

THE 162nd FIGHTER WING GUIDE TO RETIREMENT BENEFITS



162FW RETIREES

162nd 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 acquire the benefits you have earned and deserve to maximize your access to them. Unfortunately, other than receiving a retirement paycheck many retirees are not aware of all available benefits. This guide is designed to provide basic guidance to access more detailed information that is needed to take full advantage of retirement 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.

This guide provides information from various sources to assist all ANG retirees in accessing data needed to find and enjoy hard-earned retirement benefits. Information given here is current and accurate, to the best of our knowledge, at the date of publication. For the most up to date official information, contact the individual agencies using the websites and telephone numbers provided. 1-800, 866, 877 and 888 phone numbers are toll free. Phone numbers and websites may be listed in more than one place as a convenience to the reader. A comprehensive directory of organizations and contact information is on page 18.

The Retirees Office at the 162nd 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 AM to 2 PM. This office is staffed by dedicated, knowledgeable people who are glad to help with any questions about retirement benefits. Feel free to call or visit them if you need help. They are available and ready to assist military retirees from all branches of service.

The chapters on identity theft, scams and how to protect your information were included because misuse of personal information has become 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. 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 edited, prepared and provided 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 know your entitlements so carefully scrutinize your first annuity statement when it arrives. Any noted errors should be corrected immediately by contacting the appropriate agency.

Military Retirement Pay was, in the past, normally processed through the local personnel office. Now individuals can process their retirement on-line. After retiring and processing is complete, your personal information is available from the Defense Finance and Accounting Service (DFAS) in London, Kentucky. Questions about military retirement pay or your personal account can be answered by calling DFAS at 1-800-321-1080. You can also access your personal account on-line at <https://mypay.dfas.mil>. Access will require your Social Security Number and you will also need to establish a pin number.

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). For both systems retirement pay is processed through the US Office of Personnel Management (OPM) in Boyers, Pennsylvania. All retirement claims from the Arizona Air 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, or access your account on the website at www.opm.gov/retire. Click on "Services Online" to access your own account. You will need your CSA number and a pin number. Once you have access to your account you can view your annuity statement and make some changes on-line, such as address and federal and state tax withholding. You can also request a duplicate 1099-R and 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 only to identify your choices and provide contacts to make a phone call or access the web to obtain needed information.

Military Health Benefits (TriCare). Title 32 (AGR) and Title 10 personnel who retire with 20 good years receive military medical benefits through TriCare before and after retirement. Drill Status Guardsmen (DSG's) 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, birth, divorce 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 on-line, for viewing or to make changes, go to 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. (TriCare contact info is on next page.)

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

Important note 2: If you are an Air Technician retiree and choose TriCare as your provider, it is important that you not cancel your existing FEHB medical plan. You should suspend, not cancel, your FEHB plan. This leaves you the option to reopen your civilian benefits in the future. Suspend your FEHB insurance by properly completing form RI 79-9 and forwarding it to OPM (call OPM for a copy of this form, or download it at www.opm.gov). Ensure that suspension of your 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 website at www.tricare.mil. You can also get information from TriWest (the TriCare West Region provider) at 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 for no cost at a military base pharmacy. Prescriptions filled at a base pharmacy provide up to three months (90 day) supply per visit. Not all drugs are available at base pharmacies; however, they do have an extensive list of brand name and generic medications. 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 on-line to 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 three months supply on one order for only one month's copay. Orders are shipped by US Mail to your home. The meds list (formulary) is more extensive than at base pharmacies. To learn more about the mail order pharmacy, call 1-877-363-1303 or visit their website at 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.

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 you to utilize 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 may 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 cannot be bumped. For information call Air Force Inns at 1-888-235-6343 or Navy Gateway Inns & Suites at 1-877-628-9233. On-line access is at www.dodlodging.net.

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

Facilities are also available at some Army posts. Army post lodging is operated by Army MWR. Call 1-866-363-5771 or access on the web at 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 or 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 military base facilities and the safety of 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 their mission and to active duty personnel. After all, you are a "space-available" traveler. Usually things work out, but you should always have an alternate plan. There is a passenger (PAX) terminal with limited departures at Davis-Monthan AFB. For more information on Space-A air travel call DMAFB passenger terminal at (520) 228-2322.

Resort Vacations. The Armed Forces Vacation Club allows military retirees to make reservations at resorts all over the world. For information on these resorts call 1-800-724-9988 or access the website at www.afvclub.com.

In addition to the Armed Forces Vacation Club, the military operates resorts in prime vacation locations like the Hale Koa in Hawaii and the Shades of Green Resort at Walt Disney World in Orlando, Florida. To make reservations at these resorts call toll free to the Hale Koa at 1-800-367-6027 or the Walt Disney World resort at 1-888-593-2242. These resorts are generally busy but will accept reservations up to 365 days in advance.

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 the web site at www.militaryliving.com. These books 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 a military retiree, you may also qualify for additional Veterans Administration (VA) benefits if you meet certain requirements of service.

Veterans Benefits provide some special compensation to military members who have served their country in specific 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 veterans benefits. It depends on when you served and the type of service performed in your military career, which may include both active duty and ANG service.

If you qualify as a veteran some of the 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.

If you would like to find out more details about your eligibility for VA benefits, call the Veterans Administration at 1-800-827-1000 or visit their website at www.va.gov.

Important note: When it's time to take advantage of your VA benefits you will need a copy of your DD Form 214, Report of Separation. This form is proof of active duty time and your passport to benefits. The DD Form 214 should be in a convenient place, along with other important documents, so it can be found when needed. If you can't find your DD Form 214, a copy of this form, and other military records, can be obtained from the National Archives by going on-line to <http://vetrecs.archives.gov>.

To get copies of your records a completed Standard Form 180 is required. Easy access to this form for downloading is at www.archives.gov; then click on "forms". If you don't have computer access call the National Personnel Records Center (NPRC) at 1-866-272-6272 for information; or contact the 162FW Retirees Office.

Survivors Benefits



You need to know how much your survivors benefits are and how to initiate them. More detailed information, including financial planning guidance, is available in a separate 162FW publication entitled *"Estate Planning, Legal Advice, Casualty Assistance and Survivors Benefits Guidance for Air National Guard Retirees"*.

Never assume that survivor's 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 benefits is easy. For both military and civilian retirement pay, you are sent an annual statement that clearly identifies what benefits you, and your spouse, are entitled to. In both systems this annual statement lists your 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 you receive a new one. Any questions about your 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 appropriate agency and have them send you the information. Once you have it, sit down with your family and discuss what benefits they will or may be entitled to.

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

For Federal Civil Service pay, the agency to contact is the US Office of Personnel Management (OPM). They can be reached toll free at 1-888-767-6738 or you can visit their website at www.opm.gov/retire.

Life Insurance. An important part of survivor's 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 on-line; only by telephone.

Additional life insurance benefits may be available through memberships in clubs and organizations. This includes credit unions, veteran's 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 website 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 website at 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 websites.

Military IDentification Card



The Military Retirees ID card is your ticket to many benefits.

Note: The military ID card has your social security number on it. For that reason it is best you use it 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 military base (includes ANG bases) to the personnel section, inform them of your loss and request a new card.

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

Traditional Guardsmen and Air Technician retirees receive some benefits when, prior to age 60 but with 20 qualifying years, 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 will become eligible for full military retirement benefits and will need to replace the red card with a blue one. At this time they become full-fledged military retirees eligible to receive military retirement pay and 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 – Making a decision when to take it! Also refer to the Planning Guide on page 17.

As a tax-paying citizen of the USA 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 obtain a Form SSA-7004 to send in. To get this form call the SSA toll free number, go to your nearest SSA office, or download it from the SSA website.

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 website at 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 prime fodder 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 the bad guys 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, your 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 drivers license, your financial institutions and medical care if you are on TriCare 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 is 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 imprinted 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 may be on your military ID and is on 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, your personal and financial account numbers and your Social Security Account Number (SSAN). We addressed your SSAN in Chapter 9.

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 websites 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 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 (includes cell phones) or log on to the website 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 the website at 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 credit bureaus are Experian, Equifax and TransUnion. For your free credit reports visit the website at www.annualcreditreport.com or call 1-877-322-8228. This is the only contact point required by the government. When you contact them the credit reports are free but the credit bureaus will try to sell you an optional "Credit Score", or FICO score, for a fee. This is legal so if you want your "Score" 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 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 Better Business Bureau at (520) 888-5353. If you feel you have been scammed, call the AZ Attorney General's office at 1-800-352-8431. These organizations can provide assistance and guidance.

*** Beware of some e-mails and websites!** Some bad guys assume the identity of legitimate organizations through fake e-mails and websites. 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. Also, never use a link in an e-mail to access a website that involves your personal or financial information, and never give out any personal information over the internet unless you initiate the call or 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. The media is very good at detailing 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.

*** 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 big box 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 SSAN. Also you should never, ever give out your 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 criminals, 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 PAY BEGINS	TRICARE PRIME OR STANDARD BEGINS	TRICARE FOR LIFE BEGINS	SOCIAL SECURITY BEGINS	MEDICARE BEGINS
CIVIL SERVICE RETIREMENT SYSTEM (CSRS)	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)
FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)	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
DRILL STATUS GUARDSMEN (DSG) WITH AT LEAST 20 YEARS SATISFACTORY SERVICE	N/A					
ACTIVE GUARD/RESERVE (AGR) WITH 20 YEARS ACTIVE DUTY	N/A	Upon retirement.	Upon retirement.	At age 65.		
CONTACT INFORMATION	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	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 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 start processing 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 Websites

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

The emblem below represents the original 152nd TFS, AZANG.
The unit was activated in the summer of 1956.



162nd Fighter Wing Guide to Retirement Benefits
Consolidated by the 162nd Retirees Office
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