**February 2023**

**Hangar Flying Newsletter**

*A Publication of the JBLM McChord Field Retiree Activities Office for Air Force Retirees, their spouses and survivors.* ***Department of the Air Force, 100 Joe Jackson Blvd, Customer Service Mall Rm 1001, JBLM McChord Field WA 98438-1114; Phone (253) 982-3214 (Voice Mail 24 hours a day). Web Site*** [***www.mcchordrao.com***](http://www.geocities.com/MCCHORDRETIREE/)[***R***](http://www.geocities.com/MCCHORDRETIREE/)***etiree Activities Office: Open 0900-1200 Monday – Friday***

**In tax season, how can Veterans maximize their tax benefits?**

As a Veteran, you may be eligible for certain tax benefits under the tax code. It’s important to file your taxes before this year’s April 18 deadline and be aware of the benefits that apply to you.

Here’s a summary of some of the key tax benefits for military Veterans provided by accountant and tax expert Lisa Greene-Lewis of TurboTax. And don’t forget: [Tax advice that applies to civilians](https://www.aarp.org/money/taxes/info-2022/50-plus-taxpayer-savings.html) can benefit you too.

**Federal Taxes**

* Military retirement pay is taxable as federal income tax and is not considered earned income for Social Security tax purposes.
* Premiums for the [Survivor Benefit Plan](https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/Overview/) are excluded from taxable income.
* [Veterans’ education benefit payments](https://www.irs.gov/individuals/tax-exclusion-for-veterans-education-benefits) received through VA for education and training are tax-free.
* Disability benefits received from VA, such as disability compensation, pension payments and grants for home modifications, are not taxable.

**Money from VA that is not taxed**

* Interest from VA life insurance policies.
* Benefits under a dependent-care assistance program.
* Money paid to a survivor of a member of the armed forces who died after Sept. 10, 2001.
* Payments made under the compensated work therapy program.
* Any bonus pay from a state, county, city or town because of service in a combat zone.

Note that if you had a recent increase in your disability rating or were granted [combat-related special compensation](https://www.dfas.mil/retiredmilitary/disability/crsc/), you may be eligible for a tax refund, but this can only be applied to the year VA reassessed your disability level.

**State Taxes**

* States typically offer tax benefits only to Veterans who were honorably discharged or released from active duty under honorable circumstances.
* State benefits usually include exemptions on property taxes, according to value.
* Benefits are often transferred to a spouse or surviving spouse of honorably discharged Veterans.
* Many states offer property tax exemptions and other benefits for disabled Veterans.
* Military retirement pay may be taxed differently in different states.
* Every state’s revenue website outlines state benefits for Veterans and how to apply for them.

Disabled Veterans can qualify for property tax exemptions at the state level. These breaks, which are usually tied to a [specific disability rating](https://www.aarp.org/home-family/voices/veterans/info-2020/navigate-va-health-benefits.html), can help a Veteran save thousands of dollars. You can view a list of all property tax exemptions by state and disability percentage [here](https://www.veteransunited.com/futurehomeowners/veteran-property-tax-exemptions-by-state/).

**AARP Tax-Aide**

* AARP Foundation’s [Tax-Aide](https://taxaide.aarpfoundation.org/) program offers free tax help to anyone, with a focus on taxpayers who are 50 and older and have low to moderate incomes.
* Tax assistance is available through knowledgeable volunteers, either in-person or virtually, by appointment only.

To find out about more tax breaks for Veterans, [read the full version of this article from AARP](https://www.aarp.org/home-family/voices/veterans/info-2021/maximize-tax-benefits.html). It also includes state specific tax break for Veterans. (Source: VA News)

**Veterans in Acute Suicidal Crisis**

As of Jan. 17, Veterans in acute suicidal crisis will be able to go to any VA or non-VA health care facility for emergency health care at no cost – including inpatient or crisis residential care for up to 30 days and outpatient care for up to 90 days. Veterans do not need to be enrolled in the VA system to use this benefit.

This expansion of care will help prevent Veteran suicide by guaranteeing no cost, world-class care to Veterans in times of crisis. It will also increase access to acute suicide care for up to 9 million Veterans who are not currently enrolled in VA. *(Source: Veterans Affairs)*

**Veterans Crisis Line** [ [https://news.va.gov/114074/what-to-expect-veterans-crisis-line//?utm\_source=middle&utm\_medium=email&utm\_campaign=VetResources&utm\_id=11JAN2023](https://news.va.gov/114074/what-to-expect-veterans-crisis-line/?utm_source=middle&utm_medium=email&utm_campaign=VetResources&utm_id=11JAN2023) What to Expect When You Call the Veterans Crisis Line

Millions of Veterans have contacted the Veterans Crisis Line. Don't wait! If you're experiencing a tough time or having thoughts of suicide, contact the Veterans Crisis Line today: Dial 988, then Press 1, chat online at VeteransCrisisLine.net/Chat <https://www.veteranscrisisline.net/get-help-now/chat/>  or text 838255. Since many responders are Veterans or have Veteran family members and friends, they are trained to help you address your challenges. *(Source: Veterans Affairs)*

**Tricare Price a Medication tool** With the Price a Medication tool, you can find the best value for your drug, out-of-pocket costs for your prescriptions may be lower at a local pharmacy than your copayment? Find the best value for your drug with the **Price a Medication tool** using your Express Scripts account [ <https://militaryrx.express-scripts.com/> ].

Whether you fill your prescriptions at a local pharmacy or have them delivered, you can use the Price a Medication tool to price a drug and find the best value for you. All you need is the drug name, strength, and a ZIP code to compare prices at nearby pharmacies. Your search results will show your pharmacy options, drug coverage details, and pricing for a 30- and 90-day supply of your drug.

Not to be confused with the Formulary Search Tool, you can find the Price a Medication tool by logging in to your online Express Scripts account at [www.militaryrx.express-scripts.com](http://www.militaryrx.express-scripts.com) [ <https://militaryrx.express-scripts.com/> ]. Once you’re logged in, navigate to the “Prescriptions” menu and select “Price a Medication”.

You can also find the tool through the Express Scripts mobile app. Just navigate to the “More” menu and select “Price a Medication”. To learn more about your TRICARE pharmacy benefit, go to [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) [ <https://www.tricare.mil/pharmacy> ].

Don't forget to keep your family's information up to date in DEERS [ <https://tricare.mil/deers> ]. *(Source: TriCare)*

**JBLM McChord Field 62nd Military Personnel Flight ID Card Appointment System:** In keeping up with the ever-growing amount of retired personnel and their family members, McChord Field Customer Service has moved to an appointment-based system. This system will allow customer service to better serve customers by making the workload in Customer Service more predictable as mall customers will not have to experience long waits to be served. To make an appointment you will need to visit the RAPIDS site at <https://idco.dmdc.osd.mil/idco/>

**The McChord RAO is in need of Volunteers.** If you have been looking for a way to stay involved with the McChord Retiree community, then volunteering could be your answer. At the McChord Retiree Activities Office, you can easily join our volunteer staff. Training will be provided, and you will be working with a great team of volunteers who are military retirees and spouses providing their time, skills, and knowledge in assisting the retired military community. For more information you can contact us at (253)-982-3214, office hours are from 9 till noon Monday thru Friday, or you may leave a message after hours.

The Air Force Retiree Activities Program is an official program which provides a conduit where-in members of the Air Force retiree community can receive benefits guidance, stay current on Air Force affairs, keep informed on the status of changes to their benefits, maintain contact with other retirees, and provide suggestions for improvements. The Air Force Retiree Activities Program keeps senior leaders aware of program activities and potential short falls or disconnects that may benefit from modification or change.

**HELPFULL LINKS**

 **To find your state representative:**  [**http://www.house.gov/representatives/**](http://www.house.gov/representatives/)

**To find your state senators:**  [**http://www.senate.gov**](http://www.senate.gov/)

**To find the VA:**  [**http://www.va.gov**](http://www.va.gov/)

**To find DFAS:**  [**http://www.dfas.mil**](http://www.dfas.mil/)

**To find Tricare:**  [**http://www.tricare.mil**](http://www.tricare.mil/)

**To schedule appointment to renew ID Card**  [**https://rapids-appointments.dmdc.osd.mil**](https://rapids-appointments.dmdc.osd.mil/)

**Link to Retiree Publications**

**Army *Echoes:***  [***http://soldierforlife.army.mil/retirement***](http://soldierforlife.army.mil/retirement)

**Navy *Shift Colors****:* [**www.shiftcolors.navy.mil**](http://www.shiftcolors.navy.mil/)

*A***ir Force *Afterburner:*** [**www.retirees.af.mil/afterburner**](http://www.retirees.af.mil/afterburner)

**Marine Corps *Semper Fidelis:***  <https://www.hqmc.marines.mil/Portals/61/Docs/MMSR-6/VOL%2066%20NO%201%20JAN-MAR%202022.pdf?ver=c9cBdk7BezbxcYhhLKGUrQ%3D%3D#:~:text=Semper%20Fidelis%20is%20published%20quarterly,or%20the%20Department%20of%20Defense>.

**Coast Guard *Evening Colors:*** [**http://www.uscg.mil/hq/cg1/psc/ras**](http://www.uscg.mil/hq/cg1/psc/ras)

 **List of businesses who give military discounts** <https://militarybenefits.info/military-discounts/>

**VA benefits book available** The Federal Benefits for Veterans, Dependents & Survivors handbook is available – with 18 pages of new information.

The book can be found at: <https://www.va.gov/opa/publications/benefits_book/2020_Federal_Benefits_for_Veterans_Dependents_and_survivors.pdf>

**Need to call the VA,** have questions, but don’t know who you need to talk to, call the VA at phone number 1-800-MyVA411 (1-800-698-2411) their new one-stop call line.

**Veterans Crisis Hotline** new number—**988 then Press 1**