Recap of 2022

Not a lot of changes in 2022. Annual review, short refresher and general references.

1. Nebraska Tax Changes LB 387 & LB 64:

<u>Military Retirement Benefits:</u> For tax years beginning on or after January 1, 2022, LB 387 amended <u>Neb. Rev. Stat.</u> <u>§ 77-2716(14)</u> 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. <u>No application is necessary (according to the NE Revenue website).</u>

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: Unfortunately, SBP recipients are not included in the exemption. 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.

<u>Social Security:</u> For taxable years 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: 20% for taxable year 2022; 30% for taxable year 2023; 40% for taxable year 2024; and 50% for taxable year 2025 and beyond.

2. Retiree Information and Publications:

a. <u>Army Echoes:</u> Covers topics for everyone. Retirees enrolled in DFAS receive this publication. Updates about changes to laws, policies, programs, and

 $benefits. \ \underline{https://soldierforlife.army.mil/retirement} \ and \ \underline{https://soldierforlife.army.mil/Documents/echoes/latest.pdf}$

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

- c. <u>U.S. Army Retiree Handbook 2023</u>: Information for all military retirees: <u>2023 ArmyRetSoldierHandbk.pdf</u>
- d. <u>Prairie Soldier:</u> Posts on Facebook. <u>https://www.facebook.com/NebraskaNationalGuard/</u>

e. <u>Public Website for the NENG: https://ne.ng.mil</u> The Nebraska National Guard's public website is live online and mobile-friendly! While parts of the website are still under construction, there is information available.

f. <u>USAF Connect App</u>: For Android and Apple users. Find the 155th Air Refueling Wing and save as a favorite. <u>https://play.google.com/store/apps/details?id=com.m360connect.usaf&hl=en_US&gl=US</u> and <u>https://apps.apple.com/us/app/usaf-connect/id1403806821</u>

gf. <u>Space A Travel</u>: Website: <u>https://www.poppinsmoke.com/space-a-flights/</u> and locations: <u>AMC Passenger</u> <u>Terminal</u>

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

Visit myPay to view your RAS. Find out how: <u>http://go.usa.gov/xPdyx</u>

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

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

3. 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. <u>ID Card Office</u> <u>Online (osd.mil)</u>

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 - <u>https://idco.dmdc.osd.mil/idco</u> 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

4. Applying for Retirement:

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

<u>ANG</u>: Administered through the Air Reserve Personnel Center (ARPC) located in Denver. The toll-free number is <u>800-525-0102</u>. You will work with the retirement division. Website: <u>http://www.arpc.afrc.af.mil/Home.aspx</u> <u>ANG Gray Area retirees</u>: Beginning 17 April 2023, AF Reserve and Air National Guard Gray Area Retirees must submit applications to begin retirement pay through the new platform.

For ANG and AF Reserve, the retirement packet will be completed by the individual (retirement is not an automatic process).

No earlier than 12 months and no later than 6 months in advance of pay effective date, you must apply by logging into **myFSS** (you may need to create an account):

- · Click on "myRetirements";
- Click on "ARC Retirements";
- Click on "+Begin Application Process";
- Review/Acknowledge Pre-Application Information (knowledge articles will have detailed information;

• Click "Start Application." You will be prompted to enter contact information and upload the required pay document (**DD Form 2656**) and any additional documents if needed.

Once the application is received and processed at ARPC, the packet will be forwarded to DFAS for pay processing. Only then will DFAS track and advise the customer of the status. <u>https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/Air-Force-Gray-Area-Retirees/</u>

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 receive retired pay 3 months earlier than age 60 for each 90 days 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.

5. Parks & Recreation:

a. <u>Camp Ashland Lodging</u>. Flyer attached. Plan ahead for reservations: Cabins 300, 301, 302 & 450 are spacious for gatherings with costs of average \$69 and \$43. Campgrounds include electricity, concrete pad and water during the summer costs of average \$8 and \$5.

b. <u>The Nebraska Game and Parks</u> 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. <u>http://outdoornebraska.gov/veteransandmilitarypermits</u>

http://outdoornebraska.gov/wp-content/uploads/2020/11/05-33-590-Disabled-Vet-Park-Permit-Application-Fillablee.pdf

c. <u>The National Parks and Federal Recreational Lands Pass</u>: 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. <u>https://www.nps.gov/planyourvisit/passes.htm</u> Check your options: <u>https://www.nps.gov/planyourvisit/veterans-and-gold-star-families-free-access.htm</u> Article: https://www.nps.gov/orgs/1207/11-8-2022-lifetime-pass.htm

d. <u>Lincoln Veterans Memorial Garden website</u>: Events, programs and brick dedication. <u>http://lincoln.ne.gov/city/parks/parksfacilities/publicgardens/veterans/index.htm</u> e. <u>Patriotic Productions:</u> Dates and places touring.

Flights of Honor: <u>https://www.patrioticproductions.org/new-events-1</u>

Remembering our Fallen: https://www.patrioticproductions.org/schedule

f. <u>UNL Veterans' Tribute</u>: <u>https://veteranstribute.unl.edu/</u> In Lincoln view the Veterans' Tribute glass walls dedicated on 11 Sep 2022.

6. Nebraska military related sites and Legislative Bill Hearings:

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

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

b. Search bills and laws: <u>https://nebraskalegislature.gov/bills/</u>

c. Find your Senator <u>https://nebraskalegislature.gov/senators/senator_find.php</u>

d. Nebraska military and veterans' affairs: <u>https://veterans.nebraska.gov/commission-military-and-veteran-affairs</u>

e. Contacts for NE Dept of Veterans Affairs: County Veterans Service Office Listing: <u>https://veterans.nebraska.gov/cvso</u>

7. Nebraska Honor Plates: Website references.

Site of LB#45: <u>http://nebraskalegislature.gov/bills/view_bill.php?DocumentID=30919</u> Info for registration: <u>https://veterans.nebraska.gov/benefits</u> Info on plates: <u>https://dmv.nebraska.gov/dvr/military-license-plates</u>

8. Nebraska Veterans Homes:

- a. Eligibility and locations: <u>https://veterans.nebraska.gov/homes</u>
- b. Eligibility legislation: Search: 80-316 in Laws 2017, LB340, §

5. https://nebraskalegislature.gov/FloorDocs/105/PDF/Slip/LB340.pdf

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

9. TRICARE and Insurance coverage: All programs you must enroll in. You are not automatically covered. Open season each year in XX Nov- XX Dec.

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 www.tricare4u.com

Costs and coverage: <u>https://www.tricare.mil/Costs/Compare</u>

Handbooks. https://tricare.mil/Publications.

Tricare Reserve Select (TRS) - 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: <u>https://www.tricare.mil/Plans/HealthPlans/TRR</u>

Tricare Select (TS) - Retired and reached age 60 - has premium. <u>https://www.tricare.mil/Plans/HealthPlans/TS</u>

<u>First Time Eligible Enrollment for (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. You will have to wait until an Open Season, another QLE to have TRICARE coverage.

c. If you have not enrolled and use your ID card for TRICARE with the medical "benefits number" on the back at a civilian facility, it will be your responsibility for the bill.

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 covered under TFL and utilize Tricare they will pay an enrollment fee. Example: You are 68 on Medicare and TFL and your spouse is 64 not on Medicare. Your spouse would be on TS with fee until covered under Medicare and TFL. Cost is waived for a survivor, a medically retired retiree or family member.

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

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

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

Tricare and Prescription Options for Retiree's:

Up-to-date ID Card, age 60+ and member receiving retired pay, families, survivors, widows/widowers and certain former spouses. Retired AGR's continue coverage.

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: <u>http://www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions</u>

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

<u>Federal Dental and Vision (FEDVIP)</u>: Just retired or have a qualifying life event you may 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/

<u>Long Term Care Insurance</u>: Did you know as a military retiree, even in the Gray area, you can apply for the Federal Long Term Care Insurance Program.

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

10 Do you or others know where your DD 214 (Active Duty) or NGB 22 (National Guard) discharge documents are?

Attached paper for reference "Family Information List" to review.

<u>11. ANG Base:</u> <u>Random Vehicle Inspections</u> - Lincoln. Beginning on or about 3 Feb 2023, the Security Forces (SF) will be resuming Random Vehicle Inspections. Please allow 10 min in the event your vehicle is the one selected. SF personnnel will ask the driver to pull off to the side, turn the vehicle off and open all doors and closed compartments (i.e. glove box) and stand to the side. Once the vehicle has been cleared you can continue to your destination. Do not feel singled out if your vehicle gets inspectioned.

<u>Reveille and Retreat (ANG Base)</u>. Played at 0800 and 1630, Mon-Fri and 0730 and 1600 on drill weekends. Once the music begins.all drivers are asked to stop their vehicle and remain in park until the music has finished.

12. NMRC Membership Form: Attached. Please consider passing on for others to join. Communication is important for us to share the rights and benefits with all who serve or served

Can a prior military member who did not retire join the NMRC? According to NMRC Constitution: Membership in the NMRC is limited to Retirees of the National Guard (to include other services on approval of the council), Military Department employees, and Civil Service Technicians. However, as stated in Article 2, Section 1, subparagraph c, (any person is eligible for membership in the Council who: "Is approved for membership by Council as Associate members for faithful service to or with the National Guard". Associate members enjoy most of the benefits of membership, but may not vote or hold an elected office. Therefore, if someone is interested in becoming an Associate Member, please ask them to fill out the attached application form and send it to the NMRC. Please indicate making the application as an Associate Member and indicate the years of service and organization served with. (per President Bill Nelson).