



The DANG TRUTH

Mission First, Safety Always -- The Safe Way is the Delaware Way

Volume 53, No. 1 — January 2013

166th Airlift Wing, Delaware Air National Guard
New Castle ANG Base, Delaware

Recruiting 'Job One' of all Airmen as manning reaches 96.7 percent

By Tech. Sgt. Benjamin Matwey
Wing Public Affairs

Calendar year 2012 ended with unit manning at 96.7 percent, just shy of a very respectable 97 percent and a unit high for the last few years.

We can do better in 2013, said Wing Commander Col. Mike Feeley, who adds that we must do better before the current fiscal year ends Sept. 30, 2013.

Operation Full Strength, the wing's concerted effort to use wing resources to support its overall recruiting efforts, continues in 2013. Last year, Col. Feeley assigned four senior NCOs (Chief Master Sgt. Rick Collier and Senior Master Sgts. Jim Yetter, Mike Murphy and John Young) to work on a retooled Operation Full Strength in conjunction with coordinated efforts of our recruiting office staff.

But the commander says that reaching and surpassing 100 percent unit manning is

not a singular goal focused only on the recruiting staff, or the core members of Operation Full Strength, but one we all must share.

"If you have a good idea on how to improve our overall unit manning numbers, from getting people brand new to military service in the door, to attracting prior service members, or keeping people in the unit until they

is a good idea, I recommend you act on it. Explain the idea in writing and send it as a message of about 100-200 words directly to the Operation Full Strength Senior NCO," said Col. Feeley.

"Our biggest mission remains to be done, and that is to get to 100 percent manning," said Col. Feeley on Jan. 2 during a weekly staff meeting in wing headquarters. "Yes, we have other important missions, but none greater than this. In the short term, it is absolutely imperative that we make every effort to increase our end strength," said Col. Feeley.

"I want to reiterate, across all units, that we must change to ensure that this wing remains viable, and our full-time force must engage on this issue."

Col. Feeley wants all Airmen to heed a simple phrase. "As the poster in the operations break room reads, 'Leadership is action, not position.' If you are a junior

NCO or officer you can lead, now. A good idea is a good idea, no matter the rank on a member's uniform. I encourage you to speak up, the sooner the better."

Commander seeking 'good ideas':

"If you have a good idea on how to improve our overall unit manning numbers, from getting people brand new to military service in the door, to attracting prior service members, or keeping people in the unit until they obtain at least 20 'good years' of service and gain eligibility for a pension, please speak up. If you or a group of peers in your work section have what you think is a good idea, I recommend you act on it. Explain the idea in writing and send it as a message of about 100-200 words directly to the Operation Full Strength Senior NCO."

- 166th Airlift Wing Commander Colonel Mike Feeley

obtain at least 20 'good years' of service and gain eligibility for a pension, please speak up. If you or a group of peers in your work section have what you think

The DANG Truth

166th Airlift Wing Leadership

Colonel Mike Feeley.....Commander
 Colonel Dave Byerly.....Vice Commander
 Chief Master Sgt. Hank Rome.....
Wing Command Chief

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Editor's note: Digital issues posted on our Air Force Public Web site, and on our Facebook page (editions not mailed).

Jan. UTA events

Jan. 11, Friday:

- **PT Testing:** 0730-0930, Wm. Penn H.S. (arrive at 0715; all participants must be in a military status approved by their unit; schedule prior to test date through Unit Fitness Monitor; must wear only the Air Force Physical Training Uniform; no exceptions/waivers permitted for any male/female uniform items.)
- **Promotion Ceremony,** Col. Dave Byerly, Wing Vice Commander, Loeffel Rm., 1500

Jan. 12, Saturday:

- **PT Testing:** 0730-0930, Wm. Penn H.S.
- **Senior Leadership Conference,** Dover Downs Hotel & Casino, 1131 N. DuPont Hwy., 0645 registration, 0730-1530. Mandatory for all officers, senior and chief master sergeants, and first sergeants.
- **NOTE:** NO Physicals at 166 MDG on Sat. due to SLC. Physicals on Sunday only.

Jan. 13, Sunday:

- **PT Testing:** 0730-0930, Wm. Penn H.S.
- **Protestant Services:** 0745-0800, Bldg. 2815, SAT (Small Air Terminal) Hangar
- **Catholic Mass:** 0830-0930, Bldg. 2815, Small Air Terminal Hangar
- **Retirement Ceremony,** Master Sgt. Henry Culley, 166th Maintenance Fuel Cell, Loeffel Room, 1530

UTA schedule 2012-13

12-13 Jan 2013	01-02 Jun 2013
02-03 Feb 2013	13-14 Jul 2013
02-03 Mar 2013	03-04 Aug 2013
06-07 Apr 2013	07-08 Sep 2013
04-05 May 2013	

Personnel actions for December 2012

Enlistments:

TECHNICAL SERGEANT:

McKaskle, William, 166 SFS

STAFF SERGEANT:

Clarke, Paul, 166 OSF
 Derrico, Antonino, 166 SFS
 Kelley, Daniel, 166 LRS
 Gonzalez, John, 166 CES

SENIOR AIRMAN:

Marquez, Tomas, 166 OSF

AIRMAN FIRST CLASS:

Depledge, Lucas, 166 CES

Promotions:

To 1st LIEUTENANT:

Bouettloveras, Jean, 166 AW
 Ellers, Jaymes, 166 CES

To MASTER SERGEANT:

Krasavage, Martin, 166 CES
 Umbress-Durn, Margaret, 166 MDG

To TECHNICAL SERGEANT:

Benko, Matthew, 142 AS
 Bennett, Brian, 166 CFT
 Ewing, Melissa, 166 AW
 Fraser, Heather, 166 MXS
 Miller, Joel, 166 MXS
 Vaughan, Livier, 166 MDG
 Vierzba, Andrew, 166 AMXS

Retirements:

Hoffman, Steven, Senior Master Sgt., 142 AS
 Miller, Gerald, Master Sgt., HQ
 Rios Orona, Loida, Tech. Sgt., 166 LRS
 Serwinski, John, Tech. Sgt., 166 MXS

Coming events

Jan. 21: Presidential Inauguration, Wash., D.C.
Jan. 26: Retirement Dinner in honor of Col. Jonathan Groff, former 166th Airlift Wing commander, Hilton Christiana, 100 Continental Dr., Newark, DE 19713. RSVP by 22 Jan 2013 to CMSgt Frank Knotts and Ms. Patsy Santowski, 302-323-3360. Cocktails/Hors D'oeuvres 5:00-6:00 p.m. \$35.00/person. Business dress attire.

DE ANG Recruiting:

1-800-742-6713, 1-866-NOW-DANG,
 or Local (302) 323-3444

DE ANG Retention:

(302) 323-3413

Web Resources:

166AW Air Force Public Web site:

www.166aw.ang.af.mil

166AW Facebook page:

www.facebook.com/166thAirliftWing

DE Air Guard Recruiting Facebook page:

www.facebook.com/DEAirGuardRecruiting

Public web site, DE National Guard:

www.DelawareNationalGuard.com

DNG Facebook page:

www.facebook.com/DelawareNationalGuard

Medical field job openings

Hiring for officers in these fields: multiple traditional positions; no closeout dates to apply unless indicated:

142nd Aeromedical Evacuation Squadron:

- **Flight Nurse**
- **Medical Service Corps Officer**

142nd Airlift Squadron:

- **GMO Flight Surgeon**

166th Medical Group:

- **Aerospace Medical Specialist**
- **Dentist**
- **Family Physician**
- **Flight Surgeon**
- **Internist**
- **Medical Service Corps Officer**
- **Physician Assistant**
- **Surgeon**

Officer postings: http://www.delaware-nationalguard.com/join/air/air_officer/

Enlisted jobs

We're hiring for over a dozen enlisted job specialties: www.delawarenationalguard.com/join/air/air_enlisted/.

For detailed recruiting information go to: **www.goang.com** (browse by state, unit or category, with full career descriptions)

To: 166th Airlift Wing Base Personnel
Subject: 166th Airlift Wing Airman, NCO and Senior NCO quarterly winners

Please congratulate the following personnel for being selected for FY 2012, 4th Quarter, Airman, NCO and Senior NCO of the Quarter:

Airman of the Quarter:

Senior Airman Maegan L. Igartua

166th Civil Engineer Squadron

NCO of the Quarter:

Tech. Sgt. David S. Gazzara

166th Civil Engineer Squadron/Explosive Ordnance Disposal Flight

Senior NCO of the Quarter:

Master Sgt. Jamie D. Kohr

142nd Airlift Squadron

Chief Master Sgt. Henry J. Rome
Wing command chief

Be aware of cold weather hazards!

Walking, moving equipment, or driving in winter is when a thin coating of moisture can turn to ice, and a previous safe condition can transform within minutes to a slippery danger zone! Take precautions.

Be a wing writer:

All Airmen are invited to write for or contribute photos to The DANG Truth, to our wing Air Force Public Web site or to our Facebook page. If you've snapped a few good photos, or have an idea for a news or feature story or a commentary, contact Public Affairs at (302) 323-3369.



(Air National Guard photos/Tech. Sgt. Benjamin Matwey)

The first group of two dozen members of the 142nd AES deploying this winter to bring home America's wounded troops from the combat zone receive Kevlar flack jackets on Dec. 27, 2012 before leaving the next day for Germany and Southwest Asia. L to R: Staff Sgt. Michael McBride, Airman 1st Class Elizabeth Schirling, Senior Airman Samantha Power, Capt. Anne Cloud and 1st Lt. Sean Kelley. Capt. Cloud, Lt. Kelley and Sgt. McBride have prior combat zone aeromedical evacuation experience, while Airmen Schirling and Power begin their first real-world mission. Four more members are scheduled to deploy on Jan. 7, six are to deploy on Jan. 13, and additional members deploy later this winter.

142nd AES Airmen provide the 'Best Care in the Air' in Southwest Asia

By Tech. Sgt. Benjamin Matwey
Wing Public Affairs

142nd Aeromedical Evacuation Squadron Airmen are familiar with the medical challenges and human dimensions of U.S. and coalition combat operations in Southwest Asia. They've been providing the 'Best Care in the Air' in SWA since Oct. 2001 when a group of unit members spent several months in rough conditions in Afghanistan, just weeks after the Sept. 11, 2001 terrorist attacks on the Pentagon and N.Y.C. They bring home America's wounded heroes from combat zones to a hospital in Germany, then on to Andrews Air Force Base, Md. for further hospitalization stateside.



Master Sgt. Bob Fritz, rear, 142nd Airlift Squadron Life Support Section, instructs Airmen on details of their Kevlar vests.

Military OneSource connects troops, families to resources

By Amaani Lyle

American Forces Press Service

WASHINGTON, Nov. 27, 2012 – As the Information Age continues to shape modern communication, the Defense Department has revitalized and consolidated the Military OneSource website to better serve military members and their families, a Pentagon official said in a recent interview.

Zona Lewis, military community outreach online and resource operations manager, told the Pentagon Channel and American Forces Press Service that the Military OneSource overhaul incorporates new functionalities, enhanced social media platforms and multiple access methods.

“We took this opportunity to look at industry best practices, to look at social media capabilities and to investigate making a mobile platform,” Lewis said. “People are accessing information on their phones and iPads today. They’re not waiting until they get home or back to the office to get that information on a computer.”

The revamping, Lewis said, comes at the behest of President Barack Obama, who sought an overall reduction of government websites, prompting DOD officials to have Military OneSource absorb MilitaryHomefront.

“We ... met the expectations we had for the site. We wanted the content to be easy to find, [with] the website easy to use,” Lewis said, adding that user-driven content enables more customizable information.

“You can see what other people are looking for and see if they’re [seeking] the same thing,” Lewis said, adding the social media aspect of the site enables users to “retweet,” “like” and share mobile- and tablet-friendly information through personal networks.

Lewis noted the particular usefulness of the locator and directory widgets, which enable users to type in their installation and instantly connect to local resources and relocation assistance.

Military OneSource also provides round-the-clock consultants available worldwide to assist with family life topics ranging from moving to non-medical counseling referral, including anger management and communication skills.

“Military OneSource offers 12 non-medical counseling sessions per issue per person in your family at no cost,” Lewis said.

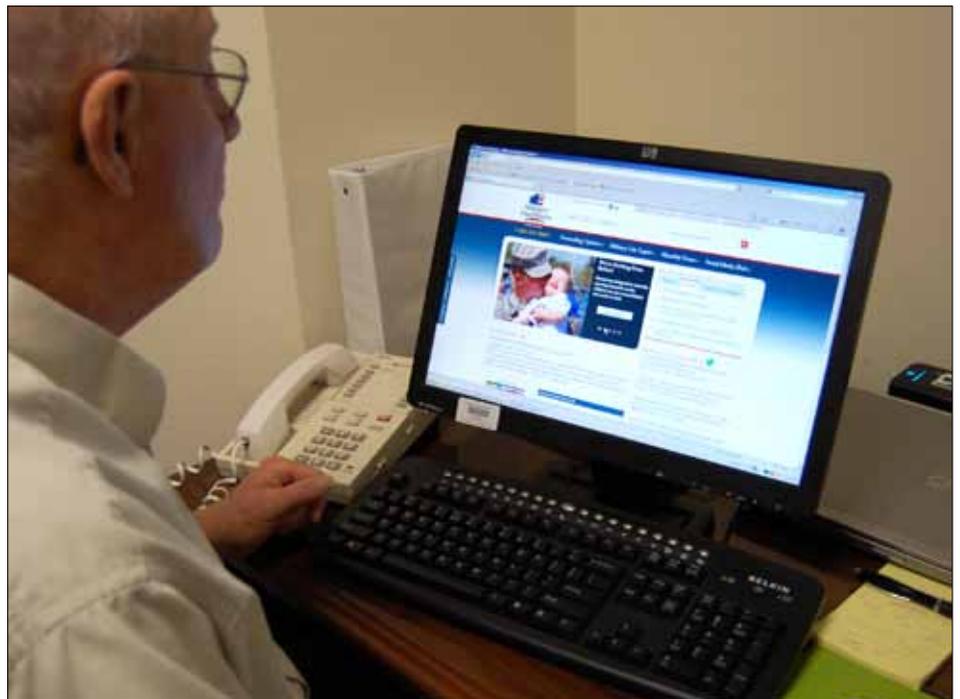
“[This] is your quality of life program so call, click and connect. We’re there for you.”

Related Sites:

Military OneSource Mobile Website
<http://m.militaryonesource.mil/>

Military OneSource
<http://www.militaryonesource.mil/>

Special: Military Family Support
http://www.defense.gov/home/features/2012/0212_familysupport/



Dan Young, Military OneSource Consultant, reviews the MOS website in his office in the headquarters building, Delaware Air National Guard on Nov. 27, 2012. (Air National Guard photo/Tech. Sgt. Benjamin Matwey)



Engage Military OneSource locally

Reach local MOS consultant **Mr. Dan Young** in person in his office next to the main lobby, Building 2600, HQ, Del. ANG, by calling his office, (302) 323-3358, or his cell, (302) 494-3825, or send an email: daniel.young@militaryonesource.com

Military OneSource services are available 24 hrs/day, 365 days/year

www.MilitaryOneSource.mil

- Stateside: 1-800-342-9647
- International: 800-3429-6477 or 703-253-7599





Military OneSource support available in person, by local number, or 24/7 via 800 number or web

Facing pages: Mr. Dan Young, Military OneSource Consultant, has a new office next to the main lobby in the front of Building 2600, Headquarters, Delaware Air National Guard. The wing is providing him this venue to make his services more visible to unit membership. Young talks about MOS with Tech. Sgt. Jacquelyn Gimbutus outside his MOS office door on Nov. 27, 2012. Young, a retired state command chief of the Delaware ANG, supports all Guard and reserve and members throughout Delaware. He travels the state to meet with Army, Navy, Air Force and Marine Corps Reserve unit members, plus Delaware National Guard Soldiers and Airmen. (Air National Guard photos/Tech. Sgt. Benjamin Matwey)



See what Military OneSource can do for you

Military OneSource is a free service provided by the Department of Defense (DoD) that supports military members and their families with a broad range of services. Military OneSource addresses concerns like money management, spouse employment and education, parenting, relocation, deployment, and the concerns of families with special needs members. We can be especially helpful to those who live at a distance from installations. Military OneSource is available 24 hours a day, 7 days a week from any location in the world.



Eligibility

Individuals eligible for Military OneSource include the following:

- active duty service members in the Army, Marine Corps, Navy, and Air Force and their immediate family members
- **National Guard and Reserve members and their immediate family members** (including members of the Individual Ready Reserve), **regardless of activation status**
- anyone who has legal responsibility for a service member's children during deployment or separation from the family (the service requested must clearly benefit the child)
- retired and separating service members and their immediate family members for up to six months following their end of tour of service, retirement date, or discharge date

Others eligible for Military OneSource include extended family members when they are seeking assistance on behalf of their service member and certain qualified DoD civilians.

Call center and online support

Military OneSource has masters-level consultants available 24/7, by telephone and email, to provide you with practical suggestions and support for issues that nearly everyone faces-like locating resources for a child with special needs, handling a move, or nurturing a relationship with a deployed spouse.

Specialty consultations

Military OneSource offers specialty consultations for the following areas: Wounded Warrior; Special Needs, Adult, and Elder Care; Financial; Education; Adoption; and Health and Wellness Coaching. To schedule a consul-

tation, call and ask for an appointment with the type of specialty consultant you need. Specialty consultations give you the chance to talk to a trained professional to assist in resolving your issue.

Personal non-medical counseling (face-to-face, telephone, online).

For short-term, non-medical concerns such as handling stress, relationships, grief, and parenting issues, Military OneSource provides free counseling (up to twelve sessions per issue in a calendar year) with experienced, licensed counselors.

Users can receive face-to-face counseling in the local community, counseling by telephone, or online counseling using instant-messaging.

(Continued, next page)

Financial services

Military OneSource provides short-term and solution-focused financial counseling in-person or by telephone. Users can receive up to twelve sessions with a financial service team of accredited financial counselors (AFCs). These counselors provide education, coaching, and referrals to military or community resources. Appropriate areas for financial counseling include:

- money management and budgeting
- housing (pre-purchase, foreclosure prevention, reverse mortgages) and loan concerns
- debt management, credit issues, and debt collections
- deployment and relocation-related financial issues
- Servicemembers Civil Relief Act (SCRA)

Military OneSource also provides specialized financial planning consultations by telephone with certified financial planners (CFPs) on topics such as the following:

- investment-related tax issues and investing basics
- IRAs, mutual funds, retirement planning, and insurance
- Thrift Savings Plan (TSP), 401(k), 403(b), and the Savings Deposit Program

Health and Wellness Coaching Program

The Health and Wellness Coaching Program is a free resource for eligible individuals who wish to improve their health and overall well-being in areas such as weight management, fitness and nutrition, health condition management, and life transitions. Through the phone, online, or self-directed, the Military OneSource Health and Wellness Coaching Program can assist you in reaching your goals. You can find

more information on the Health and Wellness Coaching Program online or call 1-800-342-9647 to get started.

Tax services

Military OneSource offers a free, electronic tax filing service. If eligible, you can complete, save, and file your federal and up to three state returns online free with the H&R Block At Home® tool. To access this tool, you must start your return from the Military OneSource H&R Block At Home® link. If you have questions, please call 1-800-342-9647 and ask to speak with a tax consultant seven days a week from 7 am to 11 pm, EST.

Military OneSource also provides specialized telephonic tax consultations with certified public accountants (CPA) to educate users about federal tax issues. This year-round service is separate from the Tax Program.

Spouse Education and Career Opportunities

Spouse Education and Career Opportunities (SECO) consultants provide education and career services, resources, guidance, and consultations by telephone to military spouses. SECO offers great information and guides spouses through career exploration, education and training, employment readiness, and career connections.

Online tools and social media

The Military OneSource website provides access to online tools and information, including articles, audios, and announcements. The site also provides scheduling and registration information for live online webinars, locators for installation-based support, subscription information for monthly electronic newsletters, and links to other official

resources.

Military OneSource also provides a variety of social media to reach service members and their families and help them connect with each other. These include online discussion boards, a Facebook page, a Twitter feed, and the Blog Brigade.

Educational materials

Military OneSource also develops and distributes educational materials with expert information about the challenges of military life. Through the website or by telephone, users can order copies of booklets, CDs, DVDs, and articles at no cost.

Contacting Military OneSource

Contacting Military OneSource is easy — whether you're in the United States or overseas. **Military OneSource services are available 24 hours a day, 365 days a year.**

- Stateside: 1-800-342-9647
- International: 800-3429-6477 or 703-253-7599. Calling instructions for your specific international location can be found in the “Counseling” drop down menu located at the top of every page on Military OneSource.
- Collect from overseas: Dial an international operator first. Then ask to be connected with 703-253-7599.
- Voice over Internet Protocol (VoIP): If you have a VoIP account set-up, you can use VoIP to call Military OneSource at 1-800-842-9647.
- En español llame al: 1-877-888-0727
- TTY/TDD: 1- 866-607-6794 or TTY/TDD en español: 1-800-999-3004

Source: Military OneSource 2012

Use your educated brain...

NEW YEAR'S REMINDER:

The clock really is ticking!

Many Airmen with 90 days of active-duty service after 9/11 can pass their Post-9/11 GI Bill education benefits to spouse/dependents



By Master Sgt. Robert Csizmadia
State Education Program Manager

All of our guard members, especially our traditionals, need to know about the eligibility requirements and changes regarding transferring Post-9/11 GI Bill benefits and required service obligations attached to this transfer of benefit.

An important change is that members who are close to 20 years of service or more than 20 years of service may transfer their Post-9/11 GI Bill benefits to a spouse or dependents while incurring a less than a four year additional service commitment.

However, as of August 1, 2013 all transfers will incur a four year additional service commitment. Details here: http://gibill.va.gov/benefits/post_911_gibill/transfer_of_benefits.html.

As of January 2013, less than seven (7) months remain for many U.S. military members to help their families without additional service commitment:

>> Act before August 1, 2013 to transfer education benefits if you have nearly or over 20 years of service to avoid added four-year service commitment. <<

For more information:

Contact: **Master Sgt. Robert Csizmadia**
Delaware National Guard State Education
Program Manager, (302) 326-7012

Application and eligibility details are at this website:
http://gibill.va.gov/benefits/post_911_gibill/transfer_of_benefits.html.

Transfer of Post-9/11 GI-Bill benefits to dependents (TEB)

The transferability option under the Post-9/11 GI Bill allows Servicemembers to transfer unused benefits to their spouses or dependent children.

Eligibility

Any member of the Armed Forces (active duty or Selected Reserve, officer or enlisted) on or after August 1, 2009, who is eligible for the Post-9/11 GI Bill, **and**:

1. Has at least 6 years of service in the Armed Forces (active duty and/or Selected Reserve) on the date of approval and agrees to serve 4 additional years in the Armed Forces from the date of election.
2. Has at least 10 years of service in the Armed Forces (active duty and/or Selected Reserve) on the date of approval, is precluded by either standard policy (Service or DoD) or statute from committing to 4 additional years, and agrees to serve for the maximum amount of time allowed by such policy or statute.
3. Is or becomes retirement eligible during the period from **August 1, 2009, through July 31, 2012**, and agrees to serve an additional period of service in subparagraphs (a) through (d). A Service member is considered to be retirement eligible if he or she has completed 20 years of active Federal service or 20 qualifying years as computed pursuant to section 12732 of title 10 U.S.C. **This will no longer be in effect on August 1, 2013, and on or after that date all members must comply with paragraphs 1 and 2.**
 - a. For individuals eligible for retirement on August 1, 2009, no additional service is required.
 - b. For individuals eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service is required.
 - c. For individuals eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service is required.
 - d. For individuals eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service is required.
4. Such transfer must be requested and approved while the member is in the Armed Forces.

Become an informed member. Visit the source for all information on this page:
http://www.gibill.va.gov/benefits/post_911_gibill/transfer_of_benefits.html

The Post-9/11 GI-Bill

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training, and tutorial assistance. All training programs must be approved for GI Bill benefits.

This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents.

Some of the benefits the Post-9/11 GI Bill will pay include:

- Your full tuition & fees directly to the school for all public school in-state students. For those attending private or foreign schools tuition & fees are capped at the national maximum rate. If you are attending a private Institution of Higher Learning in AZ, MI, NH, NY, PA, SC or TX you may be eligible for a higher tuition reimbursement rate. Click here for more information. For those attending a more expensive private school or a public school as a non-resident out-of-state student, a program exists which may help to reimburse the difference. This program is called the “Yellow Ribbon Program”. (Click on the link for more information about the Yellow Ribbon Program, not everyone is eligible for the program -- http://www.gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html).
- A monthly housing allowance (MHA)
- An annual books & supplies stipend
- A one-time rural benefit payment

Beginning August 1, 2011, break (or interval pay) will no longer be payable under Post-9/11 GI Bill except during periods your school is closed as a result of an Executive Order of the President or an emergency (such as a natural disaster or strike). For example, if your Fall term ends on December 15th and your Spring term begins January 10th, your January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

Become an informed member. Visit the source for all information on this page: http://www.gibill.va.gov/benefits/post_911_gibill/index.html.

Help pay yourself first with thrift savings plan as contribution limits increase in 2013

By Kathryn Iapichino

Air Force Personnel Center Benefits and Entitlements Counselor

JOINT BASE SAN ANTONIO – RANDOLPH, Texas - The Federal Retirement Thrift Investment Board has announced the 2013 elective deferral limit for regular Thrift Savings Plan contributions increased from \$17,000 to \$17,500 for 2013, Air Force Personnel Center officials said on Dec. 6, 2012. The TSP catch-up plan contribution limit will remain at \$5,500.

TSP is a long-term retirement savings plan which allows investors to build an investment portfolio while lowering their taxes each year they contribute. Contributions go directly from each paycheck to the member's account, which makes it easy to pay yourself first, with taxes deferred until post-retirement withdrawal.

TSP investments are not limited to stocks: employees can choose government securities or invest in lifecycle funds as well. Regular TSP contributions stop when an employee's contributions reach the annual maximum limit and then automatically resume the next calendar year.

Catch-up contributions are additional tax-deferred contributions separate from regular contributions. Catch-up contributions provide investors a way to secure their retirement, especially for those who begin investing later in their careers.

To be eligible for catch-up contributions, civilian and military employees must be at least 50 years old the year the first deduction from pay occurs. They must also be in a pay status and able to certify they will make (or have

made) the maximum regular employee contributions by the end of the year.

Contributions to other accounts such as uniformed services TSP accounts, employee tax deferred programs and 401ks also count toward the elective deferral limit.

Employees who have taken a TSP financial hardship in-service withdrawal are not eligible to invest during the six-month, non-contribution period.

Catch-up contributions automatically stop with the last pay date in the calendar year or when the maximum catch-up dollar limit for the year is reached, whichever comes first. Eligible employees must submit a new election for each year they participate.

TSP for military members

Military members can contribute any whole percentage up to 92 percent of basic pay, as long as the annual total does not exceed \$17,500 for 2013. If contributing from basic pay, Airmen may also invest all or part of their bonuses, special pay, or incentive pay.

Members may enroll and adjust contribution amounts through their Defense Finance and Accounting Service myPay account. TSP elections made in the current month will be reflected on the leave and earnings statement for the next month.

Those serving in tax-free combat zones may contribute up to \$51,000 in annual contributions for 2013, which total includes tax-exempt combat zone contributions and regular deferred contributions. There are monthly contribution limits, though. Military members can call TSP officials at 877-968-3778 for

more information.

Military members who want to make catch-up contributions must complete and forward the TSP-U-1-C, TSP Catch-Up Contribution Election Form, to their local finance office.

To make contribution allocations (how an employee chooses to invest money among the investment funds) military members can go to www.tsp.gov, and use their personal identification number and password to access their TSP account. Contribution allocations can also be made via the Thrift Line (877-968-3778).

For general TSP questions, call the Total Force Service Center at 800-525-0102 (press 1 and then press 6).

TSP for civilians

Eligible civilians can contribute any whole percentage of their basic pay or a whole dollar amount each pay period to a regular TSP account. This amount is subject to the \$17,500 annual maximum for 2013. Generally, employees covered by the Civil Service Retirement System or the Federal Employees' Retirement System who are in a pay status and working full-time or part-time are eligible to contribute to TSP. For further information on contribution eligibility see the TSP website at www.tsp.gov.

Air Force-serviced civilians may submit regular TSP enrollment elections or changes at any time. Contributions will automatically continue into 2013 for those already in TSP; so, it is not necessary for employees to submit an election unless they wish to change the

(Continued, next page, see Limits)

(Limits, from previous page)

amount of their bi-weekly contributions. The Jan. 4 contribution will apply toward the 2013 annual maximum.

Employees who are covered by the Federal Employees' Retirement System must contribute at least 5 percent of their basic pay every pay period in order to receive maximum agency matching contributions throughout the entire year. Once the maximum contribution limit of \$17,500 is reached, employee contributions and agency matching contributions will be suspended for the remainder of the year.

Regular TSP enrollments, changes, or catch-up contributions submitted Dec. 2-15 will be effective Dec. 16, and will be reflected on the leave and earning statement for the pay period ending Dec. 29.

When submitting catch-up contribution elections, employees must designate a whole-dollar amount to contribute each payday. Do not designate an amount that exceeds net pay or payroll will not withhold any TSP contributions. To spread catch-up contributions evenly over the year, divide the total contribution (up to \$5,500) by the number of pay dates remaining in the year.

Air Force-serviced civilians submit contribution elections via the Employee Benefits Information System online application. EBIS is accessible on the Air Force Portal or through the Air Force Personnel Services secure website.

For more information about TSP, go to www.tsp.gov. Click on "Summary of the Thrift Savings Plan" located under civilian or uniformed services TSP Forms and Publications. For more information about other personnel issues, visit the myPers website at <https://mypers.af.mil>.

Your Source for a Truly Free Credit Report? **AnnualCreditReport.com**

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. Here are the details about your rights under the FCRA, which established the free annual credit report program.

Q: How do I order my free report?

The three nationwide consumer reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report. To order, visit annualcreditreport.com, call 1-877-322-8228. Or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide consumer reporting companies individually. They are providing free annual credit reports only through annualcreditreport.com, 1-877-322-8228 or mailing to Annual Credit Report Request Service. You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you

can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide consumer reporting companies every 12 months.

A Warning About "Imposter" Websites
Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — annualcreditreport.com. Other websites that claim to offer "free credit reports," "free credit scores," or "free credit monitoring" are not part of the legally mandated free annual credit report program.

Source: Federal Trade Commission
<http://www.consumer.ftc.gov/articles/0155-free-credit-reports>



Watch FTC video at <http://www.youtube.com/user/FTCvideos>, or <http://www.youtube.com/watch?v=HXgMLpc7ivE&feature=youtu.be>

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