also refer to the Planning Guide on page 17.***

As a tax-paying citizen of the United States you are eligible to receive Social Security benefits in proportion to the amount of money you have earned, how many years you paid into the Social Security system and how much you have paid in Social Security taxes over your lifetime. The Social Security Administration (SSA) allows you some options on when you can start receiving this benefit.

\* You may start receiving your Social Security benefit at age 62 with a reduced annuity of approximately 75% of your Full Retirement Benefit.

\* At age 65 or shortly thereafter, depending on the year you were born, you are eligible to receive your Full Retirement Benefit.

\* If you wait until age 70 to receive your benefit, at that time your annuity will be approximately 132% of your Full Retirement Benefit.

For information on your own benefit, you should receive an annual statement in the mail about 3 months before your birth month. If you have not received a statement, process a Form SSA-7004, Request for SS Statement. To get this form call the SSA toll-free number, go to your nearest SSA office, or access the SSA Web site.

You are in charge of making the decision on the best time to initiate your Social Security benefits. The decision should be based on several factors, as follows:

- \* Your need for the additional money at various ages starting at age 62.
- \* Your health and life expectancy at the different ages.
- \* What you plan on doing with the money when you receive it.
- \* Whether you are still working at age 62 and beyond.

Evaluate all available factors before making your decision. There may also be other factors that apply to you that are not listed above. If you have a financial advisor, he or she could give guidance on what is best for you. Also, available information from the SSA can help make a decision.

Three ways you can acquire information from the SSA on Social Security benefits are as follows:

- (1) Call the SSA at 1-800-772-1213.
- (2) Visit your local Social Security office.
- (3) Visit the Web site at [www.ssa.gov](http://www.ssa.gov).

# Protecting Your Social Security Number



**Your Social Security Account Number (SSAN) is a prime target for identity thieves. There are many things you can do to protect it!**

Military ID cards have Social Security numbers on them, though changes in this policy are pending. It is best to use your military ID as identification only for official government business. In all other cases use your driver's license or another ID.

Everyone should now be aware that identity thieves are after your Social Security number. Once they get that number you are a likely subject for identity theft. Much of your personal information is available to identity thieves through telephone books and city directories. However, your SSAN should be more difficult for them to obtain. Minimum exposure of your SSAN reduces the chance it will fall into the wrong hands. Following are some ideas that, if put to use, may make it harder for thieves to get your SSAN and other vital personal information.

Putting your SSAN on your driver's license is an option in the State of Arizona. Declining this option means less exposure of your SSAN. Also, you can remove your Social Security card from your wallet or purse. Memorizing your SSAN is a good idea. If you can't remember your SSAN, the military ID card will have your SSAN printed on it and, if you are 65 or older, the number is also printed on your Medicare card.

Many times when you sign up for services from major corporations, utilities, cell phones and other businesses, they ask for your SSAN in addition to other personal information. As a general rule the only institutions that need your SSAN are the Internal Revenue Service (IRS), your employer, state government to get a driver's license, financial institutions, and medical care if you are on TriCare and/or Medicare. Many companies ask for your number but don't need it, so it's a good idea to ask at least two questions when they request your number:

1. Why do you need my Social Security number?
2. If I don't give it to you, what happens then?

In most cases, businesses don't need your number and you will receive the service you ask for anyway. If they say it is required, then you have to decide whether it's worth giving up your number to acquire that service. The bottom line here is to give out your SSAN only when absolutely necessary.

Following is a basic list of things you can do to limit exposure of your SSAN:

- \* **Use your military ID card only for US Government business.** Because your military ID card has your SSAN on it we recommend you show that ID only when entering a military base or doing government business that specifically requires it.
- \* **Don't have your SSAN printed on your driver's license.** Though your SSAN is required to get a drivers license, having the number printed on your license is optional. Decline this option! There is no reason to have your SSAN on your driver's license.
- \* **When asked for a photo ID, use your driver's license, not your military ID.**
- \* **Don't carry your Social Security card with you.** Leave it at home in a safe place. This is just one more document that, if lost, will compromise your personal identity. Your SSAN is on your military ID and your Medicare card anyway.
- \* **Make sure your SSAN is not printed on your checks.**
- \* **Don't give out your SSAN to conduct business unless it is absolutely necessary.**
- \* **Never give your SSAN, or other personal information, to anyone over the phone or Internet unless you initiated the call or connection.** No legitimate company or financial institution will call or e-mail you and ask for this information.

## Limiting Use Of Your Personal Information



**To limit use of your personal information, decrease the chance of ID theft, and protect you from dishonest solicitations from those who would steal from you, here is some information that may help.**

Your personal information consists of your name, address, phone number(s), date of birth, Social Security number, personal and financial account numbers, computer screen names, passwords and PIN numbers.

It is common practice for legitimate businesses in our society to collect your personal information to create customer profiles for use in marketing their products. Much of the information they ask for is not necessary. It is suggested you give out only the minimum information needed to do any type of business.

It is also common for identity thieves to try to get your personal information to help them scam you or steal your hard-earned finances. Scams can come to you in a telephone call, in the mail, through phony Web sites or unsolicited e-mails, or by a knock on your front door. They can take the form of fake magazine subscriptions, work-at-home schemes, can't-lose investment proposals, fraudulent lottery winnings and many other creative but too-good-to-be-true deals. If you have any doubt that a deal is legitimate, don't hand over money, write a check, sign anything or give out personal information until you check out the legitimacy of the person and/or the company you are going to do business with.

Following is a basic list of things you can do to reduce unwanted solicitations and prevent the transfer of personal information to those who don't need it.

**\* Get on the US Government Do Not Call Registry.** Managed by the Federal Trade Commission (FTC), this list is designed to stop telemarketers from calling you. Getting on the list is easy. Call from the phone you wish to have listed (including cell phones) or log on to the Web site and enter your telephone number and e-mail address. That's it! No other information is given. It is effective in about 30 days and good indefinitely. Call 1-888-382-1222 or access online at [www.donotcall.gov](http://www.donotcall.gov).

**\* Don't let your credit card out of your sight when completing a card transaction.** This is a real problem in restaurants when they take the card to the back room to make the financial transaction. One option is to pay cash. If you decide to let your card go out of your sight, make sure it is your own card that is returned to you and ensure that no more than the last 4 card numbers are on the ticket voucher.



\* **Take your personal information out of the telephone book.** Choosing an unlisted or unpublished status in the telephone book will cost a monthly fee. However, if you choose to list only your first name initial(s) and last name, and delete your mailing address and zip code, there is no additional charge. People you know can still find your number in the book, while others who do not know your full name will have trouble identifying you and acquiring your personal information.

\* **Opt out on all accounts or services.** Banks, credit card issuers, department stores and any other organization you have an account with can share your personal information, unless you opt out. They are required to send you an annual opt out notice, sometimes called a "Privacy Policy", which is usually included in your monthly statement. If you don't want them to share your information, and/or want to take steps to cut down on solicitations, respond to these notices and choose to opt out.

\* **Check your credit reports at least once a year. It's free!** The government requires credit bureaus to provide individuals a free credit report once a year. The three major credit bureaus are Experian, Equifax and TransUnion. For your free credit reports visit the Web site at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. This is the only contact point endorsed by the government. When you contact them, your credit reports are free but the credit bureaus will try to sell you an optional "Credit Score", or FICO score, or other services for a fee. This is legal, so if you want additional information you have to pay. There are other similar contacts that use the words **free credit report** in their title that are not the official contact point. Don't be fooled by this clever play on words. These clones may charge you for your credit reports. When you receive your credit report(s), read them to make sure there are no unfamiliar or incorrect entries. If you find inaccurate entries or errors, each credit bureau provides procedures to notify them to make corrections.

\* **Scam Alert!** If you get unsolicited phone calls in the form of surveys or promises of money and/or benefits of some kind, be wary. If solicitors you don't know ask for your personal information, don't give it to them! If they say they are from your bank, credit card company or any other company you do business with, hang up and call your company back with a number you know is correct. (Correct numbers are in the phone book or written on your monthly bill or statement) Financial institutions will never initiate a solicitation for your business in an e-mail or over the phone.

Ensure you give personal information over the phone only in a call that you initiate. Illegal solicitors are professional con artists and very persuasive. If you question the legitimacy of a business, call the Tucson Better Business Bureau at (520) 888-5353. If you feel you have been scammed, call the Arizona Attorney General's office at 1-800-352-8431. These organizations can provide assistance and guidance.

**\* Beware of some e-mails and Web sites!** Some bad guys assume the identity of legitimate organizations through fake e-mails and Web sites. Their goal is to get you to share your personal information once you have answered the e-mail or accessed the Web site. This is called "phishing" and it has become a very effective Internet scam. As a general rule, never open any e-mail with an address you don't recognize and never use a link in an e-mail to access a Web site that involves your personal or financial information. A rule to always follow is to never give out any personal information over the Internet unless you initiate the connection. Stay current on this subject by reading related articles in the newspaper, magazines and periodicals. Also, pay attention to related stories on the TV or radio as the media is very good at presenting information on the latest scams.

**\* ID Theft!** If unscrupulous people acquire your personal information, they may open false accounts in your name, steal from your bank account, or use your credit card information to make purchases that can literally ruin your financial life. It is wise to check all of your financial statements monthly. If you see items you don't recognize, contact the affected institution immediately. If you feel you have become an ID Theft victim, call the Federal Trade Commission at 1-877-438-4338 or visit them online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**\* Shred all documents that contain your personal information.** This includes credit cards, credit statements, bank statements, receipts and any other documents that have your name, account numbers and/or other personal information on it. You should destroy all of these items before discarding them. Criminals have been known to get the information they need by rummaging through people's trash. Personal paper shredders are a good solution to this problem. They are readily available from office supply and large retail stores, and some of these machines even shred credit cards and computer discs. This is one item that is a good investment for anyone who wants to protect their personal information.

To sum it all up, you should never give out any personal information to unfamiliar companies or unknown persons. Be particularly stingy with information such as credit card numbers and expiration dates, bank account numbers, dates of birth and, of course, your Social Security number. Also you should never, ever give out your computer passwords or PIN numbers. Share your personal information only when necessary to do business and only if you initiate the transaction and know who you are talking to. It takes time and effort to keep ahead of the bad guys, but the results are worth it. Be aware and don't become a victim!

## FINANCIAL AND MEDICAL PLANNING GUIDE FOR AIR NATIONAL GUARD RETIREES

STATUS	CIVIL SERVICE RETIREMENT PAY BEGINS	MILITARY RETIREMENT PAY BEGINS	TRICARE PRIME OR STANDARD BEGINS	TRICARE FOR LIFE BEGINS	SOCIAL SECURITY BEGINS	MEDICARE BEGINS
<b>CIVIL SERVICE RETIREMENT SYSTEM (CSRS)</b>	At or before age 55. (Note 1) May have option to work to 60.	At age 60.  (Notes 2 & 3)	At age 60.  You are required to obtain a new ID card and schedule a visit to TriCare with your retirement orders. (Notes 2 & 3)	At age 65.  Contact TriCare 3 months prior to ensure proper enrollment in TriCare For Life. (Notes 3 & 4)	At age 62, 65 or later.  If you start collecting benefits at 62 you will automatically be enrolled in Medicare Parts A & B at age 65. (Notes 4 & 5)	At age 65.  Visit TriCare 3 months prior to age 65 to fill out Enrollment Fee Allotment Authorization Form and ensure you are signed up for TriCare For Life. (Note 4)
<b>FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)</b>	Varies with age and number of years service.				If you sign up at 65 or later (full retirement age), you will need to ensure selection of Medicare Part B to validate TriCare For Life.	***** Medicare break-down:  Part A: Hospital  Part B: Medical  Part C: Supplemental  Part D: Drugs
<b>DRILL STATUS GUARDSMEN (DSG) WITH 20 YEARS SATISFACTORY SERVICE</b>	N/A					
<b>ACTIVE GUARD/RESERVE (AGR) WITH 20 YEARS SERVICE</b>	N/A	Upon retirement.	Upon retirement.	At age 65.		
<b>CONTACT INFORMATION</b>	OFFICE OF PERSONNEL MANAGEMENT (OPM)  1-888-767-6738 www.opm.gov	DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS)  1-800-321-1080 www.dfas.mil or https://mypay.dfas.mil	TRIWEST (TRICARE WEST REGION)  1-888-874-9378 www.triwest.com	DEERS (Defense Enrollment Eligibility Reporting System)  1-800-538-9552 www.tricare.mil/deers	SOCIAL SECURITY ADMINISTRATION  1-800-772-1213 www.ssa.gov  Tucson office phone number is 1-866-331-2150	MEDICARE  1-800-663-4227 www.medicare.gov

Note 1: Annuity reduced 2% for each year that you retire under age 55.

Note 2: Federal Employees and DSG's should start processing for military retired pay and TriCare benefits 6 months prior to age 60. If you choose to wait until age 65 to sign up for TriCare you must ensure enrollment in Medicare Part B.

Note 3: Information in DEERS is the basis for all TriCare benefits. Updated/accurate information in this system is critical to ensure proper execution of benefits.

Note 4: Medicare is effective at age 65 and becomes your primary health insurance. Social Security should contact you by mail before turning 65. Retirees should process for Medicare 3 months prior to age 65. Also ensure you are signed up for TriCare.

Note 5: If you work beyond age 65 and chose not to draw Social Security, contact them to discuss options for Medicare.

# Index of Organizations, Phone Numbers and Web sites

	Organization	Phone Number	Web site/e-mail
<b><i>Military and Government Benefits</i></b>			
1	<b>Defense Finance and Accounting Service</b> > (DFAS), <i>US Military Retired Pay</i> PO Box 7130 London, KY 40742-7130	1-800-321-1080 For myPay call: 1-877-363-3677 or 1-888-332-7411	www.dfas.mil  For myPay go to: <a href="https://mypay.dfas.mil">https://mypay.dfas.mil</a>
2	<b>US Office of Personnel Management</b> (OPM), <i>Federal Civil Service Retired Pay</i> Retirement Operations Center PO Box 45 Boyers, PA 16017-0045	1-888-767-6738	www.opm.gov/retire  You can also e-mail questions to: retire@opm.gov
3	<b>Department of Veterans Affairs (VA)</b>	1-800-827-1000	www.va.gov
4	<b>Social Security Administration (SSA)</b>	1-800-772-1213	www.ssa.gov
5	<b>General Military/Retiree Information</b>		www.military.com
<b><i>Tucson Area Local Contacts</i></b>			
6	<b>162<sup>nd</sup> Retirees Office</b>	(520) 295-6663	162.retirees@aztucs.ang.af.mil
7	<b>DMAFB Retired Activities Office (RAO)</b> 3500 S Craycroft Road Davis-Monthan AFB, AZ 85707	(520) 228-5100	
<b><i>US Government Information</i></b>			
8	<b>US Government Do Not Call List (FTC)</b>	1-888-382-1222	www.donotcall.gov
9	<b>US Govt Sponsored Free Credit Report</b>	1-877-322-8228	www.annualcreditreport.com
10	<b>Federal Long Term Care Program (LTC)</b>	1-800-582-3337	www.ltcfeds.com
11	<b>National Personnel Records Center (NPRC)</b>	1-866-272-6272	http://vetrecs.archives.gov
<b><i>Medical and Health</i></b>			
12	<b>DEERS</b> (Def Enrollment Eligibility Reporting System)	1-800-538-9552	www.tricare.mil/deers
13	<b>TriCare For Life</b> (Wisconsin Physicians Service)	1-866-773-0404	www.tricare4u.com
14	<b>TriWest</b> (TriCare West Region Provider)	1-888-874-9378	www.triwest.com
15	<b>Express Scripts</b> (TriCare Mail Order Pharmacy)	1-877-363-1303	www.express-scripts.com/tricare
16	<b>Medicare</b>	1-800-633-4227	www.medicare.gov
<b><i>Travel and Lodging</i></b>			
17	<b>Air Force Inns</b>	1-888-235-6343	www.dodlodging.net
18	<b>Navy Gateway Inns &amp; Suites</b>	1-877-628-9233	www.dodlodging.net
19	<b>Navy Lodge</b>	1-800-628-9466	www.navy-lodge.com
20	<b>Army Lodging (MWR)</b>	1-866-363-5771	www.armymwr.com
21	<b>Hale Koa Resort</b> (Hawaii)	1-800-367-6027	www.halekoa.com
22	<b>Shades of Green Resort</b> (Disney World)	1-888-593-2242	www.shadesofgreen.org
23	<b>Armed Forces Vacation Club</b>	1-800-724-9988	www.afvclub.com
24	<b>Space-A Air Travel</b> (DMAFB Pax Terminal)	(520) 228-2322	
<b><i>ID Theft and Scam Information</i></b>			
25	<b>Federal Trade Commission (ID Theft)</b>	1-877-438-4338	www.ftc.gov/idtheft
26	<b>Tucson Better Business Bureau</b>	(520) 888-5353	www.tucson.bbb.org
27	<b>Arizona Attorney General's Office (Scams)</b>	1-800-352-8431	www.azag.gov



The emblem below represents the 152<sup>nd</sup> TFS, AZANG.  
This logo was originally created for the 152<sup>nd</sup> Fighter Interceptor Squadron  
which was activated in May of 1956.



**162<sup>nd</sup> Fighter Wing Guide to Retirement Benefits**  
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