



VANCE AFB, OK -- RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER-September 2026

246 Brown Parkway, (Bldg. 500 Ste. 128) Vance AFB, OK 73705, Phone 580-213-7859

E-mail address: 71ftw.cvr.retireeactivitiesoffice@us.af.mil

Normal hours of operation: Monday-Thursday, 0730 to 1230 hours. Friday-appointment only.

(HOURS MAY BE MODIFIED BECAUSE OF PERSONNEL AVAILABILITY)

(PLEASE LEAVE MESSAGES on the ANSWERING MACHINE)

Director: Major (Retired) George Pankonin

DIRECTOR COMMENTS: We now have RAO information available on the Vance Web Site. It includes news letters for the last three months. The site is: <https://www.vance.af.mil/About-Us/Units/Retiree-Activities-Office-RAO/>.

Vance AFB will host a Military Retiree Appreciation Day on Tuesday, 15 September 2026 at 0830, at the Greven Crosswinds Club (formerly known as the Vance Club). The event is open to ALL military retirees and their family members. Retirees from all military services are welcome to attend. The only requirement is **everyone** must have access to the base via the military gates by displaying a **valid, unexpired ID card** or a Vance AFB authorized pass for family members with no ID card. They can get the pass from the Vance Visitors Center to gain entry to Vance AFB. We are still looking for volunteers to assist us next year with income tax returns. If interested, please contact Steve Long or Greg Butterfield or any member of my staff. We will get you checked out and certified on the Tax Slayer Tax program. As always, please let others know the Vance RAO publishes a monthly electronic newsletter. Our budget is insufficient to mail a copy of this newsletter to those NOT having an email address; however, those wanting a paper copy of the current newsletter need only call the office and come pick one up. We only reach a small percentage of retirees in our area with our email newsletter, so we would appreciate any help in reaching out to those not yet on our distribution list. The Vance Retiree Activities Office is an official activity organized in accordance with AFI 36-3106. The office is here to assist retirees from all military services in the Northwest Oklahoma area. Please let other retirees know we are here to assist them. Our phone and location are listed above.

ADMINISTRATIVE ITEMS:

NP- (New posting) – New material or content has changed.

OP- (Old posting) – Material was posted in previous issue of newsletter and no change.

OP- RETIREE ACTIVITIES OFFICE (RAO): Organized IAW AFI 36-3106. At Vance AFB, OK, the Military Program Coordinator is the Wing Deputy Commander. The RAO is manned by volunteers and is the primary point of contact for retirees who want information or wish to voice a concern. The RAO keeps the retired community informed on programs and information that affects the retiree community. The project officer is responsible for promoting and organizing events for Retiree Appreciation Day.

OP- E-MAIL ADDRESS CHANGE: Reminder—if you are changing your e-mail address or want the newsletter to go to another e-mail address, advise the Vance RAO of the new email address. Send e-mail address corrections/changes to 71ftw.cvr.retireeactivitiesoffice@us.af.mil or call 580-213-7859.

OP-VIETNAM VETERAN LAPEL PINS: The Base Exchange has donated numerous Vietnam Veteran lapel pins to our office. Please stop by the RAO office Monday through Thursday in the morning if you would like a free lapel pin. They will be in a box on our office's bookshelf by the entry door. Please knock for entry.

OP-BLUE CROSS BLUE SHIELD PROMOTIONAL ITEMS: Totes (shopping bags), toothbrushes, and toothpaste tube squeezers are available in RAO our office and will also be made available during Retiree Appreciation Day. As with the lapel pins listed above. Our hours are Monday through Thursday in the morning. Please knock for entry.

--VETERAN SERVICE ITEMS:

OP- DISABLED AMERICAN VETERANS (DAV): IF THE DAV REPRESENTATIVE IS NOT AT VANCE, DAV Chapter 66 is also available to assist veterans in preparing and submitting VA disability claims on Monday and Wednesday at their Enid OK location. The DAV office is located in the old Santa Fe train station at 202 W. Walnut in Enid. They are open from 10AM to 3PM Monday and Wednesday. Their assistance is FREE and they will help you throughout the claims process including any appeals if necessary. No appointment is necessary--please arrive NLT 1:00PM. The phone number is 580-242-3808. (POC: Bill Baxter)

OP- VA HELP FOR VETERANS: The Department of Veteran Affairs has a representative (Mrs. Linda Turner) available Monday thru Fridays at the Non-Profit Center, 114 S. Independence, Enid OK. Her hours are: 0830 to 1600. More information can be found at www.odva.ok.gov or by calling Linda Turner at 918-397-2568 to confirm day and time in Enid or to set up an appointment. If no answer, call and try to leave a message to set up an appointment.

---MEDICAL/TRI CARE ITEMS:

NP- LABORATORY CAPABILITIES AND TIMELINE FOR OUTSIDE PROVIDER ORDERS:

1. The Vance Military Medical Treatment Facility's clinical laboratory service is available to Active Duty service members, their dependents, and retirees, regardless of their empanelment status within or outside of this facility. For beneficiaries receiving care from outside providers, the security constraints of the Department of War Impact Level 5 environment prevent the automated or passive transmission of health information. This manual administrative process extends the expected timeline for outside providers to receive laboratory records. Please note that we cannot accept STAT or ASAP orders; all civilian scripts are processed strictly as routine.

2. Please coordinate patient care utilizing the following established parameters: a. Reference Lab Testing: Most tests are finalized within 14 days of the draw date.

b. Manual Fax Transmission: Due to processing and administrative queues, manual fax transmission can take up to 30 days. Patients can access their results immediately via the MHS GENESIS Patient Portal.

c. Release of Information: Patients must complete a DD Form 2870 on the day of their draw.

Alternatively, your office may request records directly from the Vance Records Department via phone at (580) 213-6507 or fax at (580) 213-5696.

3. Patient safety remains our primary obligation. Under DHA-PI 6025.28, critical laboratory results bypass the manual queue. The laboratory will immediately call your office to report critical values. In the event your office is unreachable, a military on-call provider will contact the patient directly as a fail-safe.

By submitting laboratory orders to this facility, ordering providers agree to these established operational timelines. If results are required more urgently, you must direct patients to utilize a commercial laboratory or your primary collection site.

4. For any questions, please contact the Vance Records Department or my office directly.

CHARLES K. SMITH, Maj, USAF, BSC --D&T Flight Commander, Vance HCOS/SGGA
527 Gott Road, Vance AFB, OK 73705 --Direct: (580) 213-6117 | DSN: 448-6117

NP:-NEW CLINIC HOURS:-- The Vance Medical Group has new ancillary service hours effective Monday, Aug. 3.

***Radiology, Laboratory & Immunizations:* Open Monday to Friday from 7:30 a.m. to 12 p.m., and 1 p.m. to 3:30 p.m.**

***Pharmacy:* Monday to Friday from 7:30 a.m. to 12 p.m., and 1 p.m. to 4:30 p.m.**

***Dental:* Open Monday to Friday from 7:30 a.m. to 3:30 p.m.**

For questions or concerns, call the appointment line at 580-213-7416.

**OP: MEMORANDUM FOR VANCE MEDICAL GROUP PERSONNEL AND BENEFICIARIES
SUBJECT: SPACE-AVAILABLE POLICY:**

1. The 71 MDG utilizes an empanelment-based Patient-Centered Medical Home (PCMH) model of primary care. Beneficiaries enrolled in TRICARE Prime or Plus in the direct care system are empaneled to a specific Military Treatment Facility (MTF) Primary Care Manager (PCM) and resourced based on the standards identified in the Defense Health Procedural Instruction 6025.11, Processes and Standards for Primary Care Empanelment and Capacity in MTF, dated 9 October 2018.

2. Space-Available, also known as Space-A primary care, is expected to be minimized or not available in all clinics within the MTF. The following categories are “Must Sees” by the MTF regardless of Space-A internal policies.

- a. Active Duty Service Members (ADSMs) assigned in the MTF’s area of responsibility but who are not empaneled to the MTF.
- b. ADSMs in training status.
- c. Activated Guard and Reserve Forces.
- d. ADSMs enrolled in TRICARE Prime Remote or who are traveling on personal or temporary duty status.
- e. Foreign Service Members.
- f. Newborns who are less than 90 days old and whose parent(s) is/are empaneled to the MTF.

3. The following categories will be seen on a Space-A basis only.

- a. TRICARE for Life (TFL). TFL beneficiaries aged 65 and over who are not enrolled in TRICARE Plus may be seen at the MTF on a Space-A basis only and to include ancillary services such as laboratory and pharmacy.
- b. TRICARE Select. Beneficiaries who have elected to use TRICARE Select may receive care on a Space-A basis only and to include ancillary services such as laboratory and pharmacy.
- c. Non-Enrolled Beneficiaries. Beneficiaries who have elected not to be enrolled in either TRICARE Prime or Select may receive care at the MTF on a Space-A basis only and to include ancillary services such as laboratory and pharmacy.

4. Patient safety is our primary focus; therefore, Space-A appointments will be for acute medical issues only. Chronic medical conditions will not be managed under a Space-A program and a patient’s routine care must be treated by their PCM off-base regardless of whether they have been previously seen at the MTF.

5. Appointment availability will be determined by calling the Centralized Appointment line after 1100 the day of the appointment for an Acute (24HR) within the Clinical Medicine and/or the Pediatric clinic.

- a. Should be seen in-person but can be given telephone consults; however, they are not eligible for nurse/technician-ran protocols such as walk-in services.

b. It is at the provider's discretion to determine if they are able to take on the patient's care.

c. Are eligible to receive up to 60 days' worth of prescription medication annually.

d. Cannot be seen for the same condition subsequently over multiple Space-A visits.

NOTE: Chronic and routine care outside the scope of Space-A access will be deferred to the Patient's PCM.

6. Prior to being seen, patients receiving Space-A care will report to the TRICARE Operations and Patient Administration front desk to complete a mini-registration if directed to do so by MDG personnel at the time of booking. The clinic front desk will ensure the patient has a current DD Form 2569, Third Party Collection Program – Record of Other Health Insurance Form is on file.

7. For emergency issues (life, limb, or eyesight), patients should call 911.

8. For any questions, please contact Maj Min Juan Chen at 580-231-7434 or via email at minjuan.chen.mil@health.mil.

JOHN A. DALOMBA, Colonel, USAF, BSC, Commander, 71st Medical Group

OP: TRICARE INFORMATION: The following link will allow you to see many of the TRICARE FOR LIFE operations: Also when you are approaching 65 you will need to enroll in Medicare Part A & B. Additionally you will need to get a new ID Card as the medical date on the ID card expires on 65th birthday. Questions contact the Vance 71st Medical Group. Here is the link: www.tricare.mil/tfl

OP- PATIENT AND FAMILY PARTNERSHIP COUNCIL (PFPC): The 71st Medical Group has a Patient and Family Partnership Council (PFPC). If you would like to help the Medical Group improve the services they provide retirees-- please consider joining the PFPC. Meetings are held quarterly. Call Captain Anthony F. Hall at 580-213-7419 for more information.

OP- RETIREE MEDICAL POINT OF CONTACT: Jody Turner is the Vance RAO representative on the PATIENT AND FAMILY PARTNERSHIP COUNCIL PANEL. She advises the panel of issues impacting retirees like continuing patient care when reaching age 65. The panel meets once a quarter and addresses patient and clinic staff issues. They let us know what is happening that might affect retirees. The clinic staff provides feedback on retiree issues. If you have anything you would like addressed at the quarterly meeting, please contact Jody or leave a message. Jody will call you back if she is not in the office. Retirees are also welcome to attend the Patient and Family Partnership Council meetings. If retirees have any questions, complaints, or recommendations on the Vance Clinic, contact Jody Turner. You can leave messages at 580-213-7859 for Jody Turner or contact her on Tuesdays with your issues between 0900 and 1200 in the RAO office. The RAO office is located in Building 500 (Wing Headquarters), room 128 next to the Pass and ID card area.

--FORCE SUPPORT ITEMS:

NP- MILITARY PERSONNEL FLIGHT (MPF) CUSTOMER SERVICE HOURS (ID CARD): The Vance Military Personnel Flight and Civilian Personnel have new operating hours. The offices will be open:

Monday – Thursday, 9 a.m. to 3:30 p.m.

Friday – 9 a.m. to 1 pm

Saturday & Sunday – closed

To schedule MPF appointments, go to <https://idco.dmdc.osd.mil/idco/locator>– 8 a.m. to noon

For more information, or appointments call 580-213-7075 or 580-213-7500.

(NOTE: You can walk in on these days and times but there may be a wait!)

Questions contact Mr. Jeff Clark, Military Personnel Flight Chief – 580-213-6324

OP- FITNESS CENTER HOURS: -- The Bradley Fitness Center's regular hours are:
Monday-Thursday -- 5 a.m. to 11 p.m.

Friday -- 5 a.m. to 9 p.m.

Saturday & Sunday -- 8 a.m. to 8 p.m.

Holidays -- 8 a.m. to 4 p.m.

--The Fitness Center offers 24-hour access to retirees and their dependents ages 18 or older. Please register at the Fitness Center Front Desk to access this program.

--Check out our self-paced exercise incentive programs designed for participants of all ages, gender, and fitness ability. You can improve your fitness and win prizes! We currently have 4 incentive programs: Run Club, Walk Club, Cycle Club, and the Iron Airman. Prizes include water bottles, t-shirts, and recognition on our incentive program plaques-- Group fitness classes offered! Classes are free to those with Fitness Center access. No registration necessary. New classes offered for group exercise at the fitness center!!

New class:

Yoga Monday's at 11:30a, Wednesday's at 4:30p & Friday's at 9:30a

Yoga will improve flexibility, strength, balance, and relaxation through mindful movement, breathwork, and accessible poses. All experience levels welcome.

For more information, contact the Fitness Center Front Desk personnel at 213-7670.

OP- DEATH NOTIFICATIONS: (SUGGEST YOU MAKE A NOTE OF THE NUMBER FOR YOUR FAMILY). When a retiree passes away, the surviving spouse/family member needs to contact Mrs. Nikki Clark, Survivor Benefits Counselor, regarding any Survivor Benefits. Her office is located at 446 McAffrey Avenue, Suite 15, Vance AFB, OK 73705, **Commercial phone is: 580-213-7517.**

OP- CROSSWINDS CLUB: OPEN for Lunch from 1030-1330 (Monday-Friday)– For further information please call 580-213-7595 or check out their website at www.vanceafb71fss.com

OP- BOWLING CENTER (Falcon's Nest):

Monday - Thursday 0700 to 1800

Friday 0700 to 2100 / Specialty Menu From 1800-2100

Saturday - 1100 to 1800

Friday - 1700 to 2100 \$17.50 per person plus shoes Friday Night Madness (4 hours of Bowling)

Menu Online location: Vanceafb71fss.com--Phone- 580-213-6404/7331

OP- INFORMATION, TICKETS & TRAVEL: Information, Tickets and Travel offers a variety of savings and discounted national and local theme parks, sporting events, concerts, etc. Our discounted tickets include attractions like Disney, Universal Studios, Medieval Times Dinner Theater, Oklahoma City Baseball Club, RiverSport Adventures, and much more. Planning a getaway, visit American Forces Travel (www.americanforcetravel.com) for travel discounts for active duty, retired military and all eligible MWR patrons for car rentals, hotels, flights, cruises and event tickets. ITT is open Monday-Friday from 8:00am-5:00pm. NOTE: Tickets & Travel office has moved into the Arts & Crafts Center, Building 305. For more information, call 580-213-5488.

OP- ARTS & CRAFTS CENTER: Visit the Arts & Crafts center for your personalized gifts! We offer personalized sublimation (color picture) items, engraved items, and custom framing. Open 10am-5pm Monday-Friday. Arts & Crafts is closed on holidays and Resiliency Days. 71 FSS/FSVF, 580-213-7402.

OP- OUTDOOR RECREATION: Outdoor Recreation can connect you to the great outdoors by renting our recreational equipment or participate in our programs. We offer a variety of camping equipment, yard games, bounces houses, Lund Fishing boats, kayaks, paddle boards, canopies, tables and chairs, pole saw, ladders, carpet shampooers and much more. Looking to store your own RVs, boats and trailers, we offer covered and uncovered RV Storage spots based on availability up to 34' cost from \$35.00-\$100.00 per month. If you enjoy golf, we also have a Driving Range with a wide variety of activities and range tokens for \$4 (roughly 35 balls) or the machine takes \$1 bills. You can visit us at 242 Fields Street, Bldg. 415 at the Exchange. Outdoor Recreation's Hours of Operation -Monday-Friday 0800-1700, closed on Saturday,

Sunday and Federal Holidays. For more information, please call (580)213-7348 or visit Outdoor Recreation.

OP- REC LODGING: Lodging offers five suite hotel rooms designed for the enjoyment of military members, their families, retirees and all other authorized DoD customers that can accommodate up to 1-6 people. We have two types of suites, 2-Bedroom and 3-Bedroom. The 2-Bedroom suite can accommodate 6 people and has 1 Queen bed, 2 Twin beds and a sleeper sofa. The 3-Bedroom suite can accommodate 6 people and has 1 Queen bed, 2 Twin Beds and a sleeper sofa which is ADA Accessible. All of the suites are equipped with full kitchen, washer/dryer, Shower/tub combo in bath, living room, cable/internet. We have a limited number of pet friendly suites that are available on a first come, first serve basis. Rental rates are \$85 per night and if you have a pet \$10 per pet/per night. For more information or reservations, please contact Outdoor Recreation at (580)213-7358 / (580)213-7348.

OP- LIBRARY—Bldg. 314 Vance AFB phone 580-213-7368. Retirees have access to all items in the Library (print materials, DVDs, boardgames, and more) and can borrow from other libraries (interlibrary loans). E-Books, audiobooks, magazines, music and movies are available through digital resources online. Special events scheduled quarterly, call for details.

New Library hours – Operating hours:

Tuesday-Friday / 9 a.m. to 6 p.m.

Saturday / 9 a.m. to 1 p.m.

Sunday and Monday/ Closed ---For more information, contact the Library at 580-213-7528.

-INCOME TAX ITEMS:

OP-Oklahoma Tax Commission Requests for Documentation Proving Withholding – If the Oklahoma Tax Commission sends you a letter requesting documentation of your withholding, the process is simple. Either mail in copies of your original W-2s, 1099-Rs, with OK withholding or scan these documents and use the tax commission's website. The website is oktap.tax.ok.gov. Select submit documentation. Then enter the OK Tax Commission's Letter ID and thereafter your email address. They will want to know the total withholding you had for the state and then they will ask you to attach each document until you reach the total withholding you entered.

OP-Tips for Preparing for 2026 Tax Season – Save your charitable contribution cash receipts to IRS recognized charities. Single tax filers may deduct up to \$1,000 if they do not itemize. Married filing jointly filers may deduct up to \$2,000 if they do not itemize. Both deductions apply only to cash donations. People who buy a new vehicle qualifying for the new vehicle loan interest deductions need to provide the date of purchase, VIN number, and the interest amount that qualifies for the deduction. People who already qualified for their new vehicle loan interest deduction in 2025 still need to provide the date of purchase, VIN number, and the interest amount that qualifies for the deduction also. The tax software we use will not populate the previous year's information. Only new vehicles assembled in the US qualify for this tax deduction (VIN must start with 1,4,5,7F through 7Z, or 70). Qualified overtime eligible for the deduction will be annotated on your W-2 with the code TT. Tips earned as part of a business still need to be reported and Medicare and Social Security taxes still apply to the amount. Income taxes will not be assessed on tip income provided the amount is less than \$25,000. The standard deduction for 2026 for single filers is \$16,100 and for married filing jointly filers is \$32,200. Please check your December bank for your year-to-date interest paid by your bank.

Financial institutions are required to provide you with a Form 1099-INT if they paid you \$10 or more in interest. The IRS expects amounts \$0.50 or more to be reported. Those who accept electronic statements need to either visit their bank or print their own 1099-INT after logging into your account. In general, every tax preparer will want to know why an investment you had last year is not represented in the current year tax documents. Be prepared with an answer.

OP- TAX TIP 1: – If you sold investments, your tax bill in April may reflect a penalty if you haven't paid sufficient taxes. Net capital gains over \$6,666 exceeds the threshold. Use Form 1040-ES to make an estimated payment prior to Jan.15, 2026, and avoid the penalty. Figure 15% of your capital gains for the payment. Oklahoma residents use OW-8-ES to make similar payments. Figure 4.5% for the state's share. Those who are close to the deadline should request hand cancellation from the post office. For more information, contact Greg Butterfield, 580-213-7859.

OP- TAX TIP 2- The IRS automatically rejects returns where the names do not match what is on file with Social Security. First time filers should make sure their first name matches what is on their Social Security card. Newly married couples should also use the name on their Social Security cards when they file. If you have not applied for and received a new Social Security card with your married name on it, use your previous name when you file. For more information, contact Greg Butterfield, 580-213-7859.

OP- TAX TIP 3- The IRS expects interest over 50 cents be reported on your tax return. Most banking institutions have a Year-to-Date (YTD) interest earned reported on their December statement. If your bank does not have this, you can get a close approximation by multiplying your December interest times 12. Should your annual interest exceed \$10, you will receive a Form 1099-INT statement from your institution. Those who receive their statements electronically may have to log-in to their account to get this statement. For more information, contact Greg Butterfield, 580-213-7859.

NP-TAX TIP 4- There is no penalty for filing after April 15 provided the IRS owes you a refund. If you are awaiting information or if your tax preparer is backlogged, please request a six-month extension utilizing Form 4868. If requested, the extension is automatically approved. The IRS may legally charge interest if you owe them money and fail to pay by April 15. The failure to file penalty only applies if you owe the IRS money and you fail to apply for an extension.

OP-NO TAX ON OVERTIME: The new no tax on over-time deduction amount may or may not be reflected on your W-2 for 2025. Employers may elect to provide a separate document to reflect the amount to deduct on your taxes. The deductible amount refers to the "premium" portion of the overtime—the extra "half" paid for "time-and-a-half" wages. In 2026, the deductible amount will be reported in box 14 of your W-2 with the symbol TT. Should your employer provide a separate document, make sure you provide it to your tax preparer. Before you sign your return, please ensure the deduction is taken.

OP- NO TAX ON OVERTIME LIMITS – The 2025 tax deduction for overtime is limited to \$12,500 for single filers and \$25,000 for married filing jointly. The deductible amount refers to the "premium" portion of the overtime—the extra "half" paid for "time-and-a-half" wages. The deductible amount is prorated if your modified adjusted gross income is above \$150,000 filing

single and \$300,000 married filing jointly. Taxpayers utilizing Taxslayer software (which includes our office) should delay filing until mid-March if they expect an overtime deduction to be calculated correctly. A software fix should be addressed by then.

OP-ADDITIONAL DEDUCTIONS: The IRS has created Schedule 1-A *Additional Deductions* to annotate eligible deductions for Tips, Overtime, Car Loan interest, and how much of the additional \$6,000 (\$12,000 for married filing jointly) for seniors 65 or older you qualify for. Please review this schedule prior to submitting your return to the IRS if any of the deductions apply to you.

OP-INCOME TAXES-POSSIBLE TAX BREAK ON A NEW VEHICLE PURCHASE: Those who purchase a new vehicle made in the US from 2025-2028, may be entitled to a tax deduction for the interest paid on the loan. The vehicle has to be new, assembled in the US, under 14,000 lbs, and your Modified Adjusted Gross Income must be under \$150,000 (Single) or under \$250,000 (Married Filing Jointly) for any deduction to apply. TaxSlayer software has published their reporting guidance which requires the purchase date, the Vehicle Identification Number (VIN), and the interest paid on the loan. The loan interest should be reported to you on a Form 1098-VLI (Vehicle Loan Interest). This deduction does not apply to a vehicle used for business, a leased vehicle, a used vehicle, or vehicle purchased prior to 2025. This deduction is also temporary, so the deduction may not apply in tax year 2029. According to a Consumer Reports article, VINs that start with 1, 4, 5, 7F through 7Z, and 70 are manufactured in the US. Please notify your tax preparer if you have a vehicle loan that qualifies when you file taxes.

OP- INCOME TAXES-TRUMP ACCOUNTS FOR CHILDREN: Children (US citizens) born between 2025 and 2028 are entitled to one-time \$1,000 federal contribution to their Trump Account that functions like a Traditional IRA. Children born prior to this time period are not entitled to the federal contribution, but parents or relatives may collectively contribute up to \$5,000 per year into a Trump Account for a child. There is no financial incentive for anyone to do this as part of the current law and \$5,000 is the limit from all sources except the federal government. Once a deposit is made into a Trump Account, there is no current method to make withdrawals other than a rollover into another account or to correct contributions that exceed the limit for the account. Rollover to a Roth IRA is currently prohibited until the child reaches the age of maturity. Federal payments to Trump Accounts are not expected to take place until 2026. A child may make a withdrawal upon reaching the age of maturity, but these withdrawals are subject to the same 10% penalty for withdrawal before age 59 ½ and are subject to income taxes. What exceptions exist for the penalty are the same as for a Traditional IRA. This law is also temporary, and the federal contribution expires after 2028. Those interested in creating a Trump Account for a child should ask their financial institution if they provide this service. The method of requesting the federal contribution has not been advertised yet, but a financial institution's routing number & account number will be necessary for the deposit of federal funds. **NP-**These accounts may be opened no sooner than July 2026.

OP – INCOME TAXES-SOCIAL SECURITY STILL TAXABLE BUT SENIORS OVER 65 HAVE A NEW DEDUCTION: Social Security is still taxable under the new tax law for years 2025-2028. The new tax law includes an additional \$6,000 deduction for seniors age 65 and older, which can potentially reduce the taxable portion of your benefits. Joint returns where both individuals are over 65 would have

an additional \$12,000 deduction. This deduction phases out for single filers with an adjusted gross income (AGI) exceeding \$75,000 and joint filers with an AGI over \$150,000. No deduction will apply if a single filer AGI exceeds \$175,000 and if a joint filer AGI exceeds \$250,000.

OP – INCOME TAXES-TIP INCOME IS STILL REPORTABLE ON TAX RETURN: Employees who receive tip income still need to report it when filing taxes. The new tax law for years 2025-2028 applies a deduction for the amount reported; however, social security and medicare taxes will still be assessed on this income.

--GENERAL ITEMS:

NP- TINKER AFB RETIREE APPRECIATION DAY: Tinker AFB will host a Military Retiree Appreciation Day on Saturday, 26 September 2026, at the Tinker Event Center (formerly known as the Tinker Club). It is a free event that is open to ALL military retirees and their family members. Retirees from all military services are welcome to attend. The only requirement is everyone must have access to the base via the military gates by displaying a valid, unexpired ID card or a Tinker authorized pass to gain entry to Tinker AFB.

NP: The Vance RAO WEB SITE: Here is the link to the Vance AFB RAO web site:
<https://www.vance.af.mil/About-Us/Units/Retiree-Activities-Office-RAO/>

OP- FREE TRANSPORTATION MAGB: Free transportation for doctors' appointments, dialysis treatments, hospital releases and other needs and events. MAGB Transportation is a non-profit public transportation agency serving the transportation needs of all citizens of Northwest Oklahoma and the Panhandle. MAGB service is not limited to, but specializing in serving the elderly, disabled, and disadvantaged with non-emergency medical transportation. Our comfortable accessible vehicles offer entry ramps for ease of entering and exiting at your home or other location. We are able to accommodate standard-sized wheelchairs including motorized versions. Our office and driving staff have undergone specialized training including extensive safety and sensitivity training to help ensure a safe and hassle-free ride. **Contact Info:** Phone: 580-227-3374

Email: magbtransportation@yahoo.com

Website: <http://www.magb.org/>

OP-ADDRESS CHANGE UPDATE REMINDER: After moving, please remember to change your address with each financial institution that generates income for you. Your previous year's tax return documents for social security, retired military pay, pension, bank interest, mutual fund, brokerage statement, mineral right payment, etc. each has a return address. Please notify them by mail if you cannot call or visit them in person to update your address. Please make these changes prior to the end of the year, so your tax documents find you. It makes filing taxes a whole lot easier, rather than chasing a document that has gone missing because the institution had no idea you had moved.

OP- AIR FORCE RETIREE AFTERBURNER: Here is the link to the Afterburner for latest retiree news: <https://www.afpc.af.mil/Retirees/>

OP- VANCE PUBLIC AFFAIRS: Good way to find out what is happening on Vance AFB — The Public Affairs staff has migrated some of the Vance news retirees might want to know to the website: <http://www.vance.af.mil> and the web site is updated daily (just like the marquee).