



# ***Retiree Activities Office (RAO) Yokota AB, Japan Newsletter***



**Vol. 1, Issue 1**

**July - August 2015**

*A publication of the Yokota Retiree Activities Office whose mission is to support the base Commander in providing information and assistance to military retirees, their family members, and surviving spouses residing in the Tokyo Metropolitan area, and surrounding prefectures. Articles appearing in this newsletter are compiled from local sources; newsletters received by the RAO, and U.S. government sources. Information has been edited and reprinted for the benefit of our retiree population. Our appreciation is extended to these agencies and newsletter sources.*

**TRICARE and Medicare and Turning 65:** TRICARE For Life (TFL) is available to you when you turn 65 and have both Medicare part A and B. Once you have part A and part B you automatically receive TFL benefits. Keeping your information current in the Defense Eligibility Reporting System (DEERS) is key in insuring your enrollment in TFL.

Your birth date will determine when you become eligible and when you should contact the Social Security Administration office to sign up for Medicare part A and part B. TFL coverage begins on the first day that you have both part A and B coverage.

- If you were born on the first day of the month, you become eligible for Medicare on the first day of the month before you turn 65. Signup for Medicare between two and four months before the month you were born.
- If you were born after the first day of the month, you become eligible for Medicare on the first day of the month that you turn 65. Signup for Medicare between one and three months before the month you turn 65.

The Federal Benefits Unit at the U.S. Embassy in Tokyo is the primary point of contact for all Social Security related matters for Japan. Please direct all inquiries related to Social Security and Social Security benefits to: by Email - [FBU.Tokyo@ssa.gov](mailto:FBU.Tokyo@ssa.gov); by Phone: - (03) 3224-5000. You can also visit their web site at: <http://japan.usembassy.gov> and click on U.S. Citizens Services.

**Affordable Care Act (ACA):** U.S citizens living abroad are generally subject to the same individual shared responsibility provision as U.S. Citizens living in the United States. Starting in 2014, the individual shared responsibility provision calls for each individual to have minimum essential coverage (MEC) for each month, qualify for an exemption, or make a payment when filing his or her federal income tax return. However, U.S. citizens or residents living abroad for at least 330 days within a 12-month period are treated as having MEC during those 12 months and thus will not owe a shared responsibility payment for any of those 12 months. Also, U.S. citizens who qualify as a bona fide resident of a foreign country for an entire taxable year are treated as having MEC for that year. For other retirees in Japan who do not fall into the above; TRICARE Standard, TRICARE for Life (TFL), or Medicare are considered to meet the MEC requirement. For more information on this you can visit the TRICARE Web site at: [www.tricare.mil](http://www.tricare.mil).

## **International Direct Deposit (IDD) Now Possible for DFAS and SSA Benefits**

**Payments:** International Direct Deposit (IDD) is available to U.S. military retirees and survivors living in Japan. IDD electronically deposits funds on the first business day of the month to your foreign bank.

### **Enrolling in IDD**

#### **For DFAS Payments**

Complete the form for International Direct Deposit Enrollment (SF 1191-1) and mail or fax it to the appropriate DFAS address below:

##### **For Retirees:**

\_\_\_\_\_  
Defense Finance and Accounting  
Service (DFAS)  
U.S. Military Retired Pay  
P.O. Box 7130  
London, KY 40742-7130

Fax: 1-800-469-6559

##### **For annuitants, beneficiaries And survivors:**

\_\_\_\_\_  
Defense Finance and Accounting  
Service (DFAS)  
U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131

Fax: 1-800-982-8459

#### **For Social Security (SSA) Payments**

Assuming you live in Japan, complete the form and mail it to the American Embassy in Tokyo, at the following address:

American Embassy Tokyo  
1-10-5 Akasaka, Minato-ku  
Tokyo 0107-8420  
Attention: Federal Benefit Unit

Make sure the form is accurately complete and signed. Incorrect or incomplete enrollment forms will be returned unprocessed for correction, delaying your enrollment. Typed forms are preferable. Always make a photocopy of the form before you send it in.

If you currently have your payment sent via direct deposit to a stateside financial institution, do not close that account until you have verified receipt at your international bank. Otherwise, your pay will be returned to the payer, causing additional delays.

The International Direct Deposit Enrollment (SF 1199-1) can be downloaded at the following link: <http://www.dtic.mil/whs/directives/forms/eforms/of1199i.pdf>. This is a fillable form that will allow you to type in your information and print it out. If you need assistance filling it out, the RAO can help you with that.

Your payment will be converted from U.S. dollars to Yen two business days prior to the U.S. payment date, using a wholesale exchange rate. IDD puts your money directly into your local Japanese bank in yen. **NOTE: The name on the receiving account must match exactly the name of the annuitant.**

**Contacting the RAO:** We are located in building 445, 1<sup>st</sup> floor; phone from (DSN) 225-8324, from off-base (042) 552-2510 extension 58324 (voice mail 24 hours a day); Email: yokota.rao@af.mil; operating hours: 0900-1200 Monday, Tuesday, Thursday, Friday, and 0900-1500 Wednesday.

**The RAO on Facebook:** The RAO has recently established a Facebook page. Please log in to see the latest happenings. Your comments and suggestions are always welcome.

**The RAO Staff:** The current staff of the RAO:

Manny DePaiva (USAF Retired) – Director  
Victor Colon (USAF Retired) – Staff member  
Anthony “Tony” Cohns (USAF Retired) – Staff member  
Jon Gallock (Navy Retired) – Staff member