RAO SUBIC BAY NEWSLETTER 11 3 26

Sharing some good news on the horizon for the FMP program. Starting November 2nd, we will be launching a controlled go live for direct deposit for those Veterans with international banking accounts. By November 16th we plan on a full go live. From there a validation period for full launch functionality will take place between Nov. 16th-24th. If all goes as expected, any FMP claim processed after November 25th, 2026, that has a Veteran requesting reimbursement to an international banking that is not in the top 30 countries will be paid via paper check until additional country payment capabilities are built and tested. Note: The top 30 countries who send in claims to us makes up about 97% of all FMP claim volume, so this pretty much covers nearly every country that submits claims to us. One caveat: Any Veteran who currently receives their monthly VBA disability stipend payments to an international bank must access the following link and provide us their current international banking information so the FMP office can fully enroll them in our newly established International Direct Deposit (IDD) repository:

https://veteransaffairs.ent.box.com/.../f0cb66dd-e2f3...

The reason we are requesting Veterans living overseas to do this is because we need additional information to facilitate international FMP EFT medical claim payments via the International Treasury Services. So, even if a Veteran is already receiving their monthly VBA disability stipend payments to an international bank account, the FMP office needs this information again using the aforementioned link for FMP claim processing purposes.

VA OPC SECURITY

Effective November 1, 2026, and in accordance with established U.S. Embassy–Manila security policy, visitors to the Department of Veterans Affairs (VA) Manila Regional Office and Manila Outpatient Clinic will not be permitted to bring electronic devices into the Embassy's Seafront Compound.

Prohibited items include cameras, cell phones, tablets, laptops, and wearable technology with video or audio recording capabilities, including Meta Glasses and smartwatches. All visitors entering U.S. Embassy facilities may be subject to inspection and screening by the guard force at any time. Veterans and family members who arrive with a cellphone will be required to surrender it, along with a valid ID, to the U.S. Embassy guard force. When planning your visit, please bring only the items needed for your VA appointment and make the necessary arrangements to leave prohibited devices elsewhere.

Additionally, U.S. Embassy Manila is limiting the number of individuals permitted to enter the compound. Only the Veteran or Veteran beneficiary and one spouse or companion will be allowed inside the VA Manila building. Additional visitors will be required to wait outside the compound. We appreciate your cooperation and support in following these requirements, which will help make visits to the VA Manila Regional Office as smooth and efficient as possible.

Sign in to VA.gov with CLEAR

You can now use CLEAR to sign in to **VA.gov.** After you create your account, you can sign in by using your smartphone camera.

Information Alert We're not changing other sign-in options

If you're already using **ID.me** or **Login.gov**, you can keep using that account. CLEAR is just another option. What to know about using CLEAR, A CLEAR account is secure. CLEAR accounts meet the same security standards as **ID.me** and **Login.gov** accounts. Your VA benefits and care stay the same. Using a CLEAR account to sign in won't affect your VA benefits or care. We don't share your information. We don't share any of your healthcare or other records with CLEAR. Signing in with CLEAR is free. There's no cost for you to create a CLEAR account for **VA.gov.** How to get started, You can use either of these 2 options to create a CLEAR account for **VA.gov.**

Online, You can create your account for **VA.gov** online. Here's what you'll need: smartphone with a working front-facing camera and updated software, and Your Social Security number, and A government-issued ID

Create an account with CLEAR In person, Some VA health facilities offer in-person help from CLEAR Ambassadors.

Here's what you'll need .A valid photo ID, and A phone that can receive text messages, and Your personal email address, Note: You don't need your smartphone to set up an account in person. It's the same company. Using CLEAR on **VA.gov** and other places outside of the airport is free. Using CLEAR lanes at airport security requires a separate, paid CLEAR+ membership. CLEAR offers support with online Frequently Asked Questions (FAQs). You can try finding the solution to your issue there. Call our **VA.gov** technical support line for help at 866-279-3677 (TTY: 711). We're here Monday through Friday from 8 a.m. to 8 p.m. ET.

Medical City MWELL HUB

The Medical City's trusted, expert-led Health Screening services are now more accessible through mWell HealthHub. Skip the lines, commute, and phone inquiry calls. Conveniently book The Medical City's essential health assessment services through mWell HealthHub in just a few taps!

1. Access and book The Medical City's Wellness & Aesthetic Institute services at a schedule that works for you.

Choose from basic, essential, up to the full comprehensive preventive health check up packages designed for your age and gender, with consultations from trusted specialists and thorough diagnostic procedures.

2. Receive secure digital laboratory results and medical records through your personal Health ID, and conveniently submit online inquiries and service follow-ups, all in one place with mWell HealthHub.

Explore a range of health checkup packages based on your needs. The Medical City's renowned health assessment plans are now easier to access and schedule through mWell HealthHub.

From TRICARE

TRICARE Open Season begins Monday, Nov. 9. If you're eligible for TRICARE, this is your chance to enroll in a health plan or change plans for coverage that starts Jan. 1, 2027. You can make eligible changes through Tuesday, Dec. 8. Keep reading for answers to common questions about TRICARE Open Season.

Does TRICARE Open Season apply to me?

TRICARE Open Season applies to you if you have or are eligible for one of these plans:

- TRICARE Prime
- Uniformed Services Family Health Plan
- TRICARE Prime Demo
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas
- TRICARE Select
- TRICARE Select Overseas

How do I know if open season doesn't apply to me?

Open season doesn't apply to you if:

- You're an active duty service member.
- You're 65 or older and have TRICARE For Life coverage. This coverage starts automatically once you have Medicare Part A and Part B.
- You have a premium-based plan, such as TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult. You can purchase these plans at any time during the year.
- What are my options during open season?
- If TRICARE Open Season applies to you, you have three options:
- Stay in your current plan. You don't need to take any action to keep your coverage.
- Enroll in a plan. If you don't have a TRICARE health plan now, you can enroll during open season if you qualify.
- Change your plan. Before you switch, check that your family's information is current in the Defense Enrollment Eligibility Reporting System. Contact your service's personnel office if you have questions about eligibility.

How do I make changes to my plan during open season?

There are three ways to enroll in a TRICARE health plan or change your plan.

- Online: Go to milConnect.
- By phone:
- East Region: Call Humana Military at 800-444-5445.

- West Region: Call TriWest Healthcare Alliance at 888-874-9378.
- USFHP: Visit Uniformed Services Family Health Plan for contact information.
- TRICARE Prime Demo (Atlanta, Georgia and Tampa, Florida areas only): Visit TRICARE Prime Demo for more information and to see if it's available where you live.
- By mail or fax: Send an enrollment form to your TRICARE contractor.

How do TRICARE Prime and TRICARE Select compare?

TRICARE Prime and TRICARE Select are the two main TRICARE health plan options, and each works differently. Here are the key differences to consider before you choose:

- Primary care manager. TRICARE Prime requires you to use a PCM who coordinates your care. TRICARE Select lets you see any TRICARE-authorized provider without choosing a PCM, as described in the TRICARE Choices in the United States Handbook.
- Referrals. TRICARE Prime requires referrals for most specialty care. TRICARE Select doesn't require referrals for most specialty care.
- Availability. TRICARE Prime is available only in Prime Service Areas, generally near military hospitals and clinics. TRICARE Select is available everywhere.
- Costs. TRICARE Prime has fixed copayments and no annual deductible. TRICARE Select has an annual deductible and charges cost-shares based on a percentage of the bill. Visit Health Plan Costs to compare costs side by side.

2027 costs will be available in November 2026.

Take charge of your health: Get your TRICARE-covered women's health screenings

FALLS CHURCH, Va. – Taking care of your health includes staying up to date on recommended cancer screenings. There's nothing more powerful than early detection. TRICARE covers a range of women's preventive health services to help you get the care you need.

Talk with your healthcare provider about which screenings are right for you, based on your age, health history, and individual risk factors. Your health matters to you, your mission, and your loved ones. Schedule your screening today—it could save your life.

FROM SSA

Last year, President Donald J. Trump signed into law the Working Families Tax Cuts, which included a historic tax cut for America's seniors. That law also created Trump Accounts, individual investment accounts for America's children designed to grow with the U.S. economy and build long-term savings.

Today, nearly 70 million Trump Accounts are open for all American children. Parents and legal guardians simply need to claim their child's Trump Account through the official Trump Accounts app, available to download for free in the Apple App Store and Google Play. Once activated, the account can receive funds from family, friends, and employers, as well as gifts from generous donors. Tens of millions of accounts already have money contributed by donors in them, just waiting to be claimed. At Social Security, we are informing families about how they can activate their child's Trump Account—many accounts with money already in them. We are also

communicating with parents of newborns about the one-time $1,000 contribution from the U.S. Treasury, available to children born between Jan. 1, 2025, and Dec. 31, 2028. Trump Accounts are one of the most significant investments in the next generation of Americans in our nation's history, by giving every American child a stake in our country's success and a strong financial foundation for the future. To learn more about Trump Accounts, visit **TrumpAccounts.gov.**