



*March 2026*



*Retired Military Newsletter*

**COLA WATCH.** The January 2026 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Feb. 13, was 317.942, 0.2% above the COLA baseline of 317.265.

**Free Tax Preparation in Orange County:** Low income individuals (less than \$69,000 in 2025) and seniors (no income limit) can get tax preparation from an IRS Certified preparer for free either on line: <https://ocfreetaxprep.com/seniors/> or by making an appointment for one of 25 locations in Orange County. To make an appointment, either do so on the website, or by calling 2-1-1- or (888) 600-4357 and selecting option 7. The last day in 2026 to file taxes without an extension is Wednesday, April 15. Information needed includes:

- **Original picture ID for you and your spouse (if married filing jointly)**
- **Taxpayer Identification Number for you, your spouse, and all dependents:** Social Security Card, Social Security Number verification letter, or Individual Taxpayer Identification Number (ITIN) assignment letter
- **NOTICE: If married filing jointly, both spouses must be present at appointment.**
- **IP PIN (if applicable):** IRS Identity Protection PIN notice (CP-01A)

**2. Proof of Income**

- **W-2s** for all jobs last year
- **1099s** for any other income received last year, including unemployment and self-employment income
- Statements for prizes, scholarships/fellowships, or lottery/gambling winnings
- Overtime Exemption Documentation
- Tips Exemption Documentation

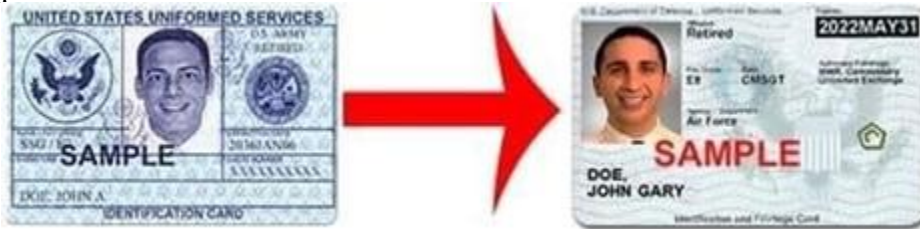
**3. Proof of Health Insurance**

- **1095-A** and California Health Insurance Marketplace Statement, if you had coverage through the Marketplace (Covered California)
- **1095-B or 1095-C/1099s** if you had other kinds of insurance or coverage

**4. Additional Items**

- **Checking and savings account information** to have your refund directly
- **Tax return from last year**, if available
- **Child care expenses:** provider's address, phone #, and federal tax ID #
- **Homeowners:** 1098 mortgage statement and property tax bill
- **Education:** 1098-T college tuition and 1098-E student loan statements
- **Alimony** paid or received
- **Notices:** IRS, Franchise Tax Board (FTB), Health Insurance Marketplace, or anything that says "IMPORTANT TAX DOCUMENT"
- **Vehicle Exemption Documentation.** (Source: OC Tax Prep, Jan, 2026).

**Latest on ID Cards.** You do NOT need to replace your USID card at this time. Your current USID card with the INDEF expiration date remains valid. DoD has not yet determined a deadline for replacing the old paper-based (Teslin) USID cards with the new plastic-based USID (formerly referred to as NextGen) cards. Once a decision has been made, the change will be widely publicized.



Military retirees are encouraged to update their older paper-based Uniformed Services Identification (USID) cards to the new plastic-based USID cards. The new cards are more secure and durable, incorporating features like plastic cardstock and enhanced security measures. USID cards are issued to retired military, Reserve members, dependent family members of uniformed Service members, and other eligible individuals in accordance with DoD policy.

It's important for USID cardholders to know these older paper-based forms of ID will eventually be terminated, and will need to be replaced by the new plastic-based USID card. This is true even if your old ID card has an INDEF expiration date on it. There are several ways to obtain a new ID card:

- (1) Visit the RAPIDS ID Card Office Locator website (<https://idco.dmdc.osd.mil/idco/locator>) to find the closest office and call them to make an appointment, or
- (2) Schedule an appointment using the RAPIDS ID Card Office Locator website. or Select the “Schedule an Appointment” option under the “More Site Info” header for any of the sites presented in the search results, or
- (3) Visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>), select “Continue” under the “Family ID Cards” header and follow the prompts for Online USID Renewal. Note: It may be necessary to create a myAuth account for logon. (Source: DFAS Newsletter June 2025).

**TRICARE Adds Coverage for Test That Detects Dozens of Cancers:** TRICARE has joined hundreds of leading health systems and employers by covering Galleri, a multi-cancer early detection test, for beneficiaries age 50 and over with an elevated risk of cancer. The Defense Health Agency authorized Galleri coverage using the Lab Developed Test (LDT) Demonstration Program, a MOAA advocacy win from more than a decade ago that continues to provide benefits for servicemembers, retirees, their families, and survivors. Galleri is a multi-cancer early detection test that screens for many aggressive cancers before symptoms appear. Using a blood sample, it looks for a unique “fingerprint” of cancer from DNA fragments shed from cancer cells into the bloodstream. Galleri can screen for more than 50 cancers, including many that have no recommended screening available. Galleri results also provide directions to your doctor on the cancer’s origin to help guide the next steps in diagnosis.

Only five cancer screening tests are recommended by the U.S. Preventive Services Task Force – breast, cervical, colorectal, lung (for those at risk), and prostate. Most other cancers do not have

recommended screening tests and are often diagnosed at a later stage. Early detection is important because it can significantly improve cancer survival rates. If your provider agrees that the Galleri test is appropriate for you, they will submit an authorization – subject to approval by TRICARE – and give you an order for the test. You will have a blood draw done, and results will be available about two weeks after your blood sample is received at the lab. There are two possible results: No Cancer Signal Detected or Cancer Signal Detected. Nearly 99% of people who use the Galleri test will screen negative with No Cancer Signal Detected. Continue with routine cancer screening tests your healthcare provider recommends.

Around 1% of people ages 50-79 are expected to receive a Cancer Signal Detected test result. This result will include the predicted tissue type or organ associated with the signal, called a Cancer Signal Origin (CSO) – information that can help guide your healthcare provider with next steps. After diagnostic evaluation, around 40% of people with a Cancer Signal Detected result are expected to have a confirmed cancer diagnosis.

Galleri is a new technology, and some health care providers may not be familiar with it. If you are interested in discussing the Galleri test with your medical provider, you can download a [discussion guide](#) that includes instructions on ordering the screening test from the Galleri website.

The Galleri screening test is subject to TRICARE cost sharing. Medicare does not cover the Galleri test, so beneficiaries on TRICARE For Life who get the Galleri screening should expect to be billed for the TRICARE annual deductible (\$150 per individual for most retiree families) and the applicable [cost share](#). In mid-2025, TRICARE changed its coverage of Galleri to limit testing to once per lifetime versus an annual screening test – MOAA will follow up with the Defense Health Agency on testing limits to ensure coverage evolves to align with recommendations for Galleri testing. (Source: MOAA's 2025-26 TRICARE Guide).

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**Artificial Intelligence and Your Next VA Visit:** Veterans visiting some Department of Veterans Affairs medical centers may notice something different at their next appointment: Their doctor is looking at them instead of typing into a computer. The change comes from a new artificial intelligence tool the VA launched in October that listens to appointments and automatically generates clinical notes. The technology, called ambient AI scribe, frees providers from one of health care's biggest frustrations while giving veterans something they say has been missing for years, genuine eye contact and conversation. "Veterans said they felt more connected to their provider because they were having a real conversation, not talking to someone typing on a computer," said Donna Hill, director of operations for AI and emerging technologies at the VA's Digital Health Office, according to VA News.

The scribe tool works by recording the appointment audio with the veteran's permission then using AI to transcribe the conversation and pull out relevant medical information for the patient's chart. What used to take providers 15 to 30 minutes of typing after each visit now happens automatically in the background. Provider burnout has reached crisis levels across health care. Clinicians spend nearly half their workday on documentation and administrative tasks rather than patient care, often working evenings and weekends catching up on notes.

The VA piloted ambient AI scribe with more than 800,000 veterans over six months. Feedback was overwhelmingly positive from both patients and providers. The technology addresses both

problems: Providers get hours of their day back. Veterans get face-to-face interaction that builds trust and improves care.

When a veteran arrives for an appointment, the provider asks permission to use the ambient scribe. If the veteran agrees, the system quietly records the conversation through a device in the exam room. The AI processes the audio in real time, identifying medical information such as symptoms, diagnoses, medications and treatment plans. It generates a draft note that the provider reviews and signs off before it goes into the veteran's record. The technology doesn't make medical decisions; it simply handles the clerical work of documenting what happened.

Veterans keep full control. They can decline to have the appointment recorded, and they can ask for the recording to stop at any time during the visit. The VA surveyed 75 veterans about the technology and found 71% had no concerns about using it. The minority who expressed reservations worried primarily about privacy, though the VA emphasized that all recordings are handled under the same strict medical privacy rules that protect other health information. The ambient AI scribe operates under the same privacy protections as all VA medical records. Recordings are encrypted and stored securely within VA systems, not shared with third parties or used to train commercial AI models.

The VA plans to expand ambient AI scribe to all VA medical centers across the country throughout 2026. Veterans won't need to do anything to access the tool; providers will offer it as an option during appointments once it's available at their facility. The technology is part of a broader VA push to use artificial intelligence in situations in which the AI can improve care and reduce administrative burden. Other initiatives include AI systems that help identify veterans at high risk of suicide and tools that streamline benefits claims processing. For veterans curious about whether their VA facility offers ambient AI scribe, ask your provider at your next appointment. If it's not available yet, it likely will be sometime in 2026. (Source; Military.com, Dec 17, 2025).



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#### How to contact us

The Retired Activities Office, Naval Weapons Station, Seal Beach, California is located at 800 Seal Beach Blvd in Bldg. 10, Seal Beach, CA 90740-5000. We are here to serve all Armed Forces retirees and are open M-Fri 0900 to 1300. You may contact us at (562)-626-7152 or by emailing us at [rao-nwssb@us.navy.mil](mailto:rao-nwssb@us.navy.mil)

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