

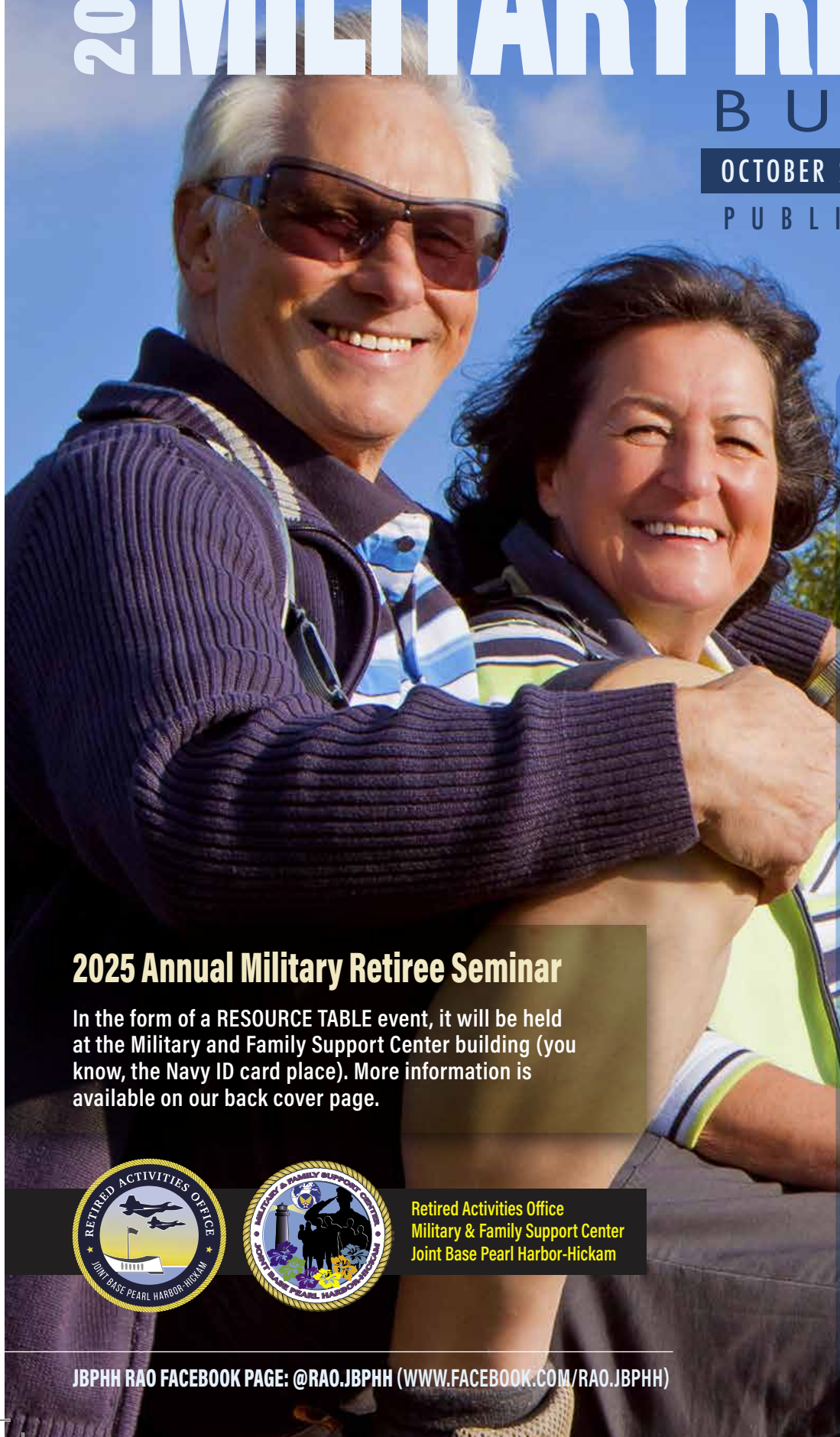
JOINT BASE PEARL HARBOR-HICKAM

# 2025 MILITARY RETIREE

## BULLETIN

OCTOBER 2025–OCTOBER 2026 EDITION

PUBLISHED ANNUALLY



### **ALOHA** from the RETIRED ACTIVITIES OFFICE

*This year's Retiree Seminar will be held again at our Military and Family Support Center (MFSC) building. Resource tables will be staffed by agencies and organizations providing information and assistance that you have looked for and found at our in-person seminars in the past.*

*Please check the back cover of this bulletin for more information on our seminar location and the various groups we are inviting to staff these many resource tables. You will be able to gather a wealth of information that will assist you and your family in the coming year.*

*As always, we ask that you please review the articles in this issue when you have a moment. This information pertains to topics about which the RAO is frequently asked. If you have a comment or question, call or leave a message at our office number 808-474-0032, the MFSC at 808-474-1999, or email us at [MFSC Hawaii@us.navy.mil](mailto:MFSC Hawaii@us.navy.mil). We are located at the MFSC building, 4827 Bougainville Drive, Room 226 (second floor above the Navy ID Card Center), across the street from the NEX Furniture Store and the Garden Shop and by the KFC*

*Aloha,  
**Jack Power**  
RAO RETIREE BULLETIN Editor*

### 2025 Annual Military Retiree Seminar

In the form of a RESOURCE TABLE event, it will be held at the Military and Family Support Center building (you know, the Navy ID card place). More information is available on our back cover page.



Retired Activities Office  
Military & Family Support Center  
Joint Base Pearl Harbor-Hickam

JBPHH RAO FACEBOOK PAGE: @RAO.JBPHH (WWW.FACEBOOK.COM/RAO.JBPHH)

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## ASSISTANCE FROM THE RETIRED ACTIVITIES OFFICE (RAO)

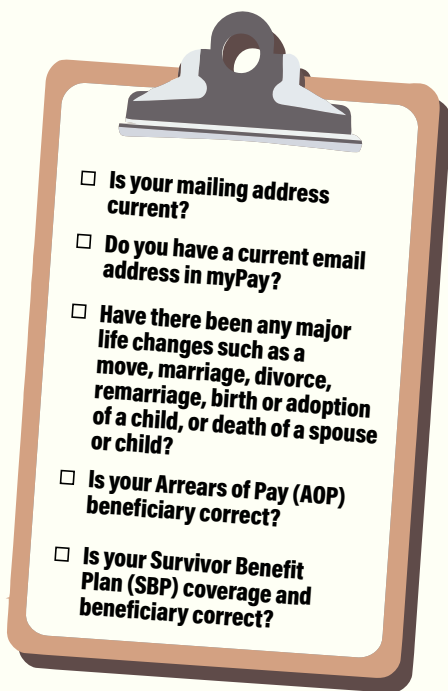
The mission of the RAO is to provide military retirees and their families with information and referrals to ensure they are aware of and receive the benefits and services they are entitled to. We can also assist with filling out certain paperwork from agencies such as Defense Finance and Accounting Service (DFAS) and the Department of Veterans Affairs (VA). If you have any questions regarding RAO topics, don't hesitate to reach out. If it's important enough for you to contact us, it's important for us to help.

Our clients come from all branches of the uniformed services: retirees, their spouses, surviving spouses, annuitants, former spouses, legal guardians, designated representatives, significant others, and family members assisting a surviving spouse upon the death of a retiree or spouse.

Staff are available to assist clients on a volunteer basis. However, voicemails left at our office number **808-474-0032**, the MFSC reception counter **808-474-1999**, or emails sent to [MFSCHawaii@us.navy.mil](mailto:MFSCHawaii@us.navy.mil) are monitored and responded to. To ensure staff are available for a meeting, please call to make an appointment.

*Source: Retired Program Office records*





## KEEPING YOUR DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS) UP TO DATE

It's essential to update and verify your information in DEERS any time you have a Qualifying Life Event (QLE) because it can directly affect your Tricare benefits (including your spouse and your eligible children). This includes sponsor status (active to reserve, reserve to Guard, retirement, death, etc.), marriages, divorces, spousal death, childbirth, adoptions, dependents in school, moves, telephone and address changes, etc. You have several ways of doing this: in person, by phone, online, or by mail. The website <https://www.tricare.mil/deers> lists the ways to do this (detailed below) and it specifies that addresses must be a physical address; P.O. boxes can't be used.

**In Person:** Visit a local ID card office particularly if a new ID card is needed. See the "ID Card Appointments Online and Site locator" article in this RETIREE BULLETIN.

**By Telephone:** call DMDC/DEERS support office: **1-800-538-9552 (TTY/TDD 1-866-363-2883)** or FAX a letter detailing the change to: **1-800-336-4416 (primary)** or **1-502-335-9980 (alternate)**.

**By Mail:** Send a letter detailing the change to: Defense Manpower Data Center Support Office (DMDC), Attention: COA, 400 Gingsling Road, Seaside, CA 93955-6771

Source: <https://www.tricare.mil/deers>

## REVIEW YOUR RETIRED PAY ACCOUNT

### Outdated Information Can Cause Difficulties

It's important to regularly review and update your retired pay account. Keeping your account current will ensure that DFAS can contact you with updates on your retired pay, and make sure that outdated information doesn't cause difficulties for you and your loved ones.

Be sure to notify DFAS as soon as major life changes happen. Some changes to SBP coverage have a one-year time limit. Call DFAS Customer Service at **800-321-1080** or, in your myPay account, follow the directions to update your personal information. If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at **888-332-7411** or **317-212-0551**.

For AOP updates and for SBP changes, follow the directions in these DFAS websites: <https://www.dfas.mil/retiredmilitary/provide/aop/aop-beneficiary/>, and <https://www.dfas.mil/RetiredMilitary/provide/sbp/maintain/>. The "askDFAS" online upload tool <https://corpweb1.dfas.mil/askDFAS/ticketinput.action?subCategoryID=19104> will be useful in submitting any required forms and documents.

Source: DFAS.mil

## RETIREE PERSONAL AFFAIRS LOG AND DECEDENT AFFAIRS CHECKLIST

### Your Basic Documents/Tools for Recording Important Information and What Survivors Should Know

The Retiree Personal Affairs Log helps you gather information so that it is available to your family and most importantly, reminds you to put everything in a safe place that is known and accessible to your survivors and executors.

Our Decedent Affairs Checklist provides a basic list of contacts upon the death of either the military retiree or the spouse, including information on what your surviving family members need to know and what to do.

Both the Retiree Personal Affairs Log and the Decedent Affairs Checklist are available at the RAO office. To get copies, please contact us with your full name and mailing address at our office number **808-474-0032**, the MFSC front counter **808-474-1999** or the MFSC email address [MFSCHawaii@navy.mil](mailto:MFSCHawaii@navy.mil). Email copies can also be requested.

Source: RAO Files



## REPLACING A MISSING IRS FORM 1099-R FROM DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS)

If you have a myPay account, log on and go to the page with Statements, then click Tax Statement 1099-R and follow instructions to download a copy.

If you have a current mailing address on file with DFAS, use the telephone self-service option at **1-800-321-1080**, option "1," then follow the additional prompts until you are asked to enter your Social Security number. The requests are logged immediately, and the form should arrive within 7-10 business days.

If the address you have on file with DFAS is out of date and you can use a computer, you can get your 1099-R sent to a new address by submitting your request online at <https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=9725>. Fill in the presented form and be sure that each block with an asterisk is completed. Such requests are also logged immediately, and the 1099-R should arrive within 7-10 business days. If you have a question on the AskDFAS process, call Payment Services at **1-888-332-7411**.

If you prefer, send DFAS a written request by mail OR send it by fax at **1-800-469-6559**. Either method will take 30 to 60 days for you to receive the form. Make sure to include your full name, Social Security number, date of birth, date of retirement, retired pay grade, what year(s) you need, and the mailing address you want the 1099-R(s) mailed to. Don't forget to sign it.

The mailing addresses are Defense Finance and Accounting Service, U.S. Military Retired Pay - OR - U.S. Annuitant Pay, 8899 E 56th Street, Indianapolis, IN 46249-1200 for retirement pay - OR - 46249-1300 for annuitant pay.

Source: [www.dfas.mil/retiredmilitary](http://www.dfas.mil/retiredmilitary), <https://www.dfas.mil/dfas/askDFAS/>, <https://www.dfas.mil/racustomers>

## FUNERAL ARRANGEMENTS & THE FTC "FUNERAL RULE"

The Federal Trade Commission (FTC) Funeral Rule allows you to select only those goods and services you want, compare prices among funeral homes, and select the funeral home you want. Arrangements can be made in advance or when a death occurs.

### The Federal Rule gives you the right to:

- Buy separate goods (such as caskets) and services (embalming or memorial service). You don't have to accept a package that may include unwanted items.
- Get pricing information over the phone.
- Get a General Price List (GPL) listing the cost of all the items and services offered.
- Provide a casket or urn you buy elsewhere. The funeral home can't deny you its use nor charge a fee.
- Use alternative containers for cremation made of unfinished wood, pressed wood, fiberboard or cardboard.
- Make arrangements without embalming.
- Receive a written statement detailing the cost of each good bought and service selected.

The Funeral Rule puts you in charge of making funeral arrangements, not the mortuary/funeral home. When you get a chance, check out <https://consumer.ftc.gov/articles/ftc-funeral-rule>.

Written by George Mead, CAPT, SC, USN-Ret, RAO volunteer



## REPLACING YOUR DD FORM 214

The National Personal Records Center (NPRC) at the National Archives and Records Administration (NARA) will eventually receive all military service and health records for archival purposes. After you've been discharged or retired from military service, personnel files generally are initially stored at the respective service's personnel centers, but requests are serviced by NPRC. Most veterans and their next-of-kin can obtain free copies of their DD form 214 (Report of Separation and Discharge) and other records in several ways:

1. Visit the website <http://archives.gov/veterans/military-service-records/> to initiate an online request.
2. If it's an immediate situation (emergency) such as pending surgery or burial in a VA or State veteran's cemetery, check <https://www.archives.gov/veterans/military-service-records/evetrecs-help> for directions on submitting an emergency request online. If you require assistance in this you may call the NPRC Customer Service at **1-866-272-6272** (toll free) or **314-801-0800** (not toll-free).
3. Mail or Fax a Standard Form 180 (SF 180). Visit <https://archives.gov/veterans/military-service-records/standard-form-180> to obtain a copy of the SF 180. The mailing address is located on page 3 of the completed form. Forms can be faxed to **1-314-801-9195**. Copies of the SF 180 are available at the VA Regional Office at Tripler "E" Wing and at our Joint Base RAO office.
4. If you designated a particular state veterans' services office to receive a copy of your DD Form 214, contact that state veterans' office for a copy. If you designated Hawaii, the Hawaii State Office of Veterans Services (OVS) is also located at Tripler "E" Wing. Call them at **808-433-0420**.
5. If requesting as next-of-kin, include either a death certificate of the service member or funeral home letter with the SF 180 in your submission.

Source: <https://archives.gov/veterans/military-service-records/>

# REGION LEGAL SERVICE OFFICE (RLSO)

## Region Legal Service Office Northwest (Hawaii Detachment)

The Legal Assistance Department at RLSO provides legal services concerning personal civilian legal matters to active-duty military members, dependents, and retirees here in Hawaii. The RLSO is located in Building 1746, 850 Willamette Street, Pearl Harbor, HI 96860 (second floor). The RLSO Northwest website <https://www.jag.navy.mil/legal-services/northwest/> provides current information and available services. Scroll down to "Branch Offices and Detachments" and click the "Legal Assistance (HI)" mark.

Attorney Consultations/Services are primarily by appointment. Call or text **808-859-1485** for information and to request an appointment or email [PRLHLegalAssistanceOutreach@navy.mil](mailto:PRLHLegalAssistanceOutreach@navy.mil). The forms required for intake can be found on the website.

**Walk-in Notary and Special Power-of-Army (SPOA) services Monday 0900-1100 and Wednesday 1000-1200.**

**Estate Planning consultations (Wills, Healthcare POAs, etc.) are by appointment only.**

**Will Executions are scheduled after attorney/client final review of draft documents.**

**When you come in for an in-person appointment, please make sure to bring all related paperwork with you.**

Sources: <https://www.jag.navy.mil/legal-services/northwest/>, Current local office details provided by RLSO email 21 May 25.



**When resources permit, the Legal Assistance Department aids in the following areas:**

- Notarizations/Powers of Attorney
- Wills & Basic Estate Planning
- Divorce/Separation/Annulment
- Nonsupport of Dependents
- Consumer Affairs & Fraud
- Immigration & Citizenship
- Landlord-Tenant Issues
- Service Member's Civil Relief Act
- Bankruptcy & Indebtedness
- Guardianships
- Adoption/Name Changes

## MILITARY ID CARD APPOINTMENTS & SITE LOCATOR

All ID card issuing facilities on Oahu, Kauai and Hilo want you to use the Defense Manpower Data Center's (DMDC) ID Card Office Online-RAPIDS appointment scheduler. Visit <https://idco.dmdc.osd.mil/idco> to make appointments for issuance of all military ID cards (active, reserve, retired, dependent, surviving spouse, annuitant). For site appointment scheduling and information, search Honolulu, Hilo or Kauai specifically. Maui (Kahului) is not listed.

**DON'T FORGET:** To replace a soon-to-expire uniformed service ID card at any site, you need a second unexpired ID such as a driver license. To replace a missing or expired card, you will need two forms of unexpired identification—at least one with a photo.

Sources: <https://idco.dmdc.osd.mil/idco>

### Neighbor Island Card Sites:

**Kauai: PMRF Barking Sands, Kekaha, Kauai, Bldg 275 CAC Office (Navy)**

APPOINTMENT REQUIRED via ID Card-RAPIDS appointment scheduler  
Office open Tuesdays, Wednesdays and Thursdays only, 0830-1130.  
Call **808-335-4493** for information.

**Hilo: AG HQ, 1304 Kekuanaoa Street, Bldg 643A, Room L103, Hilo (Army NG)**

Walk-ins ARE welcome, appointments scheduled via ID Card-RAPIDS appointment scheduler are priority.  
The office is open Monday-Friday, 0715-1530 with lunch break 1130-1230.  
Office phone **808-844-6616** for information (as of 05/27/25).

**Maui: AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG).**

NOT IN ID Card-RAPIDS appointment scheduler. APPOINTMENT REQUIRED.  
Appointments on Thursdays only, call **808-789-0637** for scheduling and information.

### The Navy Moanalua ID Card Center:

The Navy Uniformed Services ID card center on Bougainville Drive can service walk-ins. Visit the ID Card RAPIDS appointment website for general requirements and an appointment if desired. If you want to just walk in, we suggest calling **808-471-2405** the day you want to visit to check the crowd. Mornings, particularly Mondays, can be crowded with active-duty people.







## RESERVE RETIRED (GRAY AREA) PAY REQUESTS AND DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) GRAY AREA ACCOUNTS

GRAY AREA reserve and National Guard retirees are people who have transferred to Reserve Retired "WITHOUT Pay" sometime after receiving their 20-year satisfactory service letters. Personnel in this category must apply for pay orders from their respective service's reserve personnel center when approaching age 60 (or as adjusted earlier due to certain RECALLED service). Such requests for pay can't begin processing until 12 months prior to entitlement. Regardless of early eligibility for pay, Tricare Prime or Select eligibility can only start at age 60.

Retired reservists can access DFAS at <https://www.mypay.dfas.mil> and create a Gray Area account. DFAS provides important information on applying for retired pay at <https://www.dfas.mil/RetiredMilitary/plan/gray-area-retirees/> with links to sites providing individual service information and application requirements.

Upon application, the respective services' reserve personnel centers will eventually issue retirement orders authorizing DFAS to establish pay accounts and allowing the new "retiree with pay" families to get new ID cards and apply for Tricare Prime or Select & FEDVIP as desired.

If a Gray Area person doesn't submit their retired pay application on time, there is a six-year limitation for collecting retired back pay. You can procrastinate until 75, but you can only collect on six years of back pay, not the total 10 years missed from age 65. Good luck.

### Navy Personnel Center (NPC), Millington, TN

For information regarding Navy reserve retirement, call PERS-912 MyNavy Career Center at 1-833-330-6622. Questions can also be emailed to [askmnc@navy.mil](mailto:askmnc@navy.mil). The NPC webpage can be accessed at <https://www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements/>. After accessing the site, in the left side column click "Reserve Retirements," then click "Retirement With Pay."

PERS-912 is tasked with sending the necessary application for retired pay package to retired reservists typically ten months prior to their pay eligibility date. RAO suggests calling the career center at 1-833-330-6622 or emailing [askmnc@navy.mil](mailto:askmnc@navy.mil) no later than six months prior to your eligibility date to verify your correct name and address if you haven't yet received the package.

### Air Force/Space Force Retiree Services, ARPC, JBSA-Randolph, TX

Guard and reserve Gray Area personnel apply for retired pay by application online to HQ ARPC. The basic process is outlined at <https://www.arpc.afrc.af.mil/retirement/> with seven steps, starting with "Log into myFSS (Link: <https://myfss.us.af.mil>)." Applications need to be submitted no later than 180 days prior (earlier the better) to their retirement effective date to ensure payment and/or benefits are received on time.

Specific instructions are also included on what to do if you have problems accessing myFSS, such as submitting a trouble ticket to the Service Desk by visiting by calling their Service Desk at 800-525-0102, option 6, or via email at [aldta.a1.sd@us.af.mil](mailto:aldta.a1.sd@us.af.mil).

The website also says: "If you need assistance with submitting your application, please contact Total Force Service Center - San Antonio at 1-800-525-0102. When checked by RAO on May 20, 2025, the Air Force website contained the caveat CURRENT AS OF JUNE 17, 2024."

Sources: All the identified websites in the sections

# RENEW YOUR ID CARD ONLINE

The Defense Department has expanded its online renewal capabilities, allowing eligible individuals to renew their "Next Generation" Uniformed Services ID cards (USID).

A few important notes: The sponsor may be either a Common Access Card (CAC) holder or able to access DoD Self-Service Logon with username/password to accomplish it. All information for sponsor/recipient in the Defense Enrollment Eligibility Reporting System (DEERS) must be up to date. The request must be for an unexpired USID. A card recipient's photo in DEERS must have been taken within the past 12 years. The card recipient's mailing address in DEERS must be in the U.S. or an APO/FPO/DPO; cards can't be mailed to P.O. boxes.

There are additional items to be aware of and there is a multi-step procedure to follow. Visit <https://www.cac.mil/next-Generation-Uniformed-Services-ID-Card/Renewing-Online/> for complete details, assistance, and a link to Frequently Asked Questions (FAQ) for online renewing.

Sources: <https://idco.dmdc.osd.mil/idco>, <https://www.cac.mil/next-Generation-Uniformed-Services-ID-Card/Renewing-Online/>, [www.cac.mil](http://www.cac.mil), DFAS March 2025 retiree newsletter, Navy "Sailor-For-Life" #2 2025 online retiree newsletter

## NEW "NEXT GENERATION" RETIREE & DEPENDENTS ID CARDS

Regardless of expiration date or lack therein on your old "legacy" card (you know, the old blue, tan or red ones), you absolutely need to get the new "Next Generation" Uniformed Services ID card (USID) NOW. On June 23, 2025, Customer service at the Navy Uniformed Services ID card center on Bougainville Drive hadn't yet heard of a firm termination date on the old cards. However, several locations on the mainland are indicating the new USID cards will be mandatory for base access starting 1 January 2026.

PROCRASTINATION IS NO LONGER AN OPTION. After that, your old "legacy" card will be rejected at the commissary. Sorry but no sale.

Sources: <https://idco.dmdc.osd.mil/idco>, <https://www.cac.mil/next-Generation-Uniformed-Services-ID-Card/Renewing-Online/>, [www.cac.mil](http://www.cac.mil), DFAS June 2025 retiree newsletter, Navy "Sailor-For-Life" #2 2025 online retiree newsletter

# Health Care Coverage

Please use a separate claim form for each patient. Your cooperation in completing all items on the claim form and attaching documentation will help us to process your claim quickly and accurately.

**PLEASE TYPE OR PRINT • SEE REVERSE SIDE FOR COMPLETE INSTRUCTIONS**

# MEDICARE AND TRICARE

**Tricare-For-Life (TFL) (Tricare's Medicare wraparound coverage) is automatically available to you when you are eligible for Medicare Part A AND sign up for Medicare Part B**

**SIGNING UP FOR MEDICARE:**

Generally, Medicare Part A eligibility starts at age 65 but there are certain medical exceptions that cause eligibility to start earlier. Go to <https://www.medicare.gov> for details. If you are not otherwise eligible for early receipt of Medicare benefits, eligibility normally starts on the first of the month of your 65th birthday. If you were born on the first of the month, Medicare eligibility would start on the first of the previous month (example: birthdate 1 July, Medicare eligibility 1 June).

If you are already receiving Social Security benefits, you will probably receive a Medicare card in the mail about three months prior to your 65th birthday showing that you are automatically enrolled in both Parts A and B. The letter with the card gives you the opportunity to opt out of Part B if you so desire, as you will be charged a monthly premium for it. Such monthly premiums will be automatically deducted from your monthly Social Security benefit.

If you haven't yet signed up for Social Security benefits as you approach age 65, you need to contact Social Security to at least sign up for Medicare Parts A and B. You can do this either online, by telephone, or at any Social Security office. The process should start at least three months prior to your eligibility month. You will also need to choose the periodicity of Part B payments you will make until you finally sign up for Social Security benefits. When you start receiving benefits, the premiums will then be automatically deducted.

Go to <https://www.ssa.gov/medicare> and <https://www.medicare.gov> for details and to fill out the online application. Call Social Security at **800-772-1213** if you have questions on how to do that online, or to make an appointment for an office visit.

**REMAINING TRICARE ELIGIBLE IN MEDICARE:**

Remember, regardless of how or when you become eligible for Medicare Part A, you are no longer eligible for Tricare Prime or Select. You HAVE to sign up for Part B to continue Tricare eligibility under the Tricare-For-Life (TFL) program. Your age, place of residence, or Other Health Insurance (OHI) have no bearing. Once you have both Parts A and B, you automatically receive benefits under TFL without any additional effort on your part. That is how the law is written. Go to <https://www.tricare.mil>, <https://www.medicare.gov>, and <https://www.ssa.medicare.gov> for additional details.

Sources: <https://www.medicare.gov>, <https://www.ssa.gov/medicare>, <https://www.ssa.gov/benefits/Medicare/>, <https://www.tricare.mil> and Tricare periodic email information sheets,

## PREPARING FOR TAX SEASON

We are now in the month of October and you are again eagerly awaiting the approach of another annual joyous tax return preparation. As a reminder, retirees and annuitants need to look for various earnings statements showing taxable income that must be sent by various paying financial institutions by January 31:

- IRS Form 1099-R from DFAS or from the paying agency for Coast Guard, PHS and NOAA affiliated members.
- Form SSA-1099 from Social Security, which includes Medicare Part B premiums paid.
- A 1099-INT is due from banks, credit unions and other institutions with accounts that generated interest.

Don't forget your trust account and investment managers providing appropriate documentation as needed. Please note: the death of a retiree, spouse or annuitant doesn't negate the requirement for a tax return for that person for the year of death. A surviving family member, estate trustee, or other person so designated must collect these relevant earnings statements and prepare the final federal and state (if required) tax returns

## GETTING A SSA-1099 TAX FORM FROM SOCIAL SECURITY BY TELEPHONE

If your Social Security SSA-1099 is missing and you have a problem with accessing "my Social Security," try the automated phone services at **800-772-1213**. Wait times for a human are atrocious, particularly in the mid-morning and afternoon, so instead use the automated phone assistance to request a replacement form. The below source (website) is quoted: "Dial the number, when you hear 'How can I help you today?' you then say, 'ten ninety-nine.'"

A client to this RAO office earlier this year said it was quick.

Source: <https://www.ssa.gov/manage-benefits/get-tax-form-10991042s>



## BEWARE ARTIFICIAL INTELLIGENCE (AI) SCAMMERS

Artificial intelligence can make our lives easier (so they say), but it can also make it much easier for criminals to scam us.

Scammers can make you believe you are talking to a family member or friend and because they “need help,” you will send money. Fake videos can get you to buy a product or send money when you think a celebrity is endorsing the product or investment. You may think you are dealing with a legitimate company for something and send your money to an address and your money will disappear. No product will ever materialize. You may have given even more than your money, but some personal information as well.

Other fake videos could fool you into thinking you are FaceTiming or Zoom calling with a romantic partner you have met online. Over time, this fake lover will convince you to send money to help him or her.

AI can be used to fake texts, emails, or websites seemingly from your friends or family, your bank, your insurance company, or a computer repair service. Always verify messages, emails, phone calls, or computer popups which you did not ask for. Do not click on any links or phone numbers in these questionable contacts. Contact the people, bank, organization, or other activity directly by means you know to be real to verify the situation. You will probably find that your bank, store or whatever would never send that message, or that your relative is really fine.

Report such AI or other scam attempts to the police and Federal Trade Commission (FTC) at <https://www.ReportFraud.ftc.gov>. You could also sign up for newsletters and alerts to keep up-to-date on scams and fraud at <https://consumer.ftc.gov/consumer-alerts> and Hawaii State at [www.SMPHawaii.org](http://www.SMPHawaii.org).

*Contributed by Belinda Chung, CAPT, USNR-Ret, RAO Volunteer*



## A SHORT REMINDER ABOUT THAT MEDICARE PART B PENALTY FOR LATE SIGN-UP

It is essential that you sign up for Medicare Part B no later than your age of 65 related eligibility window. This window is three months before your birth eligibility month to three months after. If you miss this window, you may be charged a monthly penalty for the life of your enrollment.

You may be able to delay enrolling in Medicare Part B and avoid the penalty due to your continued enrollment in Other Health Insurance (OHI), such as employer-sponsored health coverage. When you lose your OHI coverage, you have a window of opportunity to sign up for Part B without penalty. If you miss this additional window, you may be charged a monthly penalty for the life of your enrollment. Always remember, without Part B coverage, you do not have Tricare-For-Life (TFL) coverage. Go to the referenced sources below for details.

Please make sure you sign up in your window, or verify with both your OHI carrier and Medicare that you can delay your Part B enrollment without penalty. Go to <https://www.medicare.gov> and <https://www.tricare.mil> for details.

Sources: <https://www.medicare.gov>, <https://www.ssa.gov/medicare>, <https://www.ssa.gov/benefits/Medicare/>, <https://www.tricare.mil> and Tricare periodic email information sheets,

## TAX FORMS



The Internal Revenue Service (IRS) at <https://www.irs.gov/forms-instructions> can provide all the forms, instructions and publications you may ever want for federal tax return preparation. You can also call the IRS at 1-800-829-3676 and ask for the W-4, W-4P or W-4V to be sent as needed.

Hawaii state tax forms can be obtained at <http://www.tax.hawaii.gov/forms>. Information can be obtained at 1-800-222-3229.

Sources: the above listed websites



# IMPOSTER SCAMS



Do you have a phone? Do you use email? Do you get good, old-fashioned USPS mail delivered by your carrier? You've probably encountered a scam. Scammers pretend to be someone in authority or from a legitimate organization. One frequent scam is a "Medicare" agent. The first thing they want is your Medicare account number to "verify" you. Remember, when you look at your phone before you pick it up, you may see Medicare as the caller. About a decade ago when I was a volunteer in HPD, officers would call someone we'd recently ticketed, but we (HPD) would NOT use HPD as caller ID. If someone were up to no good, would the person want to answer a phone call from HPD? So, you cannot believe the caller ID you see on the incoming call. Listen to the message. If you suspect the caller message is really about your Medicare or IRS, then call Medicare or call the accountant who did your tax forms last year. Government agencies normally will not call you directly. Don't pick up the phone and answer, as you've now confirmed to the scammer that this is a good number. Block the number on your phone and report the probable scammer to the respective agency.

*Lou Crompton, LtCol, USAF-Ret, RAO Volunteer*

## SOCIAL SECURITY INFORMATION FOR ALL OF US BENEFICIARIES

Please note that Social Security is not an "entitlement" program and is not at risk for being repealed or otherwise removed. It is paid into with your payroll taxes, and the government owes that money back to you, just as intended when it was signed into law in the 1930s.

As this Bulletin was being put together in July, and as per SSA's online newsletters, you supposedly are still able to visit a Social Security office (appointment recommended) (<https://www.ssa.gov/manage-benefits/make-an-appointment>) to apply for retirement, disability, and Medicare benefits. Since many of our older military retirees shy from using computers, calling **1-800-772-1213** to make an appointment at the local SSA offices in Kapolei or at the Federal building may still be available. Automated phone assistance can be useful and can be reached by calling **800-772-1213**. Check <https://ssa.gov/onlineservices> for details.

Sources: [www.ssa.gov](http://www.ssa.gov), <https://ssa.gov/myaccount>, <https://www.ssa.gov/manage-benefits/make-an-appointment>, <https://ssa.gov/onlineservices>, <https://www.login.gov/help/get-started/create-your-account/>, <https://www.ssa.gov/manage-benefits/get-tax-form-10991042s>

## CHANGING YOUR INCOME TAX WITHHOLDING WITH DFAS & SS

If you want to change your retired pay or SBP annuity withholding rate with DFAS, you can access your myPay account or submit a W-4 (annuitants: W-4P). Additional withholding in \$20 gradients can be designated if desired. Visit <https://www.dfas.mil/retiredmilitary/manage/taxes> for additional information and links to federal and state tax withholding.

Information for changing retiree state income tax withholding and the form for such can be downloaded at <https://www.dfas.mil/retiredmilitary/manage/taxes/sitw>. There is no provision in law for SBP annuitant state income tax withholding.

The DFAS number is **1-800-321-1080** and the FAX number is **1-800-469-6559**. The mailing addresses are: DFAS, U.S. Military Retired Pay (or U.S. Annuitant Pay), 8899 E 56th Street, Indianapolis, IN 46249-1200 for retired pay (or 46249-1300 for annuitant pay).

For Social Security withholding, submit a W-4V in person at a Social Security office or by mail if you want to start, change or stop withholding from your account. Call **1-800-772-1213** for the address of an office nearest to you. Basic details can be found at <https://www.ssa.gov/manage-benefits/request-withhold-taxes>. There is no provision in law for state income tax withholding from Social Security benefits.

Sources: *the above listed websites*



# TRICARE & FEDVIP

(FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM)

## OPEN SEASON

Open season for Tricare Prime and Select programs and FEDVIP programs start on Monday, November 10, 2025, and continues through Monday, December 8, 2025. Any changes you initiate will start on January 1, 2026. Remember, Tricare programs are separate from FEDVIP programs, set up by separate laws, and are administered by separate federal agencies. However, they do share the same open season dates.

### TRICARE PRIME AND SELECT

Only TRICARE PRIME and SELECT plans are affected by the "Open Season." Your normal prerogatives of enrolling in or switching between PRIME or SELECT, or between individual or family plans, during open season hasn't changed. If you are happy with your current insurance plan status, do nothing and all previous selections will be carried forward.

With TriWest Healthcare Alliance (TriWest) (888-874-9378) as the new 2025 Tricare West Region contract administrator, and the changeover challenges that occurred earlier this year, prudence dictates investigation to ensure any changes you want actually happen. We strongly encourage all TriWest subscribers to "bookmark" and frequently monitor the <https://tricare.mil> and <https://tricare.triwest.com/en/beneficiary/> websites and sign up for periodic Tricare and TriWest administrative plan updates.

### TRICARE RETIRED RESERVE, TRICARE RESERVE SELECT, TRICARE YOUNG ADULT

Open season doesn't apply to these programs. You can change enrollment at any time, but "TriWest" is your plan administrator. Please check the relevant websites and sign up for periodic emails for developing details and costs.

### TRICARE FOR LIFE (TFL)

Wisconsin Physicians Service (WPS) administers all TFL plan claims and administrative actions (check the Phone Referral page (page 15) for contact data). This plan does not change. Reminder, any change to the Prime/Select plan administrator doesn't affect anyone on Tricare-For-Life (TFL).

### FEDVIP PROGRAMS

FEDVIP programs can be reviewed at <https://www.opm.gov/fedvip>. Your normal prerogatives during open season of enrolling in/switching providers, switching between individual and family plans, or changing from "high" and "standard" options, doesn't change. If you are happy with your current plan status, do nothing and all previous selections will be carried forward. FEDVIP provides a choice of dental and vision coverage plans and provider networks.

To enroll in a FEDVIP Dental plan, retirees must be ELIGIBLE to enroll in any Tricare plan. To enroll in a Vision plan, retirees must be ENROLLED in any TRICARE health plan. These are the rules specified by Congress in legislation authorizing military retirees to utilize the program. Check <https://www.benefeds.gov> and 1-877-888-FEDS (1-877-888-3337) for more information on enrollment.

Sources: <https://www.tricare.mil>, <https://Tricare.triwest.com/en/beneficiary/>, <https://www.triwest.com>, [www.opm.gov/FEDVIP](http://www.opm.gov/FEDVIP), [www.benefeds.gov](http://www.benefeds.gov), <https://www.Tricare.mil>, <https://health.mil/>



# VETERAN SERVICE ORGANIZATIONS (VSOs)

## Can help in applying for health care benefits & assisting with challenges to disapproved disability claims

Veterans who had claims previously denied by the PACT Act (<https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>) and earlier legislation detailing presumptive health issues are encouraged to submit supplemental claims for benefits, reapply or challenge previous denials as necessary. Check the va.gov websites for details on all benefits or call the VA benefits number 1-800-827-1000 for information.

VSOs such as the Veterans of Foreign Wars (VFW) and Disabled American Veterans (DAV) employ Veteran Service Officers who may be able to assist veterans in navigating the VA claims and benefits system. This includes assistance in filling out, submitting, and following initial claims and the appeals process on denials of disability benefits. Visit <https://www.va.gov/ogc/recognizedvsos.asp> for an online list of organizations approved by the VA.

Several VSO offices are co-located with the Hawaii State Office of Veterans Services (OVS) at the VA regional office, Tripler E-Wing. Call the Hawaii Office of Veterans Services at 808-433-0420 for these VSO organizations and their phone numbers.

Sources: <https://www.va.gov>, <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>, <https://www.va.gov/ogc/recognizedvsos.asp>

# VA BURIAL BENEFITS

Did you Know... that the VA will provide our veterans with the following burial benefits providing they are qualified:

- Cemetery Head Stone or a Memorial Marker
- Internment Flag
- Plot Allowance

Also, for those of us who are Military Retired veterans, we are privileged and honored to have a Military Honor Guard with 21 Gun Salute performed at our interment/inurnment, if such are available. Only Military Retired veterans are eligible for this distinguished Honors Detail.

All of these will be discussed and arranged by your local Mortuary/Funeral Representative for the surviving family. Remember, the deceased veteran's DD Form 214 (Certificate of Release or Discharge from Active Duty) is the most important document to show eligibility for and to receive any of these benefits. Also, it is necessary for claiming dependents Survival Benefits as eligible.

IMPORTANT TO NOTE if surviving family are considering temporary placement of a veteran's remains in a private cemetery: If the deceased veteran's desire is ultimately to be placed in a VA-operated national veterans cemetery when space becomes available, accepting a VA supplied memorial plaque and/or urn may terminate the deceased veteran's right for relocation to that final VA resting place. Make sure you (the surviving family) and your funeral director discuss this potential challenge before such items are accepted.

Go to <https://www.va.gov/burial-memorial-benefits> to read more about burial benefits.

Source: <https://www.va.gov/burial-memorial-benefits>

Submitted by Joe Thompson, MSgt, USAF-Ret, RAO Volunteer

## NURSE ADVICE LINE

Visit [MHSNurseAdviceLine.com](https://www.MHSNurseAdviceLine.com)  
for web and video chat, or dial  
1-800-TRICARE (1-800-874-2273),  
Option 1

The Nurse Advice Line is part of the Military Health System (MHS) and is for anyone in any Tricare plan. A registered nurse can answer your urgent care questions, help you understand your symptoms and decide when to visit a provider, find an urgent care or emergency care facility, and schedule an appointment within 24 hours at a military hospital or clinic, if available.

The MHS Nurse Advice Line isn't for emergencies. In case of an emergency, call 911 or go to the nearest emergency room.

Source: <https://www.tricare.mil/ContactUs/NAL>,  
<https://www.MHSNurseAdviceLine.com>



## NEW VA AND SOCIAL SECURITY ACCOUNT LOG-IN ACCESS REQUIREMENTS

It is important to establish a government-secure online login account with either "Login.gov" (administered by U.S. General Services Administration) or "Id.me" (administered by a Government contractor). Social Security calls them "credential service providers." Let's call them portals here for simplicity. Using one of these portals is now required for accessing or starting an account dealing directly with your personal VA account (containing your benefits, healthcare, and other services) AND your "my Social Security" account.

For VA, the site <https://www.va.gov/resources/what-to-do-if-you-havent-switched-to-loginov-or-idme-yet/> is the one to use to start the process. It says to follow "our step-by-step guidance." And they say they can help you find ways to manage your account if you don't want to go through the necessary hurdles. <https://www.va.gov/resources/creating-an-account-for-vagov/> lists MyVA411 main information line 800-698-2411 if more help is needed.

For Social Security, go to the website <https://ssa.gov> and find the "Create Your Account" box and just follow the instructions for a "my Social Security" account. You will be presented with the subtitle opportunity to choose between the two portals. Checking <https://ssa.gov/myaccount/create> should help. If you established your "my Social Security" account before September 18, 2001, you may still be able to sign in with your Social Security username. If not, you will have to choose between one of the two lovely government login secure portals to access "my Social Security." Call 1-800-772-1213 if you have any questions, need assistance, or need help understanding how to create an account.

<https://www.login.gov/help/get-started/create-your-account/> goes into detail on the "Login.gov" site and it is not as daunting as it seems (I have recently done it for a family member).

Remember, with either government access site, there is a two-factor authorization requirement.

Sources/Sites to visit: <https://www.va.gov/resources/what-to-do-if-you-havent-switched-to-loginov-or-idme-yet/www.ssa.gov>, <https://ssa.gov/myaccount/create>, <https://www.ssa.gov/manage-benefits/make-an-appointment>, <https://ssa.gov/online-services>, <https://www.login.gov/help/get-started/create-your-account/>, <https://www.va.gov/resources/creating-an-account-for-vagov/>

## C&C HONOLULU VEHICLE REGISTRATION OFFICE AT HICKAM EXCHANGE



C&C of Honolulu Vehicle Registration has had an office at the Hickam Exchange since 2024. Services such as vehicle registration and renewals, title changes, and personalized license plates are available.

As per the C&C Honolulu appointments website (<https://www8.honolulu.gov/csd/services-and-locations/>), services are only available by appointment with office hours Monday-Friday, 8:15 a.m.-4 p.m. (closed 12-1 p.m. for lunch). As per the website (checked on 9 June 2025), payments can be made by cash, check, debit or credit card.

Remember, Driver License services are NOT available.

Source: <https://www8.honolulu.gov/csd/services-and-locations/>



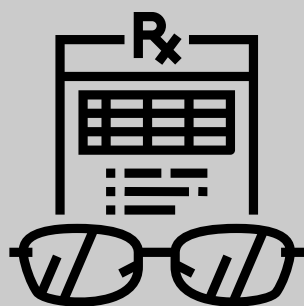
# SUICIDE PREVENTION & THE VETERANS CRISIS LINE

## BE AWARE. LISTEN

**IMPORTANT: If you need help, call 988 then Press 1. This is the VETERANS CRISIS LINE.**

Suicide is a serious public health issue that affects individuals, families and communities across the nation. If you or someone you know needs help, you can **talk or access chat at 988**. You can **send a text message to 838255** to receive confidential support. You can also chat online by going to <https://www.veteranscrisisline.net/chat>. This is all available 24 hours a day/7 days a week.

Sources: <https://www.mentalhealth.va.gov/get-help/>, <https://www.veteranscrisisline.net/chat>, Air Force Afterburner



## YOUR RIGHT TO YOUR GLASSES PRESCRIPTION

Your eye care professional has to give you a copy of your prescription—whether you ask for it or not—at no additional charge. The law requires that. For glasses, they must give you a copy after your eye exam. For contact lenses, they have to give you a copy after your fitting is complete, which may require two or more visits.

Wherever you choose to buy your glasses or contact lenses, your prescription lets you shop around for the best deal.

One last thing: if you have a service-connected VA healthcare card and a current eyeglass prescription, go to your friendly VA healthcare facility that has an optical shop for free glasses. One of our RAO volunteers did that without a problem at the Tripler campus VA healthcare clinic.

Source: <https://consumer.ftc.gov/articles/buying-prescription-glasses-or-contact-lenses-your-rights>



## DEPT OF VETERANS AFFAIRS (VA) DEPENDENCY AND INDEMNITY COMPENSATION (DIC) FOR SURVIVING DEPENDENTS AND PARENTS

If you're the surviving spouse, child or parent of a service member who died in the line of duty, or the survivor of a veteran who died from a service-related injury or illness, you may be able to get a tax-free monetary benefit from the VA's DIC program. Eligibility details and requirements for VA compensation are extensive and too lengthy for itemization in this Bulletin.

If your service member passed away from what appeared to be service connected injury or illness such as something already rated as totally disabling, and he or she was receiving disability compensation for the rating, go to <https://www.va.gov/disability/dependency-indemnity-compensation/> for a basic primer in eligibility requirements and application procedures. The site has links to additional sites providing even more info. You can also contact the Veterans Benefits Administration (VBA) at **800-827-1000** to set an appointment to speak with a VA rep at the Regional Office at Tripler campus, or you can contact one of the Veterans Service Organizations (VSO) empowered to assist veterans and their families. Refer to the VSO article in this Bulletin.

Source: <https://www.va.gov/disability/dependency-indemnity-compensation/>

## SHOTS, IMMUNIZATIONS, VACCINATIONS - WHATEVER YOU WANT TO CALL IT



### The best medicine is the medicine that prevents you from getting sick

If you are over 50, consider stopping by or making an appointment with your immunization clinic and make sure you are up to date with the following shots: COVID-19, annual flu, pneumonia, shingles, tetanus-diphtheria-pertussis (every 10 years), and Respiratory syncytial virus (RSV),

Talk to your primary care doctor about a measles shot.

Always bear in mind that your health is yours to maintain. Vaccinations, masking when in large groups, eating a proper diet and ACTUAL exercise are helpful in preventing or lessening the nasty symptoms of all the annual flu varieties, the COVID variants, RSV, and the "COMMON COLD." Sound familiar?

Submitted by Jo Ellen Reynolds, CDR, NC, USNR-Ret, RAO volunteer



## FALL PREVENTION AND SAFE FALLING

One in four Americans over age 65 fall each year. Three million seniors are treated for fall injuries. 41,000 of these are fatally injured. We all know someone who was injured due to a fall. Indeed, few can say such hasn't happened. Eventually older people could lose confidence in their own ability to prevent or control falls.

The group Kupuna Aikido presents classes to seniors to regain this confidence, control the seriousness of injuries and even prevent falls. They advocate the following ABCs: Awareness, Balance, and Control.

Awareness means pay attention to your environment. Avoid distractions such as talking on your phone while walking. Watch for dangers such as open manholes or cracks in the sidewalk.


Balance can be lost easily especially as we get older. Classes like Kupuna Aikido's will teach balance exercises or you can find videos on YouTube or search Google for balance exercises. Learning Tai Chi or yoga can also help.

Control means choosing the safer path. Put up handrails near stairs or in the bathroom. Don't use an unsteady stool or ladder. Know your limitations and stay within them.

Knowing how to fall may seem strange but learning that skill in a safe falling class might save a trip to the ER and even save your life. You can explore classes and resource videos on the Kupuna Aikido website: [www.kupunaaikido.org](http://www.kupunaaikido.org) or Google "safe falling" for more offerings.

Sources: <https://www.cdc.gov/Steady/patient-resources/>, [www.kupunaaikido.org](http://www.kupunaaikido.org),

Written by Belinda Chung, CAPT, USNR-Ret, RAO volunteer



# PROTECTING YOUR PERSONAL INFORMATION

## WHICH DOCUMENTS TO KEEP AND WHICH TO SHRED OR SAFELY DISPOSE

It's important to look at documents that contain your and your family's personal information. What do you do with it all? Where do you keep it? Why do you keep it? The following guidelines are from FTC Consumer Advice and are not all inclusive. Although not always available, shredding is the safest way to completely safeguard personal data.

**Keep for a year:** bank statements, pay stubs, medical, credit card and utility bills, and deposited checks.

**Keep at least three years:** income tax returns and related documents (or longer if needed for specific tax purposes).

**Keep while you own:** vehicle titles, property titles/deeds, mortgage/vehicle loans, home improvement receipts, rental/lease agreements, sales receipts/warranties for major appliances.

**Keep forever:** birth certificates, adoption papers, passports/citizenship or residency papers, marriage licenses/divorce decrees, death certificates of family members, military records/DD 214, wills/living wills/powers-of-attorney.

**Shred/Dispose quickly:** ATM records, expired warranties, cleared checks (after 14 days-if you still get them), credit reports, offers of credit, prescription info for meds you no longer take (should be in your primary care doctor's record), expired credit cards.

Remember, these lists are not all inclusive. Retain what you need but safeguard these important items. Don't just throw into the trash things that contain your personal identifiable information – bank account numbers, social security number, birth dates, etc.

The RAO "Retiree Personal Affairs Log" is a great place to record where you store those important documents that you should "keep forever" or at least several years as needed for tax purposes or personal reasons. Check our article in this Bulletin on how to obtain a copy of the "Log."

Source: [https://consumer.ftc.gov/articles/2025/06/protecting-your-personal-information-which-documents-keep-and-which-shred?utm\\_source=govdell](https://consumer.ftc.gov/articles/2025/06/protecting-your-personal-information-which-documents-keep-and-which-shred?utm_source=govdell)

# ALL SERVICES' RETIREE PUBLICATIONS:

You will be delighted to know that as of June 4 of this year, all five highlighted web addresses were able to take us to a working site. BUT always remember that these retiree newsletters and their websites can and do change without notice. Over the years they have been more volatile than phone numbers.



Navy **Sailor For Life** (former Shift Colors):

[www.mynavyhr.navy.mil/support-services/culture-resilience/retired-activities/](http://www.mynavyhr.navy.mil/support-services/culture-resilience/retired-activities/),

in right side column click "Shift Colors (Navy)," then in the left column click "Sailor For Life" and finally click the newsletter image or "Download The Current Issue (PDF)."

The newsletter is a work in progress.



Air Force **Afterburner**:

[www.retirees.af.mil/library/](http://www.retirees.af.mil/library/),

click Afterburner in top horizontal ribbon, scroll down to Afterburner editions available.

NOTE: Afterburner issue 2, 2024, states that beginning in 2025, the Afterburner will migrate to online delivery.



Marine Corps **Semper Fidelis**:

[www.hqmc.marines.mil/agencies/manpower-reserve-affairs-mmsr-6/](http://www.hqmc.marines.mil/agencies/manpower-reserve-affairs-mmsr-6/),

scroll down to newsletters identified by Volume (Vol), Number (No), and date. Newsletter is still there but we needed to dig to find the website. The site is under construction/revision so changes probably will be happening.



Coast Guard **Long Blue Line**:

<https://www.longblueline.org>,

Please be aware that this newsletter is now a complete commercial product. It is a BIG PDF file and if you want to download it, please do so from your desktop computer.



Army **Echoes**:

<https://soldierforlife.army.mil/>,

scroll down and click the arrow in "Echoes" box, then scroll down and click the arrow in "Current Issue" box. The procedure is a big change from previous years. It's still there but we needed to also dig to find it.

Source: RAO researched access to each service's retiree newsletter site - 6 June 2025

## 2025 VETERANS BENEFITS GUIDE

The 2025 Veterans Benefits Guide is available for your enjoyment at <https://www.news.va.gov/137659/spread-the-word-the-2025-veterans-benefits-guide-is-now-available/>. It has 120 pages. Yes, 120. You can "bookmark" the site and view it online at your leisure, use up a lot of memory by downloading it to your computer, or as the website says, "a limited number of printed copies may be available at your local medical center, Vet center or regional office."

(RAO editorial comment: Don't hold your breath.)

Source: the listed website



Connecting You to Community Services

The Eldercare Locator has been a public service of the U.S. Administration on Aging, connecting people to services for older adults and their families for many years. It allows people to search for a variety of topics using ZIP codes to find services near to them. As of June 4, 2025, the locator website at [www.eldercare.acl.gov/](http://www.eldercare.acl.gov/) was "undergoing maintenance." For assistance, the Administration for Community Living (ACL) recommended contacting the Eldercare Locator by telephone or text at **1-800-677-1116** or by email at [eldercarelocator@usaging.org](mailto:eldercarelocator@usaging.org).

For Help or Information  
About Senior Services

Call the  
Senior Helpline  
**1-808-768-7700**

The Area Agency on Aging of  
the City and County of Honolulu since 1973.

[www.elderlyaffairs.com](http://www.elderlyaffairs.com)





# PHONE REFERRALS

Revised: 06-Jun-25

Agent Privilege Cards, JOINT BASE ONLY (Vehicle Pass Office-Nimitz Gate) .....	808-449-0865
Army Retired Services Office (Schofield) .....	808-787-3213
Air Force Aid Society (Arlington, VA), <b>For assistance: <a href="http://www.portal.afas.org">www.portal.afas.org</a></b> .....	1-703-972-2650
Air Force Casualty Assistance (CAS) (Hickam) .....	808-449-0310/0311
Air Force Funeral Honors Support (Hickam) .....	(Anthony Anderson 808-366-6912) 808-789-2046
Air Force Mortuary Affairs (Hickam) .....	808-449-8890
Air Force Military and Family Readiness (Hickam) .....	Listed on MFRC door: 808-474-1999
Air Force Retiree Services, Total Force Service Center (JBSA-Randolph), <b><a href="http://www.arpc.afrc.af.mil/retirement/">www.arpc.afrc.af.mil/retirement/</a></b> .....	800-525-0102
Base Operator (Joint Base Pearl Harbor-Hickam) .....	808-449-7110
Cemetery-Hawaii State Veterans Cemetery, <b>Email: <a href="mailto:hsvc@hawaii.gov">hsvc@hawaii.gov</a></b> .....	808-369-3575
Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl), <b><a href="http://www.cem.va.gov/cems/nchp/NMCP.asp">www.cem.va.gov/cems/nchp/NMCP.asp</a></b> .....	808-532-3720
Chaplains Office (Air Force-Hickam) .....	808-789-8111
Chaplains Office (Navy-Pearl Harbor) .....	808-473-3971
Coast Guard Retiree/Annuitant Services (incl NOAA/PHS) .....	new FAX: 1-785-339-3770 / Phone: 1-866-772-8724
DEERS Support Office, <b><a href="http://www.tricare.mil/deers">www.tricare.mil/deers</a></b> .....	(TTY/TDD 866-363-2883)(Alternate 1-502-335-9980) 800-538-9552
DEERS Support Office .....	FAX: 800-336-4416
Defense Finance and Accounting Service (DFAS), <b><a href="http://www.dfas.mil">www.dfas.mil</a></b> .....	(Local Cust Serv 317-212-0551) 800-321-1080
DFAS FAX .....	Annuity FAX: 800-982-8459 Retired Pay FAX: 800-469-6559
DFAS-myPay Customer Service, <b><a href="http://myPay.dfas.mil">myPay.dfas.mil</a></b> .....	888-332-7411
Express Scripts (Tricare Mail-Order Pharmacy) .....	877-363-1303
<b><a href="http://www.express-scripts.com/tricare/">www.express-scripts.com/tricare/</a>, <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a></b>	
FEDVIP (Federal Employees Dental and Vision Insurance Program), <b><a href="http://www.benefeds.com">www.benefeds.com</a></b> .....	877-888-3337
Identification Cards (ID)/DEERS (Hickam Military Personnel Flight) .....	808-449-8624
Identification Cards (ID)/DEERS (Navy Moanalua Service Center) .....	808-471-2405
Legal Assistance Office (Navy) (Region Legal Assistance Office NW Det Hawaii) .....	808-859-1485
Marine Corps Retired Activities Coordinator (MCB Kaneohe Bay) .....	808-257-7790
Medicare, <b><a href="http://www.medicare.gov">www.medicare.gov</a></b> .....	800-633-4227
National Archives & Records Administration Center (NARA), <b><a href="http://www.archives.gov/personnel-records-center/military-personnel">www.archives.gov/personnel-records-center/military-personnel</a></b> .....	866-272-6272 or 1-314-801-0800
Navy-Marine Corps Mortuary Affairs Office & Burial at Sea Info (Millington, TN) .....	866-787-0081
Navy-Marine Corps Relief Society (Pearl Harbor) .....	808-473-0282
Navy Funeral Honors Support & CACO (Pearl Harbor) .....	808-722-5901
Navy Personnel Command (NPC) - myNavy Career Center (Millington, TN) .....	833-330-6622
<b><a href="http://www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements/">www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements/</a></b>	
Oahu Veterans Center (Foster Village) (Venue/Meeting Hall Rental) .....	808-422-4000
Office of Personnel Management (OPM) (Report of Death), <b><a href="http://www.opm.gov/retirement-center/">www.opm.gov/retirement-center/</a></b> .....	888-767-6738 / Info: 1-724-794-8690
Retired Activities Office (RAO) (Joint Base Pearl Harbor-Hickam), <b>Email: <a href="mailto:MFSC Hawaii@navy.mil">MFSC Hawaii@navy.mil</a></b> .....	808-474-0032
Report of Death (DFAS), <b><a href="http://www.dfas.mil">www.dfas.mil</a></b> .....	800-321-1080 (or Overseas call 1-216-522-5955, option #1)
Social Security Administration (SSA), <b><a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a></b> .....	800-772-1213
Tripler Army Medical Center (TAMC) (APPOINTMENTS) .....	808-433-2778
Tripler Tricare/Retiree Ombudsman .....	808-433-7074
Tricare-TriWest Healthcare Alliance (TriWest) - Tricare West Region .....	888-874-9378
<b><a href="http://www.tricare.mil/west">www.tricare.mil/west</a> then click West Region in right column</b>	
Tricare for Life (TFL)-Wisconsin Physicians Service, <b><a href="http://www.tricare4u.com">www.tricare4u.com</a></b> .....	FAX: 1-608-301-2114, 866-773-0404
VA-Vet Centers (Counseling, outreach, and referral services), <b><a href="http://www.vetcenter.va.gov">www.vetcenter.va.gov</a></b> .....	24/7 line: 1-877-WAR-VETS (1-877-927-8387)
VA-Veterans Benefits Administration (VBA), <b><a href="http://www.va.gov">www.va.gov</a></b> .....	800-827-1000
VA-Veterans Health Administration (VHA), <b><a href="http://www.va.gov">www.va.gov</a></b> .....	808-433-0600
VA-Pacific Islands Health Care System-Tripler Campus (APPOINTMENTS) .....	800-214-1306
VA-Veterans Group Life Insurance (VGLI-OSGLI) .....	FAX: 800-236-6142, Info: 800-419-1473
<b><a href="http://www.ssologin.prudential.com">www.ssologin.prudential.com</a>, <a href="http://www.va.gov/like-insurance/options-eligibility/vgli/">www.va.gov/like-insurance/options-eligibility/vgli/</a></b>	
VA-Veterans Insurance Services (VALife, S-DVI, VMLI, etc.) .....	800-669-8477
<b><a href="http://www.va.gov/life-insurance/">www.va.gov/life-insurance/</a>, <a href="http://www.benefits.va.gov/insurance/">www.benefits.va.gov/insurance/</a></b>	
VA-MyVA411 (National Number For Questions About VA Services) .....	844-698-2411 (HOT LINE: click option 9)
Hawaii State Office of Veterans Services (OVS), <b><a href="http://www.dod.hawaii.gov/ovs/">www.dod.hawaii.gov/ovs/</a></b> .....	808-433-0420

*Telephone numbers are subject to change without notice.*

**DEPARTMENT OF THE NAVY**  
MILITARY AND FAMILY SUPPORT CENTER  
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HONOLULU, HI 96818

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The Military Retiree Bulletin is published annually by the Retired Activities Office, Military and Family Support Center, Commander Navy Region Hawaii, as a service to Navy, Air Force, Marine, and Coast Guard retirees and their families residing in the State of Hawaii. Articles appearing in this Bulletin do not necessarily reflect the views or opinions of the Department of the Navy or Commander Navy Region Hawaii. Information presented from various sources is subject to change without notice. Direct inquiries and comments to the Retired Activities Office, Military and family Support Center, 4827 Bougainville Drive, Room 226, Honolulu, HI 96818.

**O**ur resource table annual seminar will be held on November 1, 2025, (our normal first Saturday of November) with exhibitors open by 8:00 a.m. for displaying their literature, handouts, and giveaways (pens, post-its, magnets, etc.). As usual, the annual event is open to all Military Retirees, their families, SBP annuitants, and surviving spouses.

It will be held at the Military and Family Support Center (MFSC) building, second floor (above the Navy ID card office on the first floor). We are again using all the classrooms on the second floor (and don't forget, there is an elevator for those who need it). As this news magazine was in final edit, we were in the process of finalizing our growing list of agencies and organizations such as the commissaries, exchanges, MWR, Tricare, VA Benefits, VA Outreach Centers, Hawaii State Office of Veterans Affairs (OVS), Social Security, Information, Tickets and Travel (ITT), and many others who have previously supported our live events and will be rejoining us for our retired community to visit and talk story.

Just to reiterate, we are located at 4827 Bougainville Drive across the street from the NEX Furniture Store/Warehouse and the Garden Shop and by the KFC. Park anywhere including the Moanalua Shopping Center by Ruby Tuesdays.



# 2 0 2 5 ANNUAL MILITARY RETIREE SEMINAR

Saturday, Nov. 1, 2025 | Military & Family Support Center Bldg.

Resource Exhibitors: 08:00 - Noon | No Speakers This Year