



AFSA Retiree and Veteran Affairs Newsletter

- VETERAN CRISIS

The number of calls from veterans and their family members to the Veterans Affairs suicide prevention hotline spiked over the New Year's holiday, news that department officials are saying shows increase awareness and accessibility of the emergency service. Over the two-day weekend, the Veterans Crisis Line fielded 3,869 calls, up almost 19% from typical weekend levels so far, this fiscal year, according to data released by department officials.

For those that serve or who have served, crises can be heightened by their experiences during military service. If you're a veteran or service member and in crisis, these resources can help. Remember, crisis feels different for everybody and can arise from a wide range of situations before, during, or after military service.

Ask for help. Don't be afraid to let your friends know what you need when they ask; they want to help. You can also reach out to confidential 24/7 services like the Veterans Crisis Line. (The new 988 crisis line or text 838255). Talk to other veterans who have gone through the same kind of trauma that you have. You can access groups through your local VA hospital.

Make a safety plan. Have a step-by-step plan ready for if/when you feel depressed, suicidal, or in crisis, so you can start at step one and continue through the steps until you feel safe. Remember, get them help and take care of yourself. Don't be afraid to get your loved one the help they might need. The Lifeline and Veterans Crisis Line are always here to talk or chat, both for crisis intervention and to support friends and loved ones. For additional support, look into <https://www.caregiver.va.gov/>

Be there. Everyone deals with pain differently. A simple act of kindness to the veteran or service member in your life can help that person feel less alone.

- 'WIDOW'S TAX' ON SURVIVORS WILL BE COMPLETELY GONE AS OF FEB. 1 BENEFIT CHECKS

1 February benefits checks won't have the so-called "widow's tax" reducing income for the surviving spouses of military retirees who participate in two programs.

Until 2020, survivors couldn't receive the full amount of two survivor benefits at the same time. Under the rule known as the Survivor Benefit Plan (SBP) "offset," the government reduced payments that were part of that program by the amount of Dependency and Indemnity Compensation (DIC) that beneficiaries received from the Department of Veterans Affairs.

DIC is generally for the families of veterans who died in the line of duty or as the result of a service-connected injury or illness. With the Defense Department's SBP, by contrast, veterans elect whether to pay premiums that will guarantee their spouses or other beneficiaries a percentage of their retirement pay after they die. That choice is typically made upon retirement.

The monthly DIC payment for a veteran who died on or after Jan. 1, 1993, is \$1,562.74 for 2023. Without the change in law, the government would have reduced SBP beneficiaries' payments by that much.

Congress came around to the idea that the reduction was unfair and laid out a process in the 2020 National Defense Authorization Act to gradually close the gap. Rather than just changing the reductions to SBPs, the law began giving affected survivors an additional allowance to make up the difference, and as of the upcoming payments, the offset will no longer exist. The reduction required when veterans participated in both programs deterred some from choosing to contribute to the SBP. Coinciding with the change to the deductions, the VA will give veterans a rare second chance to enroll this year.

The SBP is much more financially supportive than most forms of private life insurance. After a retiree dies, the SBP pays a beneficiary up to 55% of the retiree's monthly retirement pay, adjusted for inflation, for the rest of the surviving spouse's life or until a child reaches an age cap.

- GRAY AREA RETIREE

There is also information for retirees with specific considerations, such as those with VA disability pay and separation pay. Of special interest to members awaiting pay in the Gray Area is a link to important information and processes for applying to your Service for pay when you are eligible. There is also exciting information about how you can stay connected to DFAS by using a new type of account, especially for you: the Gray Area Retiree "Future Retiree" myPay account.

Unlike military pay which comes every two weeks, retired pay comes once a month on the first of the month (or sooner if the first is on a weekend or holiday). Like the military Leave and Earnings Statement, you'll get a monthly detailed account statement called a Retiree Account Statement (RAS), which outlines your pay and deductions. Be sure to look for your new retired pay account in myPay at: <https://mypay.dfas.mil/#/> – the quickest and most convenient way to manage your retired pay.

You'll also find tax documents in your retired pay account on myPay, but as a retiree, you'll receive a 1099-R as opposed to a W-2. Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on their individual circumstances. Be sure to speak with a tax professional about your specific situation.

If you are a Gray Area Retiree, DFAS created a new kind of myPay account especially for you. This account will help you stay connected to important news and updates between the time you retire from your Branch of Service and the date you're eligible to receive retired pay. Find out how to log on and update your contact information so you never miss a message: <https://www.dfas.mil/grayarea>

Lastly, in some cases, the pay, or reductions in pay you receive in retirement may involve both DFAS and the VA. The Tips & Tools refer to some of the more common examples, but individual cases may vary. For

instance, disability pay comes from VA, but this may reduce the amount you will receive from DFAS. Also, if you ever received Separation Pay, it must be recouped in retirement, but usually a portion of that money is recouped by DFAS and a portion by VA if you are receiving VA disability pay. Be sure to check out which laws and programs may impact your pay.

- 12-WEEK MILITARY PARENTAL LEAVE BENEFIT

All military parents will be eligible for 12 weeks of family leave following the birth or adoption of a child under a new policy set to take effective Jan. 1. Signed into law last December, the 2022 National Defense Authorization Act required that all the services provide paid parental leave for both mothers and fathers, giving the military branches until the end of this year to make the changes. While not all the services have those policies in place today, they will meet that deadline, according to a Pentagon spokesperson.

"The DoD is currently working on finalizing the DoD parental leave program policy that we fully intend to deliver on time," the spokesman, Maj. Charlie Dietz told Military.com "it shouldn't be too much longer!" The policy change means that all service members are eligible for 12 weeks of leave for the birth, adoption, or long-term fostering of a child. That leave will be non-chargeable, meaning it doesn't count against other leave allowances.

Birth mothers will still be eligible for maternity convalescent leave, as well as parental leave. Previous regulations provided up to six weeks of maternity convalescent leave for new military moms and allowed for an additional six weeks for the family's primary caregiver, to be taken at their discretion. Secondary caregivers, meaning the non-birthing parent, previously received up to three weeks of leave in the Army and Air Force, and two weeks in the Navy and Marine Corps.

The changes come at a time when the military, as a whole, has instituted more progressive policies to make service more accommodating for women, families and service members who are racial minorities -- ranging from creating nursing rooms on military bases to more welcoming beard waivers for medical conditions predominantly affecting Black service members.

When a separate bill was proposed in 2021 that began the legislative process leading to the change, lawmakers said the provision was needed to modernize the military's leave policy to make it similar to federal agencies, as well as large corporate employers. "Parental leave for military service members is absurdly out of touch and outdated when compared to federal benefits and options provided by many private, large employers," Rep. Jackie Speier, D-Calif., said when introducing the proposal in May 2021 alongside Sen. Tammy Duckworth, D-Ill.

This past June, Military.com reported that the Defense Department published a policy on Reserve Component Military Leave, ordering the service branches to allow mothers paid authorized absences in lieu of inactive duty for training, also known as IDT, for the equivalent of three weekends. The reserve policy went into effect June 9 but was not retroactive, Military.com reported.

- TOP FIVE REASONS WHY VETERANS SHOULD CONSIDER OPENING A FRANCHISE

Owning a business through franchising is a perfect hybrid between working for an organization and starting your own business from scratch.

Here are five reasons why you may want to see if you have what it takes to be your own boss.

1. You're already trained for it!

A staggering one in seven franchises is owned by a military Veteran. No surprise. Especially when you consider that a franchise operating manual is pretty like the operating manuals, we used to operate military weapons, tanks, aircraft, ships, submarines, and drones.

That franchise operating manual took lots of time and money to perfect. When you buy into a franchise, you benefit by learning from someone else's mistakes.

2. You don't need business or industry experience.

Never owned a business before? Don't have experience in the industry? No problem.

Franchises train you. Then they follow up with a franchisor team that provides services like marketing, accounting set-up, vendor relations, operating, pricing and more. On top of that, you have a team of fellow franchise owners who support one another.

Unlike a stand-alone business where it can be lonely at the top, the franchising model is being in business for yourself, not by yourself. Franchising is a business in a box, with a tremendous support network.

3. Veteran benefits.

Many franchises offer a discount on the franchise fee to Veterans. Plus, many Veterans have access to VA disability payments and military retirement pensions. All of this provides greater financial stability while you are starting your franchise. This gives you more financing options and allows you to focus on running your business, not worrying if you have enough working capital.

4. There's a franchise for everyone!

Franchises are all restaurants, right? Wrong! If you can think of a service or product, there's probably a franchise for it.

Franchises run the gamut from home services, senior care, fitness, childcare, tutoring, real estate and much, much more. There are even franchises for removing junk, painting lines in parking lots, mobile flooring retailers and yes, dog-walking!

All told, there are over 2,000 different franchise brands available today.

5. Free franchise coaching services for Veterans.

From deciding if you're cut out for franchising to selecting the best fit to walking through the due diligence and purchase, getting into franchising can be an intimidating process.

But you don't have to go it alone. Our franchise coaching team will walk you through the entire three- to four-month process from discovery to opening the business.

Our services are free to Veterans and your cost to the franchisor is the same whether you use our free consulting services or not.

So, if you think you have what it takes to be your own boss, schedule a call with our team today!

Simply go to www.vetpreneur.com and schedule a free, 10-minute no obligation call. If you feel you have a chronic condition attributed to an in-service exposure, we highly encourage you to file a claim. For more information about VA benefits and eligibility, or how to file a claim, Veterans and survivors can visit VA's website at www.va.gov or call toll-free at 1-800-827-1000.

The Airborne Hazards and Open Burn Pits Registry (AHOBPR) is governed by law and eligibility is for Gulf War Veterans and Post 9/11 Veterans for further scientific research into the health impacts of industrial burn pits. Vietnam Veterans are already covered under Agent Orange presumptions and are encouraged to directly file claim if they feel their medical condition is related to Agent Orange exposure.

- NEW VETERANS HEADED TO CONGRESS

Of the 535 voting members of the new 118th Congress (House and Senate combined), 97 (18.1%) are military veterans. Military.com tells us, "Nineteen veterans will begin roaming the halls of Congress next week, contributing to one of the biggest classes of lawmakers who served in the military in recent years. The 118th Congress' cohort of 97 total veterans includes a couple historic firsts: Congress' first two Black West Point graduates. Two female veterans will also be joining Congress. That's short of the record three women veterans who entered Congress in 2018. But when including incumbents, the seven total women veterans still match the record total number set by the 116th Congress."

- FOCUS ON PAIN AND OPIOID USE DISORDER

If you are a Veteran who has experienced long-term pain, you may be interested in learning about treatment options that can help with stress and pain. These can include treatments for those whose bodies have become dependent on medications like opioids, as well as alternative non-medication treatment options (yoga, tai-chi, acupuncture, mindfulness, meditation). Opioids are one type of pain medicine and are also known as narcotics. Examples of opioids are hydrocodone, oxycodone, methadone, fentanyl, hydromorphone, and morphine. Over the past decade due to overprescribing opioid medications in the United States, many patients ended up on prescription opioid medications for years and years, and even overdosing on them. When more evidence came out showing the risks with these medications and how they can change your brain, providers began moving away from opioid medications and started using alternative treatment options. Because of the way these medications work, people can develop an opioid use disorder even if they are taking these medications for pain.

Because of the way prescribed and non-prescribed opioids work, people can become dependent on them even if they are initially taking them as medications for pain. More than one in ten veterans have been diagnosed with a substance use disorder, slightly higher than the general population. If you are a Veteran who has developed a dependency or other problems from taking prescribed or non-prescribed opioids, talk to your primary care team and learn more about the highly effective treatment options available at VA.

Looking for more information visit: <https://www.va.gov/health-care/health-needs-conditions/substance-use-problems/>

- SOME PHARMACIES REJOINING TRICARE NETWORK

According to the Military Times, “Nearly a third of the independent pharmacies that were dropped from the Tricare retail pharmacy network in October have opted to rejoin the network, according to officials from Express Scripts, which manages the prescription plan. “We are pleased that an additional 4,356 independent pharmacies accepted the contract terms we offered in December and will rejoin the Tricare network this month,” said Justine Sessions, spokeswoman for Cigna/Express Scripts. As of Jan. 15, there will be more than 42,000 pharmacies in the Tricare network, including nearly 12,000 independent pharmacies, she said.

“In October, 14,963 independent pharmacies — out of a total of 55,586 retail pharmacies in the network — dropped out of Tricare, mostly because of what they perceived as low reimbursement rates. But several community drug stores never even received the proposed 2023 contract, which Express Scripts sent by fax earlier in 2022, according to the National Community Pharmacists Association. In addition to fewer independent retail pharmacies, all the more than 2,200 Kroger pharmacies left the network Jan. 1. Kroger officials described the Express Scripts drug pricing model as “unsustainable” for Kroger and its customers. Reimbursement rates have been the key issue for the independent pharmacies, too, although earlier in 2022, more than 7,000 independent pharmacies accepted the proposed Tricare network rates for 2023.”

- AFSA MEMBERSHIP INFORMATION

Founded in 1961, the Air Force Sergeants Association (AFSA) legislates, advocates, and educates America’s elected, military and community leaders in support of the quality of life for our military members and their families. AFSA continues to work long and hard to ensure the many benefit reductions being proposed are minimized or nullified. Your membership will continue to pay dividends in terms of fair and equitable pay increases, retirement programs, educational benefits, and affordable and available health care.

AFSA MEMBERSHIP is open to all: UNIFORMED SERVICES: Active Duty, Guard, Reserve, Retired and Veteran Military Members (Joint Services Enlisted and Commissioned Officers), Public Health Services (PHS), and National Oceanic Atmospheric Administration (NOAA) personnel; FAMILY MEMBERS of Uniformed Service Members, and ASSOCIATE MEMBERS: DoD Civilians, Civil Air Patrol, JROTC, Mission Partners/Sponsors and all Military Supporters. Visit: WWW.HQAFSA.org for more information and to join.

- ARE YOU A VETERAN IN CRISIS OR CONCERNED ABOUT ONE?

Did you know that VA offers same day services in Primary Care and Mental Health at 172 VA Medical Centers? Contact the Veterans Crisis Line (1-800-273-8255 and press 1, Chat, or Text 838255 or call 988.)