Retired Military Newsletter

March 2021

<u>1099-R</u> DFAS wants to let you know that the Retiree 2020 IRS 1099-Rs mailed in early January contain a Payer's Federal Identification Number (FIN) that is missing the last digit because of a printing error. The correct Payer's FIN is: 34-0727612.

They will mail corrected 2020 IRS 1099-Rs with the correct Payer's FIN no later than February 1 to all of the retirees who were mailed the incorrect 1099-R. Retirees can also download a correct 2020 1099-R from myPay. It is available now.

Retirees can visit Managing Your Retirement - Taxes webpage for more information: http://go.usa.gov/xApfF.

Annuitant 1099Rs have the correct Payer's FIN. (Source: DFAS)

<u>Nurse Advice Line</u>. The Nurse Advice Line is part of the Military Health System (MHS). A registered nurse can answer your urgent care questions; help you understand your symptoms and decide when to visit a provider; find an urgent care or emergency care facility; and schedule an appointment within 24 hours at a military hospital or clinic, if



available. The MHS Nurse Advice Line isn't for emergencies. In case of an emergency, call 911 or go to the nearest emergency room. *Visit www.MHSNurseAdviceLine.com* for web chat and video chat, or dial 1-800-TRICARE (874-2273), Option 1. (Source: Afterburner, Military Health System)

<u>Mortgage payments</u>. Veterans who are behind on their mortgages thanks to COVID-19 related hardships could soon have their overdue payments covered by the <u>Department of Veterans Affairs</u> under a proposed low-interest loan program. The plan, <u>outlined in the Federal Register</u>, could help about 60,000 veterans who hold VA home loans avoid eviction.

A major provision of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) gives protection from eviction and a mortgage payment forbearance option for all borrowers suffering financial hardship due to the COVID-19 national emergency. Under the act, borrowers who cannot make their mortgage payments on time are temporarily saved from being kicked out of their homes. Another provision of the CARES act gave borrowers the option to delay or stop their mortgage payments for up to 360 days if they face COVID-related financial hardship.

Under the proposal, any overdue mortgage payments that the holder of the VA-backed mortgage has run up over the last nine months will be paid to the lender by the VA. The veteran will then have to pay back that money to the VA while they continue to make their regular mortgage payments.

Those borrowers will have up to 10 years to repay any VA funds used for this program, with an up to five-year delay before payments kick-in. VA plans to charge 1% interest on the loans.

Those receiving this assistance from the VA will still have to work with their lender to figure out a mutually agreeable payment plan (forbearance) for future payments, and they will have to stick to that payment plan if they wish to remain in their homes.

To qualify for the proposed program:

- The borrower must have been up to date (or less than 30 days late) on their loan payments as of March 1, 2020.
- The borrower must have received CARES Act forbearance from their lender and have missed at least one scheduled monthly payment since qualifying.
- The veteran must have enough income to resume making monthly mortgage payments to their lender and have a debt-to-income ratio within acceptable levels.

An estimated 33,000 and 60,000 veterans may qualify for the relief, according to the VA.(Source: 8 Dec 2020 Military.com | By <u>Jim Absher</u>)

VA Caregiver Stipend. Caregivers play an important role in the health and well-being of



Veterans. The U.S. Department of Veterans Affairs (VA) offers a number of services to support Family Caregivers including a monthly stipend to Primary Family Caregivers of Veterans with moderate and severe needs. A stipend is defined as a monthly financial payment provided to a Primary Family Caregiver of an eligible Veteran.

VA bases stipend payments on the definition of "monthly stipend rate," which means the Office of Personnel

Management (OPM) General Schedule (GS) Annual Rate for Grade 4, Step 1, based on the locality pay area in which the eligible Veteran resides, divided by 12. VA will apply a specific percentage of the monthly stipend rate based on the amount and degree of personal care services provided to the eligible Veteran by the Primary Family Caregiver. The amount and degree of personal care services is divided into two levels. The distinction between the two levels is based on if the Veteran is determined to be unable to self-sustain in the community.

Application. You and the Veteran will need to apply together and participate in an application process to determine if you're eligible for the Program of Comprehensive Assistance for Family Caregivers. You'll both need to sign and date the application, and answer all questions for your role. You can apply online at https://www.va.gov/family-member-benefits/apply-for-caregiver-assistance-form-10-10cg, by mail, or in person. If by mail download and fill out a joint Application for the Program of Comprehensive Assistance for Family Caregivers (VA Form 10-10CG) at

https://www.va.gov/vaforms/medical/pdf/10-10CG.pdf and mail the form and any supporting documents to:

Program of Comprehensive Assistance for Family Caregivers

Health Eligibility Center

2957 Clairmont Road NE, Suite 200

Atlanta, GA 30329-1647

If applying in person bring your completed VA Form 10-10CG to your local VA medical center's Caregiver Support Coordinator. To find the name of your local coordinator, you can contact the Caregiver Support Line at 855-260-3274 or go to https://www.caregiver.va.gov/support/New_CSC_Page.asp, the VA Caregiver Support Coordinator directory. Do not send medical records along with the application. VA will follow up after the application is received. If you need assistance with completing the application or would like to check the status of your 1010CG application call 1-855-488-8440, option 3. Be sure to check back for updates or subscribe to receive email updates and information about VA Caregiver Support Program services. [Source: https://www.caregiver.va.gov/support/New_CSC_Page.asp | December 21, 2020]

<u>Surviving Spouses and MOAA</u>. Did you know a surviving spouse of an officer who was not a MOAA member can join in her or his own right? Help MOAA maintain the achievements made to date and fight other negative financial impacts, such as the lower computation for Dependency and Indemnity Compensation as compared with other federal survivor benefits. Join now to make sure your survivor benefits are protected. Go to: www.moaa.org to apply. (Source: Lt. Col. Shane Ostrom, USAF (Ret), CFP®)

TRICARE Travels With You. Due to COVID restrictions, many of us dream of once more traveling to see the world. When we finally do, remember that TRICARE coverage follows you. The exact coverage depends on your location and health plan, and coverage may vary slightly when you are travelling abroad. To plan for those unplanned medical needs, familiarize yourself with your TRICARE coverage and proper procedures now. Note down contact info for the Tricare Overseas Program (TOP) regional call center for the region where you will travel.

For non-emergencies, call the appropriate TOP center or call the TRICARE Ask-A-Nurse line (1-800-TRICARE, Option 1) for assistance with Overseas Regional Call Center coordination. For emergencies, go to the nearest emergency care facility and call the medical assistance number in that region.

If you have to pay up front for medical services, you can file a reimbursement claim afterwards. Therefore, keep all documentation and receipts. For hospital treatment, call the TOP Center while you are there to verify that you complete reimbursement procedures correctly.

NOTE: TRICARE only covers what is medically necessary. Rules, limits, and exclusions apply for certain services. For example, medical evacuation travel is only covered to the nearest medical facility that meets your needs. If you choose to travel home, you may have to pay. You can investigate travel insurance in case TRICARE does not cover everything,

Visit the TRICARE website below for the archived article dated 11/25/2019 titled "Traveling for the Holiday Season? TRICARE Travels with you." You'll find links to contact information, procedures, and forms mentioned above at www.tricare.mil. (Source: Militaree Bulletin Belinda Chung, CAPT, USNR Ret.)

Replacing Your DD Form 214. If you've been discharged from military service, your personnel files are stored at the National Archives and Records Administration (NARA). Recent military service and medical records may not be online. However, most veterans and their next-of-kin can obtain copies of their DD form 214 (Report of Separation and Discharge) and other records in three ways:

- 1. Visit http://archives.gov/veterans/military-service-records/.
- 2. Mail or Fax a Standard Form (SF) 180. Visit the website to obtain mailing address, fax number and/or SF 180 or visit the VA Regional Office.
- 3. Check your state Office of Veteran Services to see if they have a copy of your DD Form 214. (Source: *National Archives, VA.gov, RAO Files*)

Covid-19 Vaccine. TRICARE beneficiaries should contact their local pharmacy to determine if they may schedule an appointment to receive the COVID-19 vaccine as supplies are distributed in their area. TRICARE beneficiaries can receive the COVID-19 vaccine at any pharmacy—at no charge—as supplies are distributed in their area. Currently, under the federal response, pharmacies are prohibited from balance billing patients for COVID-19 vaccines. Note: TRICARE does NOT cover access to other vaccines (e.g., flu, shingles, etc.) at non-network pharmacies; therefore, the preferred option is to utilize a TRICARE network pharmacy for all other covered vaccines. (Source: Jane Acton, Contracting Resources Group, Inc.)



How to contact us

The Retired Activities Office, Naval Weapons Station, Seal Beach, California is located at 800 Seal Beach Blvd in Bldg. 22, Rm 2, Seal Beach, CA 90740-5000. We are here to serve all Armed Forces retirees and are open M-Th 0900 to 1500; Fri 0900 to 1200. You may contact us at (562)-626-7152 or by emailing us at rao-nwssb@navy.mil

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Retired Activities Website

