

Introduction

The Air Force Retiree Activities Program is an official program that provides a conduit through which 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 program keeps senior leaders aware of program activities and potential short falls or disconnects that may benefit from modification or change. There are ~90 Retiree Activities Offices (RAOs) in the U.S. and overseas. The official guidance for the RAOs is Air Force Instruction 36-3106, Retiree Activities Program.

The chief of the Airmen and Family Sustainment Branch/Retiree Services (AFPC/DPFFF) serves as the office of primary responsibility for, and oversees the day-to-day management of, Air Force Retiree Services. This individual is responsible for providing executive and administrative support to the Air Force Retiree Council through advice and consultation, as needed, with the co-chairs, council members, RAO/satellite RAO directors and installation military program coordinators as needed. AFPC/DPFFF supports all the RAOs and the annual council meeting in coordination with the co-chairs to build the agenda, invite guests/speakers, as well as host the meeting. The AFPC/DPFFF POC for all RAOs is Lori Kullberg (210-565-2126) at Joint Base San Antonio-Randolph in Texas.

The Air Force Retiree Council provides the link between members of the Air Force retiree community -- retirees, family members and surviving spouses living throughout the world -- and the Air Force Chief of Staff. It is comprised of two co-chairmen, appointed to four-year terms, and 15 members representing retirees by geographical areas in the United States and overseas. Currently, there are also four members-at-large appointed by the co-chairmen for their expertise in certain areas needed at the time of appointment. Co-chairs select council members via nominations endorsed by installation commanders and forwarded by the Air Force Personnel Center (AFPC). Appointments are for a four-year term, with the possibility of one full-term reappointment as a council member. The Air Force Retiree Council annual meeting is held at JBSA-Randolph, Texas. Prior to a prescribed deadline, area representatives submit items of interest through AFPC/DPFFF for co-chairs to review and approve the meeting's agenda.

The Buckley SFB military RAO, one of three RAOs in Colorado, exists to provide support to over 28,000 military retirees, and surviving spouses of military retirees, in northern Colorado. We provide support to military retirees from all Services, not just the Air Force. RAO volunteers can help retirees/surviving spouses with questions and/or problems they have related to their military service and/or military related benefits. We typically assist with questions related to DEERS/ID cards, casualty assistance, Survivor Benefit Plan (SBP), TRICARE, Medicare, Gray Area Guard/Reserve retirement, Veterans Affairs (VA), retired pay, military records, wills, powers of attorney, prescriptions, base services, etc. While our main customer base is military retirees and surviving spouses, we also assist any veterans with less than 20 years of service who have issues related to their military service time and/or military related benefits.

It's very unlikely you will know the answer to every question you get from retirees as you start out, or ever for that matter. "I don't know" is a perfectly acceptable response in those situations, as long as you follow that up with "but I'll do some research and get back to you." Just ensure you have the customer's name, phone number and e-mail address so you can get back to them with an answer to their question. If you can't find the answer during your shift, just contact me (phone, text or e-mail), provide me with the question and customer info and then I can get back to them that day. We don't want to leave customers hanging when they call for help.

The RAOs in CO, and their contact info, are as follows:

Buckley SFB RAO	Ph: 720-847-6693	E-mail: raobuckley@gmail.com
Peterson SFB RAO	Ph: 719-556-7153	E-mail: psfbrao@gmail.com
USAF Academy RAO	Ph: 719-333-7877	E-mail: usafarao@gmail.com

*Note: There are currently no functional RAOs in Wyoming. There used to be one at F.E. Warren AFB in Cheyenne, Wyoming but that office stopped operating when COVID hit in 2020 and has not been re-established as of Mar 2025. For that reason, our Buckley SFB RAO also supports military retirees and surviving spouses in WY.

Our biggest challenge when the current RAO Director started, in Nov 2017, was how to let all the military retirees and surviving spouses in Colorado that the Colorado RAOs existed, what they did and how to contact them. We had no e-mail addresses for any of those customers so needed to find a way to address that. For years we simply collected e-mail addresses from customers who called in for help, and agreed we could have their address to communicate with them. While that was a start, it still wasn't allowing us to reach at least 95% of our customers. After years of working on the issue, we finally got the Defense Finance & Accounting Service (DFAS) to send what is known as a "SmartDoc push" e-mail to all the retirees/annuitants in CO that had a valid e-mail address on file with DFAS. We provided the text we wanted in the e-mail and DFAS sent out the SmartDoc push. The one they sent in Aug 2024 reached over 52k retirees/annuitants in the states of Colorado and Wyoming. We still have only ~2300 customers on our RAO e-mail distribution list, but it continues to grow.

We publish a "newsletter" each month (this is NOT the "Afterburner") which typically has information on various Buckley SFB facilities, articles on subjects of potential interest to military retirees, etc. We post the newsletter to our website and notify retirees on our e-mail distribution list when it is available.

Hopefully this RAO Volunteer Training Book will give you some background on what the RAO is, what it does, and what being an RAO volunteer entails. As you go through the on-boarding process using this document, please provide any suggestions you may have on how we can improve this document. If you have any questions at all, please don't hesitate to ask.

Steve Young
Lt Col, USAF, Ret
Director, Buckley SFB RAO

Administration

RAO Room Entry

The code for the RAO door (Rm 104) on the cypher lock is: XX

Logging Hours

There are “time sheets” located in the in/out box on the RAO volunteer desk. Each volunteer has their own “time sheet” where they record the hours they are in the RAO to respond to calls/voice mails. Every time you work a shift you log the date, time of your shift and the hours volunteered for that day (Do not include your travel time). We need these hours recorded so we can accurately track them through the year. If you work on RAO stuff while at home, you should track those hours as well and record them on your timesheet. At the end of each year the RAO Director is required to submit a report to the AF Retiree Services (AFRS) group at Randolph AFB. These hours are included in this report, along with other information such as the number of customers we served, whether we published a newsletter, whether we held a Retiree Appreciation Day (RAD), etc.

RAO Volunteers - Contact Info

List of volunteers with their phone, e-mail and shift goes here.

RAO Schedule

AM

PM

Monday

Tuesday

Wednesday

Thursday

Friday

Log Book Procedures

The RAO volunteer logbook is located on the RAO volunteer desk. Each “shift” you start out by creating a line in the logbook with the date, day of the week and your name. At the beginning of your shift, you should review the log entries made since the last time you worked to see what customers needed help with, the answers they got from the RAO, and other potentially useful info. For each call, voice mail, e-mail or in-person customer you help during your shift you create a log entry. Each entry should contain the following: customer name, customer phone number (in case we have to call them back), customer’s question/issue, and what response you provided to the customer. When talking with customers you should ask if they have provided the RAO with their home e-mail and, if they haven’t, if they would like to provide that information so they can receive newsletters and other information from the RAO. If customers want to be on our distro list mention that in the log entry, legibly record their e-mail address, and “Mac” McDermott will add them. *Please ensure to write legibly in the logbook so other volunteers can read your entries.* Also, please highlight the e-mail address so it stands out. For each log entry related to customer inquiries, in the margin of the logbook put a “P”, “V” or “E” to indicate if the customer phoned in (P), visited the office in person (V) or e-mailed a question to us (E). Next to the P, V or E put a “/” and then list the subject code(s) to tell what the customer was calling about. If you helped the customer with more than one area you will have multiple subject matter codes, each separated

by a comma (ex: B, H, S). For any inquiry where you don't find a specific subject matter area that fits use "Misc." which will be our "catch all." All the subject matter codes are listed on the bottom of the monthly summary sheet (For example, A = Casualty Assist, B = SBP, C = Other A&FRC Subjects, etc.). At the end of the shift create an entry indicating the time you completed your shift.

Examples of 3 log entries are below to show you what we expect:

- P/D** Retired TSgt Smith called in (720-111-2222) to ask where he could get his ID card renewed. Since he lives in Boulder I gave him the number for the NOAA facility in Boulder. I asked him if we had his e-mail address so we could provide him with our monthly newsletter & other RAO updates and said no but he wanted to get updates so he provided it (dansmith@gmail.com).
- V/A** The wife of retired Lt Col Jones stopped by the office. Lt Col Jones, her husband, recently passed away and she had no idea what actions she needed to take regarding his retired pay, SGLI, etc. I took her down the hall and introduced her to Loretta Lopez, our CAR, who could help her with this issue, and provided her with the RAO and DFAS casualty checklists. I asked her if she wanted to provide her e-mail address so we could provide her with our monthly newsletter & other RAO updates and she said yes so she provided it (lrcjones@q.com).
- E/I, F** An e-mail came into the RAO Outlook in-box from Mrs. Johnson. She had questions on Tricare so I referred her to the Tricare West Region, giving her their phone number and also their web site address. I asked her if we already had her e-mail address (which was in the e-mail she sent us) and if she was getting our monthly newsletter & other RAO updates and she said no so I left a note in the log to add her address to our database. (Tjohn5@yahoo.com). I also gave her info on base legal.

Using the codes in the margin makes it easier for the person compiling monthly numbers for the "RAO Monthly Summary" sheet to determine the number of phone calls, office visits and e-mails were received as well as what customers were calling about.

Phone Use & Voice Mails (VMs)

You can use the phone on the RAO volunteer desk to make calls on base, local calls off base, long distance calls off base and Defense Switched Network (DSN) calls. To access each of these use the following:

On Base Call:	Just dial the 7-digit number (i.e., 847-6693)
Local Off-Base Call:	99 and then the 10-digit number
Long Distance Off-Base Call:	98 and then xxx (please log info in long distance call book - located in the "in-box" on desk)
DSN Call:	94 and then the 7-digit number

You can retrieve voice mails from the volunteer and/or Director's phone from the phone in the office or remotely from your home phone or cell phone. Once you dial the 847-**xxxx** number you just follow the prompts. From the office: dial 847-**xxxx**, enter the 7-digit number of the phone with the VM (i.e. 847-6693 for volunteer desk) followed by the # sign, enter the Personal Identification Number (PIN) number for that phone's VM system followed by the # sign, then follow the prompts to listen to new or old VMs. The current PIN

number is on a yellow post it above the phone on the volunteer desk. The procedure is the same when calling in to check VMs from off base, you just dial 720-847-**xxxx** to start.

Volunteer Phone VM PIN: **xxx**
Director's Phone VM PIN: **xxx**

Audix main menu options: 1: Record & send VM msgs; 2: Get messages; 3: Administer personal greeting
Changing VM password: **xxx**

When making a long-distance call, dial 98, enter the 10-digit number you are calling, then enter the long distance code - **xxx**. After completing the call log the information into the Long-Distance Call Log Book located in the In/Out Box on the RAO volunteer desk. The procedures for making a long distance are also located inside the front page of that logbook. It's easier to just use your personal cell for long distance calls.

Volunteer NIPRnet Enterprise Alternate Token System (NEATS) Card Paperwork

Any RAO volunteer that wants access to the Buckley SFB unclassified network, RAO folder on the shared drive, Buckley SFB/RAO .mil e-mail, etc. needs a NEATS card. This access is helpful for several reasons. First, it will allow you to access the "Retiree Activities" folder on the network shared drive. This folder has historical and current information on RAO activities - RAO newsletters, casualty checklists, obituary spreadsheets, FAQ papers, RAD information, contact lists, etc. Second, having the NEATS card will allow you to access the internet and get to websites you may use to help customers - Tricare, ID card locations, Veterans Affairs, Buckley SFB, Delta Dental, HQ Air Reserve Personnel Center (ARPC), etc. Third, you will be able to use Outlook for e-mail that comes to you at your specific .mil address, as well as any e-mail sent to the RAO .mil e-mail address (460sw.rao.org@us.af.mil)

Before you can get a NEATS card you will need to fill out security paperwork. Once the security paperwork is filled out **?? (someone working for xxx in HR)** will e-mail you a link to the E-Qip web site, and a PIN to access the site, where you fill out a questionnaire which is then submitted to the Office of Personnel Management (OPM). You will also be required to get fingerprinted, which is done on base (either in Bldg 730 or here in Bldg 606 in the Civilian Personnel section down the hall from our office). There is a brief set of instructions (at the back of this book, along with examples of NEATS forms). Once OPM completes the security background check, and your **VoLAC (? Don't know if this is the same for NEATS)** profile is built, you will get an e-mail from the Trusted Associate Sponsorship System (TASS) indicating your application is approved and you complete your NEATS forms to get your card at Bldg 730. **Once you physically have your VoLAC, it has to be "provisioned". To get that done you can contact xxx (Bldg 606 Education Office) at 720-847-xxxx. Once he can get into the system and "provision" your VoLAC account it can take from 24-72 hours before your VoLAC will actually function on the computer. xxx (847-xxxx) also does the annual recertification that you still need a VoLAC. (Again, have to confirm if this is the same for NEATS)**

After your background check is done, you will need to complete several forms to obtain a NEATS card, which is issued by the cyber folks here on base, not the MPF where you get military ID cards. You will need to complete the following forms:

You need to get a Clearance and Investigation Verification Memo from the SBD 2 Security Manager that verifies you have a Tier 1 security clearance. The memo lists your investigation close date and investigation adjudication date

AF Form 4394 - Air Force User Agreement Statement - Notice and Consent Provision

DD Form 2875 - System Authorization Access Request (SAAR)

This is signed by our Sponsoring Agency Supervisor (Section 17 - 17e), and by the Space Base Delta 2 (SBD 2) Security Manager (Part III)

DD Form 2793 - Volunteer Agreement

This is signed by our Sponsoring Agency Supervisor (Section 13.a - c)

DD Form 2842 - DoD Public Key Infrastructure (PKI) Certificate of Acceptance and Acknowledgement of Responsibilities

This is signed by our Registration Official (Section 2)

Once your forms are completed and signed, email all your paperwork to [xxx](#). Buckley Cybersecurity will evaluate the documents and, if they are all good, then they can open an Incident Ticket and contact you to schedule an appointment to get your card (as of Dec 2024 they are issuing cards on Mon and Wed). I recommend you also cc [xxx](#) in MSG Cyber Assurance when you e-mail your forms to the address above [xxx](#)

(Again, have to confirm if all the info below is the same for NEATS)

Once your NEATS card is provisioned and the computer recognizes it, the first time you log on you will be get a bunch of alerts you have to go through and one of the windows that comes up will prompt you to complete an Information Assurance online training course on the computer using ADLS. When the ADLS screen comes up you will select the left-hand icon at the top of the screen to for new user registration with a User Name and Password (not the CAC icon on the right). You'll actually have to go through the log in 3 separate times, once to create your 6 challenge questions and the answers to each, once to "accept" the user agreement and once more to link your VoLAC to ADLS so it can track the training you complete. As you go through this you will have to create your user name, your password, and information re your phone number, your .mil e-mail address, etc. Your "Root Organization" will be Air Force and you can select "government contractor" for the rank field.

When you get to the actual ADLS screen to take the course, select "Course List", then click on "Total Force Awareness Training" and select the "Cyber Awareness Challenge" course. When you click on the button to take the course you'll see a pop-up blocker banner at the bottom of the page and you will have to click on "Allow Once" so the course will load and run. Once you click that you'll have to go back and select the course over again to get it to start.

Retiree Activities folder on the Shared Drive

This folder is located on the shared drive at [xxx](#) You can review historical RAO data in this folder, create your own folder to save work, etc. This is a good place for documents used by the RAO (POC lists, form letter, briefings, etc.) because all the volunteers can access items stored here, update/save them, etc. These FAQ folders and Training folders are also copied to the RAO Google Site. For those who prefer the folder structure exactly as presented on the Shared Drive, there is also a "Shared Drive" Link on the Google site.

RAO Computers

There are two computers available for use on the RAO Volunteer desk:

- The "Network" laptop is connected to the military NIPRnet. You will be required to have a NEATS token to access and use this computer.

- The “Standalone” laptop does not require a NEATS Token. It allows you to connect to the Internet via WIFI (using the Military and Family Readiness Center (M&FRC) Network).

Network Computer

The Network computer will give allow you to access the Buckley SFB Shared Drive (and the “Retiree Activities” folder located on that drive), access e-mails sent to a .mil address, access many websites you might use (Defense Finance & Accounting Service, Tricare, Express Scripts, Headquarters Air Reserve Personnel Center, etc.), allow you to send encrypted e-mails to other DoD users, etc. Office 365 is installed so you have access to the entire suite of Microsoft products (Word, Excel, PowerPoint, etc.).

Logging On to the RAO Network Computer

You can use this computer to check personal and RAO e-mail, access most web sites, create/update documents (Word, PowerPoint, etc.), etc. Below are some general instructions for logging on to the computer using your NEATS card.

Insert your NEATS card into the card reader slot in the laptop connected to your monitor

Press Ctrl, Alt, Delete to activate the screen

On the monitor Click “OK” and then “Sign in Options”

Click on one of the icons under “Sign in Options” - **make sure to use one of the icons where your 10-digit DoD ID number comes up in front of the “@mil”. If the number is larger than 10 digits, choose another icon until you get the 10-digit number.**

Make sure the “Num Lock” key is pressed in the upper left corner of the number section of the keyboard - you will see the light under the “1” is on

Enter your 6-digit PIN into the field on the screen and hit Enter - you’ll see your name pop up on the screen

It will take a few minutes for the computer to boot up and there will be several windows that pop up during the process - just click through them, closing them out.

You can create shortcuts for applications you use frequently (Word, Explorer, Outlook, Shared Drive, etc.) and you can also create bookmarks for web sites you use frequently in Explorer. If you need help with that just ask someone.

Standalone Computer

The Standalone computer will give you all the functionality you require except access to military email accounts and some documents on the shared drive. You will be able to access all web sites (the Network Computer blocks many sites). Office 365 is installed so you have access to the entire suite of Microsoft products. It will allow you to access our Google Site.

Logging On to the Standalone Computer

You should see your account on the screen. Login. **If logging in for the first time, please set up your password by....** The laptop will automatically connect to the M&FRC WIFI network. Follow these directions to **establish...**

On the Desktop you will find the link to the Google Site.

This is your account so configure it to suit your pleasure. Choose your browser; put icons on the desktop and task bar; store files. Make it look like your home computer.

How to switch between the laptops on the Volunteer RAO Desk

You will find two laptops on the table. The HP laptop is the Standalone. When in use it will be on top on the Network Dell. When not in use it can be set behind the laptops.

If you see the Standalone on top and want the Network you need to:

1. Unplug the Standalone laptop from the docking station - right side
2. Move the HP to the back
3. Plug this cord into the network laptop - left side.
4. Plug in the network cable at the back of the docking station. It is a cable that looks like a telephone cable.
5. Power on.

If you just see the one computer (Network) and want the Standalone you need to:

1. Unplug the network cable on back of docking station.
2. Unplug the Network laptop for the docking station - left side.
3. Put the Standalone laptop on the Network laptop.
4. Plug in the docking station to the Standalone - right side.
5. Power on.....

RAO Domain and Email Accounts

The domain for our RAO - “xxx”

We will use this domain for emails:

1. The “Admin” xxx account is to use with Mailchimp and administer Zoho email accounts.
2. The “Service” xxx account to correspond to our customer email inquiry requests from the newsletter and website. **This will be the address we publicize.** Therefore, the emails for customers xxx are separate from day-to-day RAO business (raobuckley@gmail.com).
3. The “Volunteer” xxx account is for all the volunteers to correspond with customers. Each volunteer will have access. The account would be made available on everyone’s desktop (both Standalone and Network). So, click “Zoho Email” icon on the desktop. The account Sign in page will open; enter xxx email address; click Next; enter the password; hit return. The Inbox will open.

I envision a volunteer emailing a user. Everyone will be able to see if a customer has a follow up email. The volunteer could monitor the email account for any questions/comments for the customer. If another volunteer sees a follow up email from the customer, they could either respond or connect the original volunteer to send a response. There would be no need for anyone to use a personal account. Note that this email is available from any computer with an Internet connection, e.g., your home computer or phone.

All emails sent should also copy xxx. This will make it much easier to see if all emails have been addressed.

All accounts are accessed through xxx

Mac administers the email user accounts through xxx

Outlook & e-mail - Personal & RAO Inbox

You will use Outlook on RAO network computers to send and receive e-mail, or you can use the xxx email account from the Standalone computer. Along the left side of the Outlook screen, you will have two e-mail “Inbox” icons. One will be for your personal e-mails (ex, john.smith.6@us.af.mil) and down below that will be the RAO Inbox (460sw.rao.org@us.af.mil) There is also a Global address book in Outlook where you can look up individuals to get their e-mail, organization, phone number, etc. The address book defaults to Global, but you can also access specific bases (like Buckley SFB, ARPC, etc.) when you want to narrow down your search for a specific person, etc. Each shift you should check the RAO Outlook inbox to see if any customers sent e-mail inquiries vs calling on the phone. For any RAO e-mails you respond to you should cc the RAO Inbox so other volunteers can see if someone has responded to a specific customer inquiry. The Director will also monitor this inbox and will file customer inquiries and their RAO responses, so they are archived. If you have any questions on this, you can ask the Director.

Submitting Trouble Tickets for Computer Issues

If you are having an issue with the network office computer, e-mail, etc. you can submit a trouble ticket to the Comm Help Desk. This can be done via the phone or using your computer (assuming your computer is working). To submit a ticket by phone you can call the Help Desk number (847-xxxx) and walk through the voice menu to talk to a person and provide your info. Will need your DOD ID number, which you can find on your ID card.

For the Standalone Laptop issues, you can contact Mac.

RAO Domain and email addresses.

We have registered a domain for our RAO, “xxxx” As such we established three email addresses.

For phone issues you can send an e-mail to xxxx

Most Common Inquiries - Procedures, POCs & Contact Info

The areas we typically get the most inquiries on are DEERS/ID Cards; National Guard/Reserve issues (mainly Gray Area retirement package processing for all Services); casualty assistance (driven by our obituary searches/postings); VA; retired pay; Base Legal; Survivor Benefit Plan; and Tricare/Express Scripts. These top areas are consistent from year to year. For new volunteers, reviewing sections of the FAQ books that deal with these areas is a great place to start getting familiar with operations.

ID Card Locations, Appointments, Agent Letters, etc.

For ID card renewal there are several places you can use in our area, both on and off Buckley SFB. We encourage the customer to use the RAPIDS ID locator website to locate the most convenient facility for them and schedule an appointment online. Most places want folks to make an appointment, not just walk in. The RAPIDS locator and appointment website can be found at <https://idco.dmdc.osd.mil/idco/#/> If the link won't work for the customer, below is info on the nearby ID card facilities they can use:

MPF at Buckley SFB (Bldg 606 on 18401 E A-Basin Ave) - they are mainly by appointment only. You can call them at 723-847-**xxxx** to schedule an appointment. (Mon/Tues/Thurs/Fri 1200-1500)

ANG at Buckley AFB (18860 E Breckenridge Ave, Hangar 801, Rm N224) - You can call 720-847-**xxxx**, closed Monday.

Navy Reserve Ctr at Buckley SFB (7 N Snowmass St, Bldg 1301) - you can call 720-847-**xxxx**, Closed on Monday

CO HQ Army NG in Centennial (6848 South Revere Pkwy) - you can call 720-250-**xxxx**, Closed on Monday.

NOAA Facility in Boulder (Skaggs Bldg, Rm GB515 - 325 Broadway) - you can call 303-497-**xxxx**, open Mon-Wed-Fri by appointment only.

It is also possible now to renew an ID card online (with certain restrictions) and have it mailed to you. There are details on this in an FAQ paper in the ID card section.

For elderly retirees who have mobility and/or medical issues that prevent them from going on base themselves, they can get an "Agent Letter" to designate someone to come on base for them. Details on Agent Letters are in a FAQ paper.

"Gray Area" Guard/Reserve Retiree Issues

One of the more frequent calls we get are from "Gray Area Retirees" (GARs). Gray Area Retirees are members who served in the Guard or Reserve, are qualified for retired pay, and have retired from their service (stopped drilling) but are not yet at the age where they can start receiving retired pay. Typically, these calls are from Guard/Reserve personnel, from all Services, that are about to turn 60 and have questions on filing paperwork to get their retirement orders so they can start receiving their pension and sign up with Tricare. Since HQ ARPC **only** deals with AF, and we get calls from GARs from **all** Services, the first question you need to ask when these folks call is, what Service they were in. We have Guard/Reserve retiree subject matter experts for the other Services and those numbers are on our RAO POC list.

For AF personnel, many have had trouble trying to contact Headquarters (HQ) Air Reserve Personnel Center (ARPC) for help using the (800) 525-0102 Total Force Service Center (TFSC) number. It is not unusual for us to hear from Guard/Reserve customers that are not even in Colorado, but they know we are on the same base as HQ ARPC (they are just a few streets over from us - Bldg 390 on Aspen Way) so they call hoping we can get in touch with ARPC on their behalf. We've had calls from customers in VA, MO, IL, GA, MS, etc. What we do in these cases is get the name and contact info for the individual (phone & e-mail), basic information on where they are in the process (trying to create a myFSS account, can't file using myFSS, submitted a package to HQ ARPC via myFSS but don't know the status of their package, etc.), what their problem is, etc. Depending on the situation we may be able to give them information on how to proceed to resolve their issue. For folks who have been trying all the appropriate channels to get information/resolve their issue, and still can't get what they need, **we** should offer to get in touch with **our** HQ ARPC contacts to find answers to their questions then call them back, or maybe ask HQ ARPC to get in touch with them if applicable. We have RAO HQ ARPC contacts listed on the RAO Volunteer contact list. **Our current contact is xxxx, 720-847-xxxx, or xxxx, 720-847-xxxx. We do NOT give any of our HQ ARPC contact numbers out to retirees!!** You may have retirees that want to go over to ARPC in person to meet with someone in the Retirement Section - ARPC **does not** want to see people in person! That being the case, the building requires a badge to enter, to discourage folks from doing that. For those who won't be deterred, there is a phone at the badged entry door where people can call someone for entry (if no one happens to be going in/out when they arrive, then they can just let them in). Since there is no sign indicating who to call for entry, they just have to pick a number off any listing available in that entrapment area and hope for the best.

The **Air Force** GARSs can get good general retirement info from the HQ ARPC web site (how early you can file, where to mail forms, etc.) The ARPC link is: <https://www.arpc.afrc.af.mil/> This site also has links where they can download one of the forms they will need to file, DD Fm 2656.

HQ ARPC wants all AF GARs to create a myFSS account and use that site to file their retirement paperwork online. They can create and access this account from their home computer after creating a User ID and password.

myFSS login page once you have created an account:

[Login \(af.mil\)](https://myfss.us.af.mil/USAFCommunity/s/login/) <https://myfss.us.af.mil/USAFCommunity/s/login/>

When they log in to myFSS, they can use the site to complete their DD Fm 2656 and file their retirement package. Once they have filed their package, they should get an automated e-mail back telling them the package was received and providing an "Application ID" number (or something like that) that is associated with their package. There is also a "status bar" in the app that is supposed to show them where their package is in the process. If they are having issues, they can contact HQ ARPC by using the e-mail application in myFSS.

For **Army Guard/Reserve folks** that call needing help the best thing to do is **refer them to xxx (720-xxx-xxxx) - you can give customers xxx's number**. While **xxx's** main job is to assist Army Guard folks retiring, he is also well equipped to support Army Reserve folks as well. He works closely with the 88th Readiness Division (RD), who are the primary POC for Army Reserve folks, and xxx (RSO) at Fort Carson all the time and should be able to answer all of their questions. He normally schedules appointments with everyone to complete the DD 108 and DD 2656 and get all their supporting documents together and then he will submit the packet to Human Resources Command (HRC) for them. **xxx** also has access to the retired pay system if they have pay questions - he can see what the Defense Finance & Accounting System (DFAS) sees.

For **Navy Reserve personnel**, the Navy normally forwards them instructions in advance of their 60th birthday (or earlier if applicable) advising them how to submit an application for retired pay. If they have not received notification four months prior to their 60th birthday, they should contact PERS-912 by calling MyNavy Career Center (MNCC) at 1-833-330-6622 **or email: askmncc@navy.mil**. If needed, we do have a contact at the **Navy RAO on Luke AFB in AZ** who can help us with Navy/Marine GARs. Our POC there is **MCPO, Ret, xxx and her work phone is xxx**. You can give this number out to customers who need to talk to a Navy RAO. We also know the individual at the Naval Support Activity in Millington, TN, who oversees all the Navy RAOs - CDR, Ret, xxx. We have contact information for both these folks on our RAO POC list.

All of this information is contained in various FAQs dealing with Gray Area Retirees.

Casualty Assistance

In 2020 we started searching online obituaries for deceased military retirees and surviving spouses (adopted from the Navy RAO at Portsmouth Naval Shipyard). In each such obituary we find, we post a message from the RAO offering our condolences and our gratitude for their loved one's service to our country, explain the services we provide, offer our assistance, and provide our contact info. Typically, about 10% of those postings result in someone calling us for casualty assistance. All our casualty checklists, text for the e-mail, text for the obituary condolence note, etc. are in the RAO folder on the shared drive.

When folks contact us for casualty assistance we e-mail a copy of our casualty checklist, the DFAS casualty checklist, and send them quite a bit of text in a "canned" e-mail. The e-mail, like the casualty checklists we send, are generic in nature so some actions will apply, and some won't, depending on the situation. Since each case is different, we try to ask a few basic questions up front - was the retiree participating in the SBP program, were they receiving a VA disability payment, are they being buried in a veteran's cemetery, etc. Based on specifics we can tailor the e-mail we send. The most frequent referrals we make for casualty cases are to a Casualty Assistance Representative (CAR), Survivor Benefit Plan (SBP) counselor, and Veteran Service Officer (VSO). The CAR/SBP Counselor are normally the same person, and they can help complete and submit DFAS paperwork for arrears of pay and SBP, etc. **xxx** is the Buckley SFB POC (720-847-xxxx) and **xxx** (719-556-xxxx) is the POC for Peterson SFB. As of Mar 2025, **xxx** typically works remotely on Tuesdays. Contact info for both is on the Customer POC list. For anyone receiving a VA disability we refer folks to their local VSO for help with notifications and paperwork and provide a link to a website where they can find information on the VSOs in any state. The VSO can also help determine if a surviving spouse is eligible for Dependency and Indemnity Compensation (DIC). If someone is unhappy with the support they are getting from the VSO in their County we encourage them to contact the VSO from another county. There is nothing that says you need to work specifically with the VSO in your county.

I view casualty assistance as the most important function of our office. We get very positive feedback from customers on this process, and they are typically very grateful for our assistance, the contacts we can give them, etc.

Veterans Affairs (VA) Related Issues

Issues related to the VA cover a very wide variety of topics. Here are just a few examples: filing an initial disability rating with the VA, having a current disability rating reviewed, Dependency Indemnity Compensation

(DIC), education benefits, VA home loans, healthcare help for those confined to their home, burial benefits, etc. For the vast majority of these inquiries, we refer the individual to two different expert sources.

The first is their local Veteran Service Officer (VSO). Every county in Colorado has VSOs, and we provide the customer with either a phone number for the VSO in their county and/or provide them with a link to the website where they can find information on their VSO (or VSOs in any state for that matter). [County Veterans Service Offices | Colorado Division of Veterans Affairs](#) Sometimes there are VSOs also associated with various veteran organizations like the DAV, VFW, etc. We make a point of telling customers if they are unhappy with the service they are getting from the VSO in their County they should just contact the VSO from another county. There is nothing that says you have to use the VSO in your county. It is worth noting that, as of Mar 2025 anyway, every third Thursday of the month, from 1300-1600, a VSO comes to the Military & Family Readiness Center (M&FRC) in Bldg 606 on Buckley SFB (just down the hall from the RAO). There are no appointments for these sessions, customers are handled on a first come-first served basis.

The second major source we use are the Veteran Benefits Advisors (VBAs) located in Bldg 606 on Buckley SFB, just down the hall from the RAO space. The phone number for these folks is 720-847-**xxxx**.

Retired Pay

As with most of these subjects, inquiries on retired pay can cover a wide range of issues. Some examples would be: how do I change the bank account for my direct deposit; I'm locked out of MyPay; how can I get a copy of my 1099R; how can I change my tax withholding; how can I change my beneficiary; how can I change my address/e-mail on file at DFAS; will my divorce affect my retired pay; etc. Of course, many of these issues could be resolved by the individual themselves if they have a MyPay account, but a fair number don't. We encourage these folks to create an account and tell them how to do so. Most of these customers we refer to DFAS Customer Service and provide them with a number (800-321-1080, 888-332-7411, etc.). We can also provide them with a link to DFAS as there is a lot of information, forms, an "Ask DFAS" function, etc. which are available online.

You should know that **RAOs** and Retirement Services Officers (RSOs - Army version of RAO) have a **dedicated DFAS Customer Care Center** number they can call for help (**xxx-xxx-xxxx**). This number is **not** for customers, **only RAOs/RSOs**, so **never** give this number out. The personnel who staff this line are much more experienced than the folks who man the regular DFAS Customer Service phones. These folks are a great resource for those more complex issues that customers can't get resolved on their own so we can step in to assist. We have used this resource on several occasions with great success - **xxx-xxx-xxxx**.

Base Legal

The usual inquiries we get regarding base legal are customers looking for the following: having a document witnessed/notarized, having a will created or updated, getting a trust done, etc. After wills, domestic relations, personal finance/debt, and real estate (usually repair contracts, HOAs, property boundary disputes, etc...) are typically the top issues they deal with. They can also help people with reviews of insurance documents. Legal will do wills and witness/notarize documents but they will **not** do trusts. Customers can make an appointment with legal by calling 720-847-**xxxx** (Bldg 1030, the Buckley Garrison HQ building). As of Jul '21 legal wants folks to fill out forms online at the AF legal assistance site, get a ticket number and then call to make an appointment for a will. Legal **does not** provide assistance for any of the following: criminal matters; real estate/closing documents; official matters in which the US Government has an interest; matters on behalf of

third parties (their children); commercial enterprise to include private organizations, rental properties, home businesses; trusts; any representation of a client in a court or administrative proceeding.

Survivor Benefit Plan (SBP)

The Survivor Benefit Plan (SBP) allows a military retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity is based on a percentage of the member's retired pay, is called SBP and is paid to an eligible beneficiary. It pays eligible survivors an inflation-adjusted monthly income (ie, it gets the same Cost of Living Adjustments (COLA) as social security). A military retiree pays monthly premiums for SBP coverage upon retiring. Premiums are paid from gross retired pay, so they don't count as income. This means less tax and less out-of-pocket costs for SBP. The premiums are partially funded by the government and the costs of operating the program are absorbed by the government, so the average premiums may be below the cost for a conventional insurance policy. The maximum SBP annuity for a spouse is based on 55 percent of the member's retired pay (or in the case of a member who retires under REDUX, the retired pay the member would have received if under the high-three retirement system). However, a smaller amount may be elected.

Eligible children may also be SBP beneficiaries, either alone or added to spouse coverage. In the latter case, the children receive benefits only if the spouse dies or otherwise becomes ineligible to receive the annuity. Eligible children equally divide a benefit that is 55 percent of the member's elected base amount. Child coverage is relatively inexpensive because children get benefits only while eligible dependents. Coverage is also available for a former spouse or, if the retiree has no spouse or children, for an "insurable interest" (such as a business partner or parent).

We are not SBP experts, so we normally refer questions on this topic to an SBP Counselor. The Buckley SFB SBP Counselor is **xxx** in Bldg 606 (720-847-**xxxx**) and at Peterson SFB it is **xxx** (719-556-**xxxx**). At F.E. Warren folks can call 307-773-**xxxx**.

Tricare & Express Scripts

HNFS lost the contract in 2024 so the SME numbers/names below may change.

For Tricare related questions we refer people to the Tricare web site and/or provide them with the number to the Tricare West region, which is where we reside. The web site is at <https://www.tricare-west.com/> and the phone number is 1-844-866-9378. The Express Scripts number is 866-363-8667.

There are several Tricare subject matter experts (SMEs) we can call if we are looking for information. One is **xxx** at 719-**xxx-xxxx** (Cell **xxx-xxx-xxxx**) and e-mail [xxx](#) and another one is **xxx** at 719-**xxx-xxx** at e-mail **xxx**. We **do not** give out **xxx** or **xxx** numbers.

Federal Employee Dental & Vision Insurance Plan (FEDVIP)

Starting in Jan 2018 military retirees were eligible for the Federal Employee Dental & Vision Insurance Plan (FEDVIP). This program offers dental insurance through several providers (GEHA, MetLife, Anthem, etc) as well as vision insurance through the Vision Service Plan (VSP) and others. For questions on this benefit retirees can call BENEFEDS at 877-888-3337 or visit their web site at <https://www.benefeds.com/>. Normal FEDVIP "open enrollment" sign up is in the Fall each year. If a retiree turns 60, and qualifies for military retirement benefits, outside the normal enrollment window (such as a Guard/Reserve person turning 60 and qualifying for military retirement benefits) they can still enroll because this is considered a "qualifying life event." They have 60 days from their retirement eligibility date to enroll even if you are outside the "open enrollment" window.

Medicare

Original Medicare includes Medicare Parts A and B. Medicare Part A is free and covers hospital costs. Medicare Part B covers doctors' fees and outpatient services and has a monthly premium. During Medicare open enrollment (in the Fall of each year) you can move from original Medicare to a Medicare Advantage plan (also known as Medicare Part C), switch from Medicare Advantage to original Medicare, swap one Medicare Advantage plan for another or choose a different Medicare prescription drug plan (Part D). If you are 65 or over, you must be signed up for Medicare Part A & Part B (paying premiums) to be eligible for Tricare for Life (TFL). Once enrolled in Medicare you will be signed up for TFL automatically and there is no cost to you. **If you have TFL there is no need for you to have a Medigap (Medicare supplement) plan.** Medicare provides a Plan Finder tool to help beneficiaries find their best coverage options.

Medicare Advantage Plans (also known as Medicare Part C) are a type of Medicare health plan offered by private companies (Kaiser, Blue Cross, United Healthcare, Humana, etc.) that contract with Medicare to provide **all** your Part A and Part B benefits. As military retirees using TFL already have prescription drug coverage, they should not need an Advantage plan that offers prescription drug coverage (Part D). By law, Medicare Advantage Plans **must** cover all of the **services** that Original Medicare covers (this does **not** mean your doctor will take a specific Medicare Advantage Plan - you have to ask them that question). Most Medicare Advantage Plans also offer some coverage for things that **aren't** covered by Original Medicare, like vision, hearing, dental, and wellness programs (like gym memberships). These plans can also cover more extra services like transportation to doctor visits, over-the-counter drugs, adult day-care services, and other health related services that promote your health and wellness. Many of these companies offer a "0 Premium" Advantage plan which simply means they get your Medicare Part B premium - the government gets that premium when you have traditional (original) Medicare. So, you can get a "0 premium" Medicare Advantage plan instead of traditional Medicare *at no additional cost to you*. The reason this **may** be a good choice is you may get more services for the same, or less, cost. In addition, some 0 Premium Medicare Advantage Plans also offer Part B premium rebates, so they actually cost you *less* than original Medicare. Of course, more doctors will take original Medicare than will take any specific Advantage plan.

As with anything, each person's specific situation will determine which Medicare plan best meets their needs and they need to do their due diligence to make that determination. Medicare plans can change significantly from year to year so customers should review and compare plans to see if a change is warranted. For additional info on Medicare you can visit <https://www.medicare.gov/index>.

Base Services & Miscellaneous

On the RAO Summary Spreadsheet we use to track the number of customers we assist by month, there are lots of Subject Matter Area categories (Tricare, SBP, ID Cards, Casualty Assistance, Legal, VA, Guard/Reserve, etc). We chose the specific subject matter areas listed on the spreadsheet based on the frequency of inquiries in specific categories that retirees have mostly asked about in past years.

We have a separate category for Base Services. This category would include things like: where's the gym; what are the hours at the commissary; what is the number for Outdoor Rec; can I use the Rocky Mountain Lodge on base; is there an auto hobby shop on base; when is the BX open; can I get glasses on base; etc.

We also have a Miscellaneous category as a catch all. These are things you don't feel fit any of the other categories such as: is the base open to civilians; how do I get to the Mississippi Ave gate; are commercial taxis allowed on base; can I take photos of the airplanes; why is a helicopter flying so close to my house; who do I talk to about noise complaints regarding military aircraft; where can I dispose of an American flag; etc. Again, we use this "generic" Miscellaneous category to keep the total number of categories listed on the spreadsheet manageable.

Description of what Services Key Base Organizations Provide

Military & Family Readiness Center (M&FRC)

We refer quite a few customers to the M&FRC due to the wide range of issues they deal with. The M&FRC is the focal point for transition assistance activities at the base level, providing retiring members/families information, skills, and knowledge needed for a successful transition to the civilian community. The Exceptional Family Member Program-Family Support (EFMP-FS) is designed to provide support to family members through a variety of personal, medical, and family support functions. Employment Assistance supports customers in achieving short-term and long-term employment, education/training, and career goals. The M&FRC is the place to go for spouses who are re-entering the work force or seeking paid employment and also offers programs and services to help mitigate stress and challenges of moving to a new area. They can provide up-to-date information on inbound/outbound locations, to include schools and higher institutions education and technical training, housing, labor market, health care choices, recreation, and other pertinent topics. The Casualty Assistance Representative (CAR) and Survivor Benefit Plan (SBP) Counselor - Loretta Lopez - is also located in the M&FRC. This office helps surviving spouses with all the actions required when a spouse passes away since there are a host of notifications that have to be made to a variety of organizations. Organizations notified will depend on whether the deceased was a retired military member, federal civilian employee, had a VA disability rating, etc. Examples of some of those organizations are: Defense Finance & Accounting Service (DFAS), Social Security, Department of Veterans Affairs, Defense Enrollment Eligibility Reporting System (DEERS), Office of Personnel Management (OPM), Veterans Affairs office associated with VA-sponsored life insurance, Service Member's Group Life Insurance (SGLI), etc. M&FRC Community Readiness Consultants (CRCs) can review insurance policies and explain them to people. For this, the M&FRC highly recommends the customer provide copies of their policies to the CRC in advance of the meeting to give the CRC time to review them and not waste the customer's time. M&FRC would make an appointment (720-847-xxxx) for the customer to return to sit down one-on-one with the CRC and go over the policies.

The person we deal with the most in the M&FRC is the CAR/SBP Counselor, xxx at 720-847-xxxx. She can help people with notifications when a military spouse passes away, with DFAS issues by looking up their records, assist with SBP issues, etc. We can also provide xxx's number to those customers requiring her services. The other POC here who can provide info on things like Airmen's Attic donations to support military on base, volunteer opportunities on base, etc. is xxx at 720-847-xxxx.

Base Legal Office

The majority of the retirees go to base legal for estate planning to include wills, power-of-attorneys, advance medical directives, and living wills. All of these are generally done by appointment only on Tuesday afternoons. They also visit legal for assistance with matters such as probate, divorce, elder abuse/scams, and other legal matters. These appointments are scheduled on Thursday afternoons. Legal *does not* provide assistance for any of the following: criminal matters; real estate/closing documents; official matters in which the US Government has an interest; matters on behalf of third parties (their children); commercial enterprise to include private organizations, rental properties, home businesses; trusts; any representation of a client in a court or administrative proceeding. Legal will do wills and witness/notarize documents but they will not do trusts. Customers can make an appointment with legal by calling 720-847-xxxx (Bldg 1030, the Space Base Delta 2 HQ building). Our normal contact at base legal is xxx, who you can reach at the number above.

Military Personnel Flight (MPF)

The Military Personnel Flight (MPF) serves Active Duty, Guard, Reserve, and Retired personnel through their Customer Service element. Our customers typically interact with the MPF to get ID cards renewed for themselves, a spouse or a dependent. They also can provide DEERS updates. Currently appointments for customer service actions, especially ID cards, are required, although they **may** do walk-ins on a first come, first served basis, after appointments. This office is just down the hall from us in Bldg 606. We can contact **xxx**, Chief, Military Personnel, at 847-**xxxx**, or **xxx**, Chief of Customer Support, at 847-**xxxx**, with questions that are not run of the mill (other POCs on RAO POC sheet).

Veterans Affairs Benefits Advisors

Through Benefits Advisors, service members, their families, retirees and veterans have access to resources and information about VA benefits. As part of the Transition Assistance Program (TAP), VA Benefits Advisors conduct the mandatory VA Benefits I and II Briefings and are available for one-on-one appointments to assist transitioning service members, retirees, veterans and their families. In addition, VA Benefits Advisors are also available to meet to answer questions about VA benefits, eligibility requirements, and application processes. Many of the VA Benefits Advisors are Veterans or military spouses themselves so they understand the unique needs of retirees and veterans and can relate to many of the challenges service members may face upon returning to civilian life. Customers can talk to their advisor in person or on the phone to discuss their specific VA questions and concerns. Customers should call 720-847-**xxxx** to talk to a Benefits Advisor at Buckley SFB, or visit the office in Bldg 606, Rm 106A, at 18401 East A-Basin Ave between 0800 and 1630. The benefits advisors at Buckley SFB are **xxx** and **xxx**. **xxx** can be reached via email at [xxx](#) and **xxx** at [xxx](#)

There are also lots of VA resources available at higher levels, such as the VA Eastern CO Health Care System/VHA, Veterans Benefits Assoc (VBA - **xxx**), National Cemetery Administration (NCA - **xxx** for Ft Logan & **xxx** for Pikes Peak), Education Liaison Rep, Veteran Service Officers (VSOs), Disabled American Vets (DAV), etc. There is also a 24/7 White House hotline for complaints about the VA – 855-948-2311.

Reference Materials

RAO Frequently Asked Questions (FAQ) Books

Our Frequently Asked Question (FAQ) papers are located in two binders in the RAO space, and you should become very familiar with the content as this will very likely be a resource you use often as an RAO volunteer. There are probably over 100 subject areas covered in papers in the books, and we have soft copies of all of them on the RAO shared drive. We created this book, and papers, based on the questions we get from retirees/surviving spouses who call in looking for support. These books are “living documents” and we constantly have to update current papers and create new ones. If you believe there are other papers that should be added, or you discover papers that need to be updated, please notify the Director so updates can be made.

Phone Contact Lists

We have several phone contact lists you can use that support both you and our customers. First is the “RAO Customer Phone Numbers List.” This reference tool has phone numbers you can provide to customers looking for information. Some examples of numbers on this list would be the Buckley SFB Casualty Assistance Rep (CAR)/Survivor Benefit Plan (SBP) Counselor, Visitor Control Center (VCC), MPF ID card section, HQ ARPC, DFAS, Tricare, BENEFEDS, DEERS, Express Scripts, etc. We also have a “RAO Personal Contacts List” that contains *numbers generally for RAO volunteers use only*. Some examples of numbers on this list would be the MPF chief of customer support, the Mission Support Group CC, our AFRS POC, our Tricare expert, the head of the base Pharmacy, etc. We also have a “RAO Volunteer - Key POCs/SMEs” list that is basically a condensed version of the “RAO Personal Contacts List.” Finally, we have a “Buckley Space Force Base Directory” phone list that has numbers for specific personnel in most of the organizations on the base. Again, this list is mainly just for RAO volunteer use if they are trying to get help from a specific unit on base.

RAO Reference Book

This book is in the RAO space, and you should familiarize yourself with the content. It has the Director’s appointment letter, AFI 36-3106 Retiree Activities Program, RAO Operations Guide (AFRS publication), several RAO Briefings, RAO Annual Reports, RAO Volunteer of the Year Packages, a listing of all the RAOs and Directors with phone numbers and e-mail addresses, etc.

RAO Smart Book

This book is also located in the RAO space, and you should familiarize yourself with the content. This mainly has phone numbers for various base contacts and organizations. Some of the numbers are *just* for RAO volunteer use (subject matter experts we call for information) and some are numbers and names that we provide to customers for their use.

RAO Website

The RAO website is located at <https://www.buckley.af.mil/Units/Retiree-Activities-Office/> You should familiarize yourself with the information located on this site and also let customers know that it exists for their use as well. “Mac” McDermott in our office has permissions to add documents, update information, etc. on the website. In July 2021 we added a RAO Customer Survey link to the site so we can get feedback from

customers. We also have added a Pharmacy Customer Survey link as well, and we pass on comments from these surveys to the head of the Pharmacy.

RAO Google Site

The site is at [xxx](#). You can get to this site from any computer with Internet - try it at home. The intent is the Google Site should have electronic images of any piece of paper you need. If not, please make a copy and forward it to Mac.

What makes the site so much more powerful than the shared drive is the search function. For example, if you search for “MyPay”, every paper that talks about MyPay is presented to you. Additionally, all the RAO FAQ papers are a click away. Much of the RAO stuff is available from both the office and your home computers.

If you prefer the shared drive format, on the home page of the Google Site is “The Old Shared Drive” where there is a copy of all the FAQ paper files. Or you can go directly to the shared drive at [xxx](#)

The “Home” page is intuitive. Just click through the links. For the Calendar to be effective, most of the volunteers would need to maintain their schedule there.

Permissions - everyone has read permissions (since you have the link). For anyone that gets ambitious, Mac can give you edit permissions. To edit the site or post to the calendar, you need a Google account with a Google email address. You certainly don’t need to use the Google address except to edit the site or calendar.

Retiree Address Finder (RAF) Database

(Old info - we no longer have access to the RAF. Replace with DMDC data when MOU complete)

This database provides information on all the military retirees that live in zip codes assigned to Buckley SFB. It provides their name, retirement date, rank, service, mailing address, etc. and the data can be sorted and exported to an Excel spreadsheet. The database is located at [xxx](#). You need a CAC to access this database and Tammy Cournoyer at AFRS is the one who grants access, by zip code. Our zip codes are: **xxx**. You fill out a DD Fm 2875 with the appropriate info, provide that to Tammy, and she grants you permissions to access the database. We use this database to determine how many retirees we support, compile demographic data on retirees in our area, identify Gray Area Reservists turning 60 so we can mail them letters pertaining to their Tricare eligibility, etc. This is a very useful tool. **(The RAF available since ~ 2019 - we are working with AFRS to restore access to this information.)**

RAO Events & Products

Annual Retiree Appreciation Day (RAD)

Each year the RAO organizes and executes a Retiree Appreciation Day (RAD) held on base. In essence, this is a “vendor fair” where we invite ~50 different organizations from on and off base so military retirees and surviving spouses can meet face-to-face with POCs from all these organizations to collect info, ask questions, get issues resolved, etc. We invite a wide variety of organizations that provide assorted services to military retirees, such as: Tricare, Express-Scripts, base pharmacy, commissary, Exchange, base legal, social security, VA Eastern CO Health Care System (VAECHCS), MOAA, TREA, USAA, Medicare and Medicare Advantage Plan providers, FEDVIP providers, financial advisor firms, funeral homes, Veteran Service Officers, DAV, commercial legal firms that can do trusts, assisted living facilities, assorted veteran organizations, Military & Family Readiness Center, MPF ID card section, the Honor Bell, HQ ARPC, DFAS, National Cemeteries, etc. The event is normally held on a Saturday in late September, from around 0800-1300, in the Leadership Development Center (LDC, Bldg 1032). We provide food (hamburgers, brats, pizza, burritos, donuts, snack items, etc.) and drinks (water/Gatorade), have door prizes (mainly gift cards to restaurants/breweries) and perhaps a small band to provide musical entertainment. Donations (food, drinks or funding) from assorted organizations allow us to provide refreshments, door prizes and entertainment.

This event is a major logistical undertaking that requires months of planning and hundreds of hours of prep time on our part. Typically, there are more organizations that want to attend than we have room for so we decide who will receive a formal invitation to man a table (based on who we think provides the most benefit to retirees). We have to arrange for all the food/door prizes/entertainment, gather security information from vendors without a military ID so Security can clear them to get on base, set up/tear down the LDC tables/chairs, check folks into the event, work with base agencies on local advertising, put up posters in the BX, Commissary and Pharmacy, etc. We generally have a couple active-duty personnel assigned as Action Officers (Aos) to help with the event and even more active-duty volunteers to assist on the day of the event.

For us, the “advertising” method that reaches the most retirees is an e-mail (SmartDoc push) from DFAS that reaches every military retiree/annuitant in Colorado with a valid e-mail on file at DFAS. We provide DFAS with the text we want in the e-mail, and they send the e-mail out. In Colorado, that e-mail reaches over 50k retirees/annuitants all over the state. As of 2024, DFAS will only send this e-mail if they are invited to attend the RAD, and they will only attend if the base funds their TDY.

Since the current RAO Director started in late 2017, the RAO has hosted four RADs (there were no RADs held in 2020, 2021 and 2022 due to the pandemic). There is no way to know what the attendance at each RAD will be, but 2024 had the most attendees since the current Director has been around, around 740 retirees throughout the day. The lowest we’ve had was the year we resumed after the pandemic, around 200. We use sign in sheets at the LDC doors to determine attendance.

Monthly Newsletter

The RAO puts out a newsletter each month and posts it on our website. When each new one is posted we send out an e-mail to all military retirees & surviving spouses that have provided us with their e-mail address for our distribution list (~2300 as of Mar 2025) notifying them it is available. The newsletter contains some items specific to Buckley SFB (pharmacy/gate closures, construction, family day impacts, MWR events, etc.) as well

as subjects relevant to a wider retiree audience - healthcare, social security, DFAS, etc. We keep copies of the newsletter in the Retiree Activities folder on the shared drive and on the RAO Google site.

Letters to Gray Area Reservists

We use the RAF database to identify Gray Area Reservists turning 60 each month so we can mail them a letter informing them they are eligible for Tricare, providing Tricare contact info and also contact info for subject matter experts related to Gray Area Reservists in each service - Air Force, Army, Navy, Marines and Coast Guard. The HQ Air Reserve Personnel Center (ARPC) on Buckley SFB handles only Air Force but the local CO Transition Assistance Advisor (TAA) deals with Guard/Reserve from all Services. We keep copies of the letter template in the Retiree Activities folder on the shared drive. (We had to stop this in ~ 2019 when we lost access to the RAF database but intend to start it up again if/when we regain access to the required information. We hope to resume this once AFRS completes the MOU with DMDC.)

Coffee Socials

Once a quarter we hold a coffee social at the Panther Den (Bldg 630) on base and invite guest speakers to present information of interest to military retirees - Tricare, base legal, social security, MWR, dental/vision plans, etc. We generally invite two guest speakers to each one and they typically make a presentation, answer questions, provide handout materials, etc. There are ~45 parking spaces by the building designated for Panther Den customers but don't believe those are really enforced so parking can definitely be an issue for these events. Food and drink is available for purchase by retirees. (Discontinued during pandemic - may restart at some point.)

Annual RAO Report to Air Force Retiree Services (AFRS)

Each year every RAO is required to submit a report to AFRS at Randolph AFB. Lori Kullberg provides each RAO with the format for the information and collects all the reports. In general, the report provides her with the names of the Wing leadership, the RAO Director, the number of volunteers in the RAO, the number of customers served during the previous year, the number of volunteer hours worked in the previous year, whether the RAO hosted a Retiree Appreciation Day (RAD) and, if so, the number of attendees, whether the RAO publishes a newsletter, etc. The report also has a section where the RAOs can provide general information on their accomplishments for the year. The RAO logbook the volunteers use to record their support, and the time sheets they keep, provide most of the information in this report which is why an accurate logbook and time sheets are critical. This report is usually due in the Feb timeframe.

RAO Background Information

Air Force Retiree Services (AFRS)

AFRS is located at Randolph AFB in Texas, and they oversee all the Air Force RAOs worldwide. Our main POC at AFRS is Lori Kullberg (210-565-2126) and she has lots of information if you have specific questions on how the program works. Her number and e-mail are listed on our POC sheet. Lori publishes the Afterburner that is posted on the AFRS website (<https://www.retirees.af.mil/>) as well as Program Letters, etc. The web site has a lot of good information, and I encourage you to check it out. Lori also organizes the annual meeting of the AF Retiree Council that is normally held around May each year. AFRS is responsible for the RAO AFI (36-3106), the RAO Desk Guide, various fact sheets related to RAO areas of interest, etc.

AFI 36-3106 Retiree Activities Program

This AFI (May 2024) is the governing document for the RAO and provides information on how it works, who is responsible for what, etc. The AFI provides useful information on the RAO program and our responsibilities. There is a copy of the AFI in the RAO Reference Book and I encourage you to read through it and be familiar with it. You can also find a copy on the AFRS website at [Air Force Retiree Services > Library > RAOs](#)

RAO Desk Guide

The RAO Desk Guide (1 Feb 2022) guide explains the mission and defines the components of the Air Force Retiree Activities Program. It provides guidance for the Retiree Activities Office, or RAO, and volunteers who support the RAO. This guide addresses RAO practices throughout the Air Force. Not all practices addressed in the guide will be applicable to every base - there is no "one-size-fits-all" approach to operating an RAO. You can also find a copy of the guide at the following link: [Air Force Retiree Services > Library > RAOs](#)

RAO Briefs

I have built several briefings on the RAO that I use to brief base leadership (SBD 2/CV), groups that ask us to give them a presentation on the RAO, etc. The briefs talk about what the RAO does, questions we get most frequently, documents that govern the RAO, the AF Retiree Council, Buckley SFB retiree demographics, the financial and workforce impacts retirees have on Buckley SFB, etc. There are copies of various RAO briefings on the Shared Drive and in the RAO Reference Book so feel free to look them over when you have time.

Organization of all RAOs and Contact Information

There are approximately 90 RAOs throughout the US and overseas to support military retirees. I have probably contacted Directors at 20 different RAOs to ask questions about how they do things, and they have all been very helpful in providing information. The RAOs are divided up into 15 Areas and each Area has an individual appointed to represent them at the annual AF Retiree Council meeting. We are in Area IV, which includes Colorado, Utah, Nevada and Wyoming, and our representative is our own Maj (Ret) Joanne Stanton. There is a list of all the RAOs in the RAO Reference Book. It lists the Director of each RAO, the e-mail address, phone number and operating hours for each RAO, etc. The list also tells you the base where the RAO is located, their mail address, etc. If you get calls from military retirees that fall outside our area (Guard/Reserve personnel in particular) I encourage you to provide them with contact info for their local RAO.

Demographics of Buckley AFB RAO Retirees (31 Oct 18 RAF Data)
Zip Codes 800xx, 801xx*, 802xx-807xx, *808xx & 816xx

(Only some 801xx & 808xx Zip Codes Assigned to Buckley AFB CAO)

Total Retirees: 28158

Air Force:	12695	(45%)
Army:	8927	(32%)
Coast Guard:	254	(1%)
USMC:	1333	(4%)
Navy:	4820	(17%)
Pub Hlth Serv:	129	(1%)

By Rank

E1:	38	W1:	15	O1:	29
E2:	122	W2:	164	O2:	135
E3:	388	W3:	239	O3:	794
E4:	922	W4:	251	O4:	2313
E5:	1702	W5:	34	O5:	3804
E6:	4629			O6:	2116
E7:	6660			O7:	67
E8:	2489			O8:	53
E9:	1186			O9:	5
				O10:	3
Total:	18136 (64%)	Total:	703 (3%)	Total:	9319 (33%)

By Retiree Type

Receiving Retired Pay:	20139	(71%)
Widows not Receiving Pay:	2964	(11%)
Receiving SBP/RSFPP:	2906	(10%)
Gray Area Reservists:	2149	(8%)

By Zip Code (w/ towns shown)

800xx: 9106 (32%)

Arvada, Aurora, Broomfield, Buckley AFB, Centennial, Commerce City, Denver, Dupont, Foxfield, Lafayette, Louisville, Superior, Thornton, Westminster, Wheat Ridge

801xx: 5665 (20%)

Agate, Bennett, Bow Mar, Byers, Castle Rock, Centennial, Cherry Hills, Cherry Hills Village, Columbine Valley, Deer Trail, Denver, Lakewood, Littleton, Lone Tree, Louviers, Parker, Roxborough, Sedalia, Sheridan, Strasburg, Watkins

802xx: 5272 (19%)

Aurora, Denver, Edgewater, Federal Heights, Glendale, Lakewood, North Glenn, Thornton, Westminster, Wheat Ridge

803xx: 393 (1%)

Boulder

804xx: 1519 (5%)

Alma, Arvada, Bailey, Blackhawk, Breckenridge, Buffalo Creek, Central City, Clark, Como, Conifer, Cowdrey, Dillon, Dumont, Empire, Evergreen, Fairplay, Fraser, Frisco, Georgetown, Golden, Granby, Grand Lake, Grant, Hartsel, Hot Sulphur Springs, Idaho Springs, Idledale, Indian Hills, Jamestown, Jefferson, Keystone, Kittredge, Kremmling, Lakewood, Leadville, Morrison, Nederland, Oak Creek, Phippsburg, Pine, Pine Cliffe, Rollinsville, Shawnee, Silverthorne, Steamboat Springs, Tabernash, Walden, Ward, Winter Park, Yampa

805xx: 3950 (14%)

Allenspark, Bellvue, Berthoud, Dacono, Drake, Erie, Estes Park, Firestone, Ft Collins, Frederick, Glen Haven, Hygiene, Johnstown, Laporte, Livermore, Longmont, Loveland, Lyons, Masonville, Mead, Milliken, Niwot, Red Feather Lakes, Severance, Timnath, Wellington, Windsor

806xx: 1533 (6%)

Ault, Briggsdale, Brighton, Car, Commerce City, Eastlake, Eaton, Evans, Ft Lupton, Galeton, Garden City, Gilcrest, Gill, Greeley, Henderson, Hudson, Keenesburg, Kersey, La Salle, Lochbuie, Nunn, Orchard, Pierce, Platteville, Roggen, Severance, Thornton, Weldona, Wiggins

807xx: 266 (1%)

Akron, Amherst, Atwood, Brush, Eckley, Fleming, Ft Morgan, Grover, Haxtun, Hillrose, Holyoke, Iliff, Julesburg, Log Lane Village, Merino, New Raymer, Otis, Ovid, Padroni, Peetz, Snyder, Sterling, Vernon, Woodrow, Wray, Yuma

816xx: 454 (2%)

Aspen, Avon, Basalt, Battlement Mesa, Carbondale, Collbran, Cordillera, Craig, De Beque, Dinosaur, Eagle, Edwards, El Jebel, Glenwood Springs, Gypsum, Hamilton, Hayden, Molina, New Castle, Parachute, Rangely, Rifle, Silt, Snowmass Village, Snowmass, Vail