Information for 2021

(Out to membership 8 Jan 2022)

2021 was a really slow year except for LB 387.

Short refresher and references.

Unfortunately, we were unable to hold Retiree Briefings since 2018 but, looking forward to one in 2022 (covid & funding).

# 1. ID Card addresses and phone numbers: See attached.

- a. Spouses receive an indefinite card at age 65.
- b. When turning 65 and covered under Medicare A &B to retain TRICARE you will need your Medicare card as proof and a new ID card.
- c. Outside the areas on the list the website can assist. Recommend a zip code to find a location. https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1

ARNG ID Services: To set up an appointment contact phone #'s on attached

ANG ID Services: The FSS ID Card website should be used to make appointments for Retirees.

For Appointments - <a href="https://idco.dmdc.osd.mil/idco">https://idco.dmdc.osd.mil/idco</a> On site: Select "NE" as the state, "Lincoln" as the city, "Select - 155 ARW HQ," then select your day/time.

Call 402-309-1452 for same day appointment, or need assistance

## 2. Applying for Retirement:

ARNG: It is important to "Gray Area" retirees that filing for your Age 60 retirement (or earlier due to deployments) does not come automatically. Retirement applications should be submitted around 9 months but not less than 90 days prior to your 60th birthday to ensure all is processed correctly. They also provide a benefit brief on such areas as TRICARE choices, Space A Travel, Funeral Honors, dental options and Survivor Benefits Plan (SBP). Contact the NG Retirement NCO, 402-309-8162 or email: <a href="mailto:christopher.m.niles.mil@army.mil">christopher.m.niles.mil@army.mil</a>

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 $\overline{\text{ANG}}$ : Administered through the Air Reserve Personnel Center (ARPC) located in Denver. The toll-free number is  $\underline{800-525-0102}$ . You will work with the retirement's division.

Website: <a href="http://www.arpc.afrc.af.mil/Home.aspx">http://www.arpc.afrc.af.mil/Home.aspx</a>

For those deployed after 28 Jan 2008: Early Retirement Benefits Tracking. You can start receiving retired pay sooner than age 60. The 2008 NDAA authorized Reserve Component personnel to received retired pay 3 months earlier than age 60 for each 90days of service performed during a fiscal year in support of operations such as OEF/OIF. In 2013, Congress expanded the criteria to count activations for national emergencies. The 2015 NDAA removed the 90 day requirement in the same fiscal year, starting with activations in FY15.

**3. DFAS-SmartDocs**: Check and Update Your Retired Pay Account. View/print your LES, W-4's, 1099's and change personal information. <a href="https://www.dfas.mil/mypayinfo/2FA/">https://www.dfas.mil/mypayinfo/2FA/</a>.

Please visit myPay to view your RAS. Find out how: http://go.usa.gov/xPdyx

Update your email address, keep your beneficiary information current in myPay by visiting https://mypay.dfas.mil.

<u>Gray Area Retirees (not receiving retired pay yet)</u>: DFAS has a way to stay informed between the time you stop drilling and when you receive retired pay. Helps keep your contact information current. How to

login: <a href="https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/Gray-Area-Retirees-New-Avenue-to-Stay-Connected/">https://www.dfas.mil/RetiredMilitary/newsevents/newsletter/Gray-Area-Retirees-New-Avenue-to-Stay-Connected/</a>

## 4. Retiree Publications:

Soldier for Life. This site has information that applies to both ARNG and ANG retirees. <a href="https://soldierforlife.army.mil/retirement">https://soldierforlife.army.mil/retirement</a>
Updates about changes to laws, policies, programs, and benefits. Retired Soldiers and surviving spouses with myPay accounts receive by email.

Air Force Afterburner: https://www.retirees.af.mil/library/afterburner/

<u>U.S. Army Retiree Handbook 2022</u>: Information for all military

retirees: https://soldierforlife.army.mil/Documents/static/Post/2022 ArmyRetSoldierHandbk.pdf

Prairie Soldier: Posts on Facebook. https://www.facebook.com/NebraskaNationalGuard/

#### 5. Nebraska Tax Changes LB 387 & LB 64:

Military Retirement Benefits: For tax years beginning on or after January 1, 2022, LB 387 amended Neb. Rev. Stat. § 77-2716(14) to allow all military retirees to exclude 100% of the military retirement benefits from income subject to Nebraska income tax to the extent included in federal adjusted gross income. Military retirement benefits attributable to service in the uniformed services include military retirement benefits reported on the IRS Form 1099-R, issued by either the U.S. Department of Defense or the U.S. Office of Personnel. No application is necessary (according to NE Revenue website).

Tax under LB 387 for widow/widower: Question: Do you know if a widow/widower who receives military retirement pay survivor benefits (SBP) will be eligible for the LB 387 Nebraska tax savings in 2022? Answer received: Great question. Unfortunately, SBP recipients are not included in the exemption. That fight will have to wait for another day. While the argument is a strong one, that is: the family serves, not just the member, it did not fit the narrative supporting the economic impact of attracting retirees to the workforce which is the intent of the legislation.

Social Security: For taxable years beginning on or after January 1, 2021, federal adjusted gross income (AGI) is reduced by a percentage of the social security benefits that are received and included in federal AGI. The applicable percentage for each tax year is listed below: 5% for taxable year 2021; 20% for taxable year 2022; 30% for taxable year 2023; 40% for taxable year 2024; and 50% for taxable year 2025 and beyond.

### 6. List of Nebraska military related sites and Legislative Bill Hearings:

Status of legislation being proposed for veterans on the "tracker" <a href="https://veterans.nebraska.gov/legislative-issues">https://veterans.nebraska.gov/legislative-issues</a> .

If a bill has "IPP" at the end it means Indefinitely Postponed. "Click" on the bill number and the document will be available.

Search bills and laws: <a href="https://nebraskalegislature.gov/bills/">https://nebraskalegislature.gov/bills/</a>

Find your Senator <a href="https://nebraskalegislature.gov/senators/senator-find.php">https://nebraskalegislature.gov/senators/senator-find.php</a>

Nebraska military and veterans' affairs: <a href="https://veterans.nebraska.gov/commission-military-and-veteran-affairs">https://veterans.nebraska.gov/commission-military-and-veteran-affairs</a>
Contacts for NE Dept of Veterans Affairs: County Veterans Service Office Listing: <a href="https://veterans.nebraska.gov/cvso">https://veterans.nebraska.gov/cvso</a>

7. Nebraska Honor Plates: Website references.

Site of LB#45: <a href="http://nebraskalegislature.gov/bills/view\_bill.php?DocumentID=30919">http://nebraskalegislature.gov/bills/view\_bill.php?DocumentID=30919</a>

Info for registration: <a href="https://veterans.nebraska.gov/benefits">https://veterans.nebraska.gov/benefits</a>

Info on plates: https://dmv.nebraska.gov/dvr/military-license-plates

8. The Nebraska Game and Parks Commission offers special permits to veterans age 64 and older, deployed military and disabled veterans at reduced or no cost. The permits are available for veterans and members of the military. <a href="http://outdoornebraska.gov/veteransandmilitarypermits">http://outdoornebraska.gov/veteransandmilitarypermits</a>

 $\underline{http://outdoornebraska.gov/wp\text{-}content/uploads/2020/11/05\text{-}33\text{-}590\text{-}Disabled\text{-}Vet\text{-}Park\text{-}Permit\text{-}Application\text{-}Fillablee.pdf}}$ 

9. The National Parks and Federal Recreational Lands Pass: Entrance fees for the National Park Service and U.S. Fish and Wildlife Serve and standard amenity recreation fees will be waived for veterans and Gold Star Families. For purposes of this program, a veteran is identified as an individual who has service in the United Stated Armed Force, including the National Guard and Reserves and is able to present the following forms of identification: DOD ID Card, Veteran Health ID Card, government issued Veteran ID card or a state-issued U.S. driver's license or identification card confirmed an individual's status as a veteran. <a href="https://www.nps.gov/planyourvisit/passes.htm">https://www.nps.gov/planyourvisit/passes.htm</a>
Check your options: <a href="https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm">https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm</a>

**10. Lincoln Veteran's Memorial Garden website**: Includes information about events, programs and brick dedication. <a href="http://lincoln.ne.gov/city/parks/parksfacilities/publicgardens/veterans/index.htm">http://lincoln.ne.gov/city/parks/parksfacilities/publicgardens/veterans/index.htm</a>

## 11. Dates and places of touring banners by Patriotic Productions:

Flights of Honor: <a href="https://www.patrioticproductions.org/new-events-1">https://www.patrioticproductions.org/new-events-1</a>
Remembering our Fallen: <a href="https://www.patrioticproductions.org/schedule">https://www.patrioticproductions.org/schedule</a>

12. TRICARE coverage: All programs you must enroll in they are not automatic coverage.

What type of Tricare do I have? www.tricare.mil

Under 65: West Region: 1.844.866.9378 www.tricare-west.com www.tricare.mil

65 and over: (TFL): 1-866-773-0404 <u>www.tricare4u.com</u> Costs and coverage: <u>https://www.tricare.mil/Costs/Compare</u>

Handbooks. <a href="https://tricare.mil/Publications">https://tricare.mil/Publications</a>.

<u>Tricare Reserve Select (TRS)</u> – current serving NG or reserve - has premium

<u>Tricare Retired Reserves (TRR)</u> – Gray Area – under age 60 – has premium. For retired National Guard and Reserve members: <a href="https://www.tricare.mii/Plans/HealthPlans/TRR">https://www.tricare.mii/Plans/HealthPlans/TRR</a>

Tricare Select (TS) - Eligible for retirement and reached age 60 - has premium. <a href="https://www.tricare.mil/Plans/HealthPlans/TS">https://www.tricare.mil/Plans/HealthPlans/TS</a>

<u>Tricare Prime</u> – generally, must live near a Military Treatment Facility (MTF) - has premium

<u>Tricare for Life</u> (TFL)– must be 65 and/or eligible for Medicare - no premium: <u>www.TRICARE4u.Com</u> Must be enrolled in Part A and Part B – Tricare becomes secondary.

https://tricare.mil/CoveredServices/BenefitUpdates/Archives/10 01 2020 Got TRICARE For Life Questions What You Should Know

<u>First Time Eligible Enrollment for Tricare Select (TS):</u> Age 60-65 and not Medicare eligible you are responsible for signing up for the medical benefits. Premium enrollment fee began 1 Jan 2021. It is not automatic. https://www.tricare.mil/LifeEvents/Retiring/GuardReserve

- a. You have 90 days from the Qualifying Life Event (QLE) to enroll in TRICARE and DEERS (getting your ID card).
- b. If you wait and do not file for your age 60 retirement and wait until you are 62 your QLE is still when you turned 60. This means you will have to wait until an Open Season, another QLE or "if space available at military facility" to have TRICARE coverage.
  - c. If you have not enrolled and use your ID card for TRICARE at a civilian facility, because it has a medical "benefits number"
  - d. Enrollment is on line, call or mail in a form.

If you are covered under Medicare and TRICARE for Life (TFL) this will not affect you. **BUT**, if you have a spouse or family member not under TFL and utilizing TRICARE they will pay an enrollment

fee. <a href="https://www.tricare.mil/Plans/Enroll/OpenSeason">https://www.tricare.mil/Plans/Enroll/OpenSeason</a> . Example: You are 68 on Medicare and TFL and your spouse is 64 not on Medicare. Your spouse would be on TRICARE Select with an enrollment fee until covered under Medicare and then TFL. Cost is waived for a survivor, a medically retired retiree or family member.

### TRICARE and Prescription Options for Retiree's:

Requirements: a. Retired National Guard and Reserve Members (Age 60 or above and receiving retired pay), families, survivors, widows/widowers and certain former spouses.

- b. Retired AGR's continue coverage.
- c. Up-to-date ID card.

Options for Prescriptions: TRICARE approved pharmacy, TRICARE mail/home delivery service, or Military Installations such as OFFUTT or Warren AFB, WY.

Pharmacy page: http://www.tricare.mil/Home/CoveredServices/Pharmacy'

Pharmacy locations: <a href="http://www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions">http://www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions</a>

Mail/Home Delivery: https://www.express-scripts.com/TRICARE/index.shtml

**13. Federal Dental and Vision (FEDVIP):** Just retired or have a life event you have eligibility to enroll in FEDVIP outside the annual open season (xx Nov - xx Dec each year).

If you're newly retired from the military you have 60 days from the date you became eligible to enroll. To review, check your eligibility or enroll.

https://www.tricare.benefeds.com/

https://www.opm.gov/healthcare-insurance/dental-vision/

https://www.opm.gov/healthcare-insurance/dental-vision/plan-information/

**14. Long Term Care Insurance**: Did you know as a military retiree, even if in the Gray area, you can apply for the Federal Long Term Care Insurance Program.

Click on <a href="https://www.LTCFEDS.com">https://www.LTCFEDS.com</a> to find more information about this program or you can call a Consultant at 1-800-582-3337.

- **15.** Eligibility for Nebraska **Veterans Homes.** Search: 80-316 in Laws 2017, LB340, §
- 5. https://nebraskalegislature.gov/FloorDocs/105/PDF/Slip/LB340.pdf

Eligibility for burial in a VA National Cemetery: https://www.va.gov/burials-memorials/?from=explore.va.gov

**16:** <u>Do you or others know where your DD 214 (Active Duty) or NGB 22 (National Guard) discharge documents are?</u> Attached paper for reference "Family Information List" to review.