

JOINT BASE PEARL HARBOR-HICKAM

MILITARY RETIREE

BULLETIN

OCTOBER 2021-OCTOBER 2022 EDITION

PUBLISHED ANNUALLY

THE ANNUAL MILITARY RETIREE SEMINAR IS GOING
"VIRTUAL" FOR THE 2021 EVENT

More information is available on our back cover page



JBPHH RAO FACEBOOK PAGE

@RAO.JBPHH ([HTTPS://WWW.FACEBOOK.COM/RAO.JBPHH](https://www.facebook.com/rao.jbphh))

ALOHA, from the RETIRED ACTIVITIES OFFICE,

By this time hopefully you have ALL received your COVID-19 vaccinations. If you have not already done so, you are strongly encouraged to contact your regular health care provider, pharmacy or visit a site where you can get the vaccine at your earliest opportunity. The mission of the RAO is to provide military retirees and their families with information, referral and follow up assistance as needed to ensure they are aware of and receive the benefits and services they are entitled to.

As the pandemic has affected us all, certain online contact information and links on the pandemic and immunizations are contained in page 2. However, the predominant theme and information presented will continue to be that which we at the RAO are contacted about on a frequent basis. These inquiries and questions are about benefits and services retirees and their families need assistance with or additional information about.

Due to the lingering effects of the COVID-19 virus, this year's annual Military Retiree Seminar will again be held as a "Virtual" Facebook event online. Information on

our event and how to access Facebook to attend is provided on the back cover. We look forward to your joining in. We fervently hope that next year we will all return to our more natural information seminar surroundings as an in-person event.

Speaking of our event, it is fast approaching. Mark your calendars for Saturday, November 6th (always the first Saturday of November) for the initial Facebook presentation. After this initial presentation, it will be available on our RAO Facebook page whenever you want to view it. Again, please check the back page of this BULLETIN for additional information and Facebook access directions.

Please review the articles in this issue when you have a moment and if you have a comment or question, call us or leave a message at our office number 808-474-0032, or as we reopen, visit us at the Military and Family Support Center (MFSC), 4827 Bougainville Drive, Room 226. Comments and questions can also be left at the MFSC at 808-474-1999 or emailed to us at MFSCHawaii@navy.mil.

Aloha,
Jack Power, RAO RETIREE BULLETIN Editor



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



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INFO ON THE COVID-19 PANDEMIC & VACCINATIONS

This is a brief list of contact sites where information and assistance can be obtained concerning the COVID-19 pandemic, vaccinations, travel, gatherings and related topics:

- Hawaii Info and Vaccination sites - [Doh.hawaii.gov](https://doh.hawaii.gov)
- Hawaii COVID-19 Info Directory & Links to All Hawaii Counties (Kauai, Honolulu, Maui and Hawaii) - [Hawaiicovid19.com](https://hawaiicovid19.com)
- Hawaii Dept of Health Immunization line (Vaccine Related Questions) - 808-586-8332
- Hawaii CARES: Mental Health, Isolation and Quarantine - 1-800-753-6879 or text ALOHA to 741741
- Frequently Asked Questions (FAQ) - hawaiicovid19.com/vaccine-faqs/
- Safe Travels Hawaii Program Overview with links to testing and FAQ - hawaiicovid19.com/travel
- Travel Related questions - 1-800-GoHawaii (1-800-464-2924)
- Aloha United Way; Referral Services like Food Banks or Shelters - 2-1-1, info211@auw.org, or 1-877-275-6569
- At [Hawaiicovid19.com](https://hawaiicovid19.com), you can sign-up for email updates from the Hawaii Department of Health.

Source: hawaiicovid19.com

ASSISTANCE FROM THE RETIRED ACTIVITIES OFFICE (RAO)

The RAO is a link that provides military retirees and their families with information, referral and follow up services to ensure they are aware of and receive the benefits and services they are entitled to. Our retired clients have historically been from all branches of the uniformed services, 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.

As the pandemic wanes, our volunteers will again be staffing the Retired Affairs Office on a more frequent basis to assist walk-in clients. However, phone messages left at our office number of 808-474-0032 are monitored and responded to. Additionally, messages can be left with the MFSC reception counter at 808-474-1999 or at MFSCHawaii.navy.mil.

For more information, please contact the RAO at:

808-474-0032

Retired Activities Office, Room 226, Military and Family Support Center

4827 Bougainville Drive, Honolulu, Hawaii 96818

(2nd floor above the Navy Personnel Support Detachment (PSD), Moanalua Shopping Center)

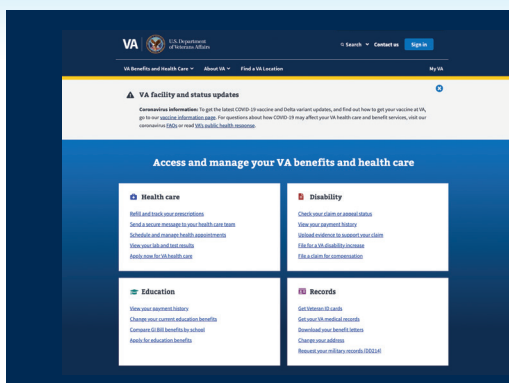
Source: OPNAV N135C Retired Program Office

REPLACING YOUR DD FORM 214

If you've been discharged from military service, your personnel files are stored at the National Archives and Records Administration (NARA). Recent military service and medical records may not be online. However, most veterans and their next-of-kin can obtain copies of their DD Form 214 (Report of Separation and Discharge) and other records in several ways:

1. Visit <http://archives.gov/veterans/military-service-records/evetrecs-help.html> to initiate an online request.
2. Mail or Fax a Standard Form (SF) 180.
Visit <https://archives.gov/veterans/military-service-records/standard-form-180> to obtain a form. The mailing address is located on page 3 of the form. FAX number is 1-314-801-9195. Please use FAX only if the DD Form 214 is needed very quickly.
A form can also be obtained by mailing a request to: National Personnel Records Center, 1 Archives Drive, St. Louis, Missouri 63138.
Or obtain a copy at the VA Regional Office at Tripler Army Medical Center "E" Wing.
The request must contain the veteran's complete name, service number and/or social security number, branch and dates of service and date and place of birth. If the record was involved in the 1973 fire, also include date of discharge, last unit assigned-if known, and date of entry into the service-if known.
3. Check your state Office of Veteran Services (OVS) to see if they have a copy of your DD Form 214. Here in Hawaii, the OVS is also at Tripler "E" Wing. Call 808-433-0420.
4. If requesting as next-of-kin, include either a death certificate of the service member or funeral home letter with the SF 180.

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



DEPARTMENT OF VETERANS AFFAIRS' (VA) REDESIGNED ONE STOP HOME WEBSITE

Veterans and their families may now access their VA benefits and services on this new and user-friendly website - VA.gov. One stop shopping has come to the VA with easily recognizable links to the various sections.

Source: *George Mead, CAPT, SC, USN-Ret, RAO volunteer*

A PRESENT FOR THE GRANDKIDS

I may not be able to help you keep your teeth, but I can sure help your grandkids keep theirs. No one needs to get cavities. Here are the steps to minimizing the risk for dental decay.

1. Brush at least twice a day using a fluoridated toothpaste
2. Floss at least once a day
3. Use a fluoride-containing mouth rinse once a day
4. Have the dentist seal all molars as soon as they erupt
5. Have your teeth professionally cleaned every 6 months
6. Limit sugar intake
7. Talk with your dentist about whether an oral fluoride supplement might be a good idea

Once the integrity of a tooth is breached by having a cavity, that tooth becomes a money-maker for the dentist. Fillings typically don't last forever. Either they fall out or decay finds its way under the filling. This results in bigger and bigger fillings until finally your tooth needs a root canal. This may save your tooth for a while but eventually you are looking at a bridge or implants. Not only does the dental work cost tons of money but think of all the time you will be spending sitting in the dentist's chair.

Dentists know that having fluoride in the drinking water is one of the best public health solutions to dental caries. It builds strong teeth. Fluoride is added to the water in Hawaii only on military bases; it is not added to the general public's tap water. Unscientific thinking in Hawaii has kept Hawaii's children from reaping the benefits of fluoridated municipal water.

Now go out there and show your grandkids how to avoid dental decay! While you're at it, lobby your local politician to get our municipal water fluoridated; the fluoride naysayers are full of baloney..and fillings.

Contributed by *Jo Ellen Reynolds, CDR, NC, USNR-Ret*





DEATH & TAXES

Both Inevitable, Both Expensive, Checkout Pre-Paid Plans

The time to start preparations for your funeral is now. A pre-paid funeral plan will lessen emotional stress and financial burden for your survivors at the time of your death.

Keep this in mind. The VA provides the final resting place (burial site or columbarium niche together with appropriate headstone or marker), flag to drape casket or accompany urn, and military honors. For VA eligibility requirements visit www.cem.va.gov/burial_benefits.

However, your family must plan for and pay for everything occurring before arrival at the cemetery such as: all funeral or cremation arrangements, casket or urn, use of funeral home facilities and staff. Costs for a burial range from \$4,000 to \$18,500. For cremation, prices are from about \$2,200 to \$14,700. And remember—many choices, many prices. With a pre-paid plan, you are in control. Plans are paid for at today's prices and will not increase. Various payment arrangements are available. And just like buying a car, be sure to negotiate.

What you do today will ease the pain for your family in their grief in the future.

Source: George Mead, CAPT, SC, USN-Ret, RAO Volunteer



MAKE ID CARD APPOINTMENTS ONLINE

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 <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, search Honolulu, Hilo or Kekahu (Kauai) specifically. Kahului (Maui) never seems to be listed.

The Navy Personnel Support Detachment (PSD) on Bougainville Drive is open for business and can see limited walk-ins. Visit the ID Card appointment website for general requirements and call 808-471-2405 for any additional information and walk-in accessibility.

Do not forget, to replace a soon-to-expire service ID card you need a second unexpired ID such as a driver's license. To replace a missing or expired card, you will need two forms of unexpired identification. At least one of those must have a photo. Everyone is reminded that all previously expired and extended ID cards due to the COVID-19 pandemic became completely expired and unusable on August 1, 2021.

Source: <https://idco.dmdc.osd.mil/idco> website, Shift Colors, and RAO office files; info as of June 2021

FEDERAL LONG-TERM CARE INSURANCE PROGRAM

The program provides long-term care insurance to help pay for the costs of care you need if you can no longer perform everyday tasks (activities of daily living) by yourself because of chronic illness, injury, disability or the aging process. For assistance, call 800-LTC-FEDS (800-582-3337) or visit <https://www.ltcfeds.com>.

Source: <https://www.ltcfeds.com>

"my SOCIAL SECURITY" ACCOUNT IS A GOOD IDEA TO HAVE

A free and secure *my* Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Your SSA-1099 Social Security Benefit Statement is your tax form from Social Security. It is mailed out each January to people only when receiving benefits. If you need a replacement copy, it is immediately available for download via your *my* Social Security account.

The Social Security Statement of earnings is currently mailed to workers age 60 and over who aren't receiving Social Security benefits and do not yet have a *my* Social Security account. The Statements are mailed three months before everyone's birthday. In your account you can review your Statement any time.

To create your *my* Social Security account go to <https://ssa.gov> and click either the "Sign In/Up" in the upper right corner or the *my* Social Security button as you partially scroll down the Social Security home page. Either will lead you to the page where you will find a "Create Your Account" box. Just follow the instructions. It doesn't hurt - Honest. Call 1-800-772-1213 if you have any questions or if you need assistance or help understanding how to create a *my* Social Security account or request your replacement SSA-1099

Source: www.ssa.gov



NURSE ADVICE LINE

Dial **1-800-874-2273**, option 1, to reach a registered nurse who can answer your urgent care questions, help you understand your symptoms, decide when to visit a provider and find an urgent care facility. Remember, the Nurse Advice Line isn't for emergencies. In such cases call 911 or go immediately to your nearest emergency room.

As verified on 10 September 2021, the website www.MHSNurseAdviceLine.com was temporarily unavailable for web video and web chat.

Sources: www.MHSNurseAdviceLine.com, www.tricare.mil/contactus/callus/NAL

The screenshot shows the milConnect website header with the logo and tagline "Serving those who serve our country." There is a "Sign In" button for new users. Below the header is a search bar and a main content area with a background image of a helicopter. A "I want to..." section contains several blue buttons for actions like "Update personal contact info", "Manage health benefits", "Update family members in DEERS", "Transfer my education benefits", "Update work contact info (GAL)", "Manage my SGLI", "View my health care coverage", "Obtain proof of health coverage", and "Retrieve my correspondence". A "More Goals" button is also present.

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

It's essential to update and verify your information in DEERS any time you have a Qualifying Life Event (QLE). This includes marriages, divorces, spousal deaths, childbirth, adoptions, dependents in school, moves, etc. You have several ways of doing this: in person, by phone, online, or by mail.

In Person: Visit a local ID card office. See the ID Cards Appointment Scheduler article in this RETIREE BULLETIN.

Visit: milconnect.dmdc.osd.mil/milconnect, 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, Attention: COA, 400 Gingling Road, Seaside, CA 93955-6771

Source: www.tricare.mil/deers

HILO, KAHULUI, & KAUAI ID CARD SITES



For site appointment scheduling, search Honolulu, Hilo or Kekahu (Kauai) specifically in the appointment scheduler <https://idco.dmdc.osd.mil/idco>.

Kauai: PMRF Barking Sands, Kekahu, Kauai, Bldg 275 CAC Office (Navy)
IN ID CARD-RAPIDS appointment scheduler (as of 6/10/21). APPOINTMENT REQUIRED - Tuesdays and Thursdays only, 0830-1130, call **808-335-4493** for information.

Hilo AG HQ, 1304 Kekuanaoa Street, Bldg 643A, Room L103, Hilo (Army NG)
IN ID CARD-RAPIDS appointment scheduler (as of 6/10/21). APPOINTMENT REQUIRED - Monday thru Friday, 0900-1200, call **808-844-6601/6607** for information (as of 05/29/21)

Kahului: AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG).
NOT IN ID CARD-RAPIDS appointment scheduler (as of 6/10/21). APPOINTMENT REQUIRED - Tuesdays only, call **808-789-0637** for appointment and information (as of 6/17/21).

Source: <https://idco.dmdc.osd.mil/idco> website, Shift Colors, and RAO office files - info as of June 2021

REGION LEGAL SERVICE OFFICE HAWAII (RLSO)

The Legal Assistance Department at RLSO provides legal services concerning personal civilian legal matters to active-duty service members, family, and retirees of the Navy, Marine Corps, and Air Force family here in Hawaii. The RLSO is located in Building 1746, 850 Willamette Street, Pearl Harbor, HI 96860-5109. The RLSO website https://www.jag.navy.mil/legal_services/rlo/rlo_hawaii.htm provides current information and available services. Telephone 808-473-4717 for information and to schedule appointments.

IMPORTANT: When viewed on June 17, 2021, the website indicated that the legal office was not currently drafting wills for retirees. Hopefully this restriction is only temporary.

When resources permit, the Legal Assistance Department provides assistance in the following areas:

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

Walk-in Attorney Consultation: Monday-Wednesday 0830-1030. Call 808-473-4717 to verify availability. All such services are first-come, first-served. The check-in office for walk-ins or scheduled appointments is on the first floor.

Detailed attorney legal services including Estate Planning consultations, Powers of Attorney and Notary Services including Real Estate are by appointment. Call 808-473-4717 to schedule or Email prllegalassistanceoutreach@navy.mil for instructions on how to schedule an appointment.

RLSO advises, "Non-active duty service members seeking notary services should seek out one of the many privately available notary services throughout the state of Hawaii." Actually, that is a good idea since it would be much quicker at your bank or at one of the exchange UPS stores.

For a scheduled appointment, please arrive 15 minutes early to complete a preliminary client intake sheet. If you are 10 minutes late, you will have to reschedule your appointment. Make sure to bring all related paperwork with you. Forms required to be completed prior to an appointment can be found on the website.

Source: https://www.jag.navy.mil/legal_services/rlo/rlo_hawaii.htm Navy RLSO website viewed 6/17/21



DON'T BE A DOPE; GET YOUR SCOPE!

Cancer is the second leading cause of death in the United States and colon cancer is the second highest cause of death from all types of cancer. But as with other cancers, catching it early can be life-saving. Talk to your primary care provider about scheduling you for a colonoscopy at age 45 (or earlier if you have a family history of colon cancer or colon polyps). Routine screening for those at low risk typically begins at age 50. Polyps are often pre-cancerous, and they can easily be removed during a colonoscopy. Usually, colonoscopies are done every 10 years but if polyps are found this procedure is done more frequently. Early colon cancer usually has no symptoms.

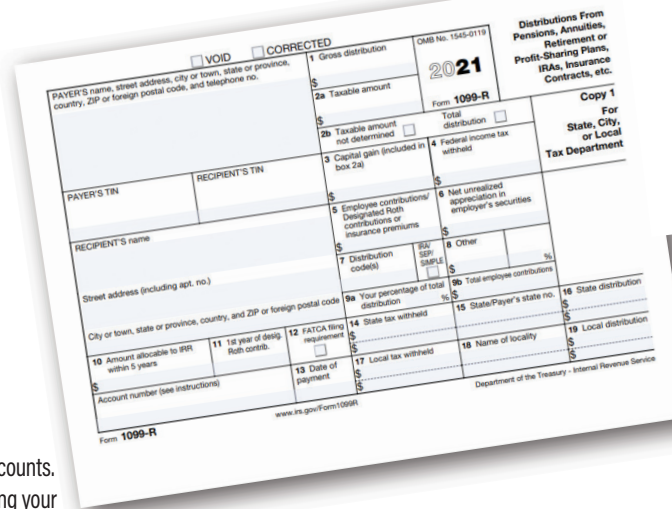
As colon cancer progresses it may present with the following symptoms:

- diarrhea or constipation,
- changes in stool consistency,
- loose, narrow stools,
- blood in the stool, which may or may not be visible,
- abdominal pain, cramping, bloating, or gas,
- continual urges to defecate despite passing stools,
- weakness and fatigue,
- unexplained weight loss,
- irritable bowel syndrome,
- iron deficiency anemia,

Don't fear being uncomfortable with the procedure. There are anesthetic agents being used that can allow you to sleep through the whole procedure. Some people wake up and wonder why the colonoscopy wasn't done, when in fact it was; that's how good the anesthesia can be. If you still have any questions, you can find the answers at: <https://www.cancer.gov/types/colorectal>.

Contributed by: Jo Ellen Reynolds, CDR, NC, USNR-Ret

REPLACING A MISSING IRS FORM 1099R FROM DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS)



Some of these forms arrive in the mail to retirees and annuitants and others are downloaded from their myPay accounts. If you haven't yet established a myPay account, or if you haven't turned off paper mail in myPay, you should be getting your 1099R in the mail normally before the end of December of each year.

If the address you have on file with DFAS is out of date and you are not a myPay user, you can get your 1099R sent to an updated address by submitting your request online at AskDFAS. You can request your 1099R be sent either to your current address or to a new address using an online form. Plus, you can request prior year 1099Rs. You will receive your 1099R in the mail in seven to ten business days. Find instructions at <https://corpweb1.dfas.mil/askDFAS/>.

If you rely only on mail and you need to replace a lost 1099R and the mailing address you have on file with DFAS is current, the fastest and easiest way is to use the DFAS telephone self-service option. The requests are logged immediately, and the form is sent to your on-file address. Call 1-800-321-1080, select option "1" for self-service, and then follow the prompts to finally arrive at the needed level. Enter your Social Security number at the prompt. Your 1099R should arrive within 7-10 business days at the address DFAS has on record.

If you prefer traditional mail, send DFAS a written request by mail, or send a request by FAX. Keep in mind that it takes 30 to 60 days to process such requests. 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 1099R(s) sent to.

The DFAS number is 1-800-321-1080 and the FAX number is 1-800-469-6559. Remember, the new 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 (or 46249-1300 for annuitant pay).

Source: www.dfas.mil/retiredmilitary

CHANGING TRICARE PRIME/SELECT & FEDVIP PLANS

2022 TRICARE & Federal Employees Dental and Vision Program (FEDVIP) Open Season

Open season for all federal health programs, including Tricare and FEDVIP, is usually scheduled to start on Monday of the second full week of November through Monday of the second full week of December. This means Open Enrollment for insurance year 2022 will take place starting Monday, November 8, 2021, through Monday, December 13, 2021, for a term of five weeks. Any changes to programs you make during open season will start on January 1, 2022. If you are happy with your current insurance plan status, you do not need to do anything as all previous selections will be carried forward.

FEDVIP Programs: Each can be reviewed at www.opm.gov/fedvip. FEDVIP provides a choice of dental and vision coverage plans and provider networks. Several plans also offer "high" and "standard" options so potential enrollees can choose coverage and premium rates that best match needs. To enroll in FEDVIP Vision you must be enrolled in a TRICARE health plan. If you didn't enroll last year, you can decide during this year's open season if one of the plans available in Hawaii meets your family's needs.

To prepare you for this year's open season and help you stay informed, please sign-up for alerts and notifications at benefeds.com. The information telephone number is 1-877-888-FEDS (1-877-888-3337).

TRICARE Programs: Each can be reviewed at <https://tricare.mil> for specific details and procedures and with the Tricare West contractor Health Net Federal Services at their website <https://tricare-west.com>. During open season, you can enroll in or switch between TRICARE PRIME or TRICARE SELECT or between individual or family plans. If you do not want to change anything, do nothing and things will remain as they are. The information telephone number for Health Net is 1-844-866-9378.

- If you have TRICARE RETIRED RESERVE, TRICARE RESERVE SELECT, or TRICARE YOUNG ADULT, and want to stay in your current plan or change enrollment, you can change plans at any time. Open season doesn't apply to these plans.
- If you have TRICARE-FOR-LIFE, you will always be in that plan. Open season doesn't apply.
- If you want to enroll in or make changes in TRICARE PRIME or TRICARE SELECT outside the open season period, you may only do so within 90 days of when you or a family member experience a Qualifying Life Event (QLE) (e.g., marriage, divorce, birth, etc.).

Source: *Tricare and Benefeds websites*



RESERVE RETIRED (GRAY AREA) PAY REQUESTS

GRAY AREA reserve retirees are those who have transferred to the Retired Reserve WITHOUT Pay after receiving their 20-year satisfactory service letters. Personnel in this category must request transfer to the Retired Reserve WITH Pay from their reserve personnel centers upon reaching eligibility at age 60 or as adjusted earlier due to specific RECALLED service.

Navy Personnel Center (NPC), Millington, TN

For information regarding Navy reserve retirement call PERS-912 at 1-833-330-6622. Questions can also be emailed to askmncc@navy.mil. The NPC webpage can be accessed at www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/.

PERS-912 is tasked with sending the necessary application for retired pay paperwork package to Retired Reservists four months prior to their pay eligibility date. If you haven't received your package by then, call the MyNavy Career Center at 1-833-330-6622 or email askmncc@navy.mil immediately and verify they have your correct name and address. (We at RAO suggest calling six months prior just to make sure)

If after you have submitted your retirement with pay application package, and even after the start of retired pay you have questions or concerns, contact MyNavy Career Center at

1-833-330-6622 with details. If there is a change of address after submission and prior to notification of DFAS processing, make sure you call MyNavy Career Center to report it.

Source: www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/

AF Reserve & National Guard-HQ ARPC/DPTTR, Buckley AFB

Information regarding submission for retired pay is available at <https://www.arpc.afrc.af.mil/retirement>. As per direction in the website the process begins by submitting an application through the Virtual Personnel Center, vPC, a link for which is provided therein. The Air Force recommends that the application process should begin as members approach the four-month mark before eligibility for retired pay. (We at RAO suggest starting the process at six months)

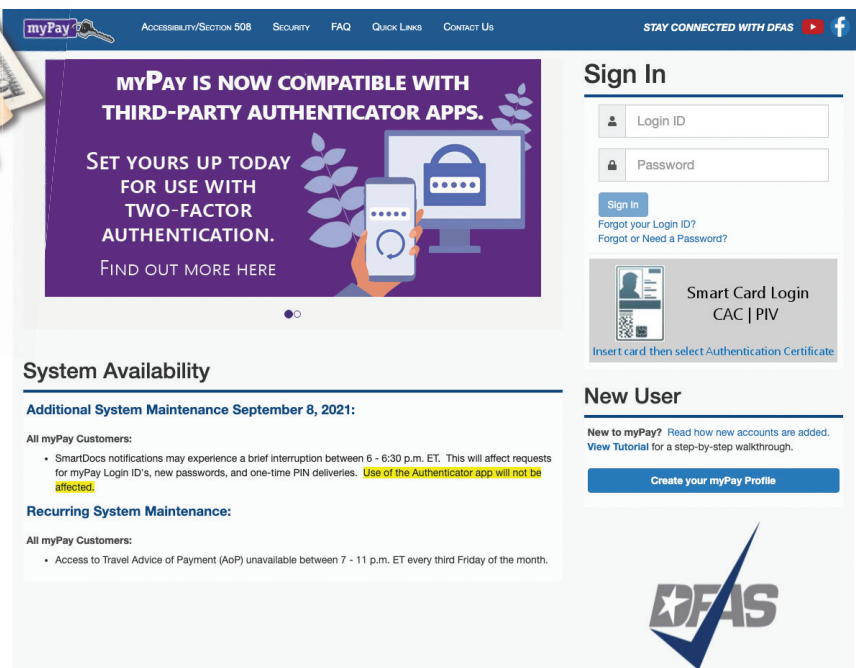
If applicants do not receive their order two weeks prior to their effective date, they are advised by the website to submit a message via myPers (if you have an account-if not you are encouraged to do so) followed by a phone call to the Total Force Service Center at 1-800-525-0102.

Source: www.arpc.afrc.af.mil/retirement



myPAY

SELF-SERVICE ONLINE OPTIONS AT DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS)



The screenshot shows the myPAY website interface. At the top, there is a navigation bar with links for Accessibility/Section 508, Security, FAQ, Quick Links, and Contact Us. A banner in the center reads: "myPAY IS NOW COMPATIBLE WITH THIRD-PARTY AUTHENTICATOR APPS. SET YOURS UP TODAY FOR USE WITH TWO-FACTOR AUTHENTICATION. FIND OUT MORE HERE". Below the banner is a "System Availability" section with two subsections: "Additional System Maintenance September 8, 2021" and "Recurring System Maintenance". The "Additional System Maintenance" section notes that SmartDocs notifications may experience a brief interruption between 6 - 6:30 p.m. ET, affecting myPay Login ID's, new passwords, and one-time PIN deliveries. The "Recurring System Maintenance" section notes that Access to Travel Advice of Payment (AoP) is unavailable between 7 - 11 p.m. ET every third Friday of the month. On the right side of the page, there is a "Sign In" section with fields for Login ID and Password, a "Sign In" button, and links for "Forgot your Login ID?" and "Forgot or Need a Password?". Below the sign-in section is a "Smart Card Login CAC | PIV" section with a "Smart Card Login" button and a note to "Insert card then select Authentication Certificate". At the bottom right, there is a "New User" section with a "Create your myPAY Profile" button and the DFAS logo.

There are several self-service options for retirees and annuitants who use the Defense Finance and Accounting Service's (DFAS) myPay service. As of 2019, only 54% of retirees had an active myPay account. MyPay allows you to view and download current and historical documents such as your Retiree Account Statements (RAS), 1099Rs and 1095s. It also allows you to ensure your account information is correct and to make changes online as necessary to direct deposit information, mailing addresses, arrears-of-pay beneficiary and certain allotments.

After you verify your payment and correspondence information, you should verify that your Survivor Benefit Plan (SBP) information is current by checking your RAS. If you are continuing to pay for SBP, but do not have an eligible beneficiary (for example: death

or divorce or no minor children), you need to let DFAS know by sending the appropriate documentation (available on the Forms page of the website).

Also remember; notifying Defense Enrollment Eligibility Records System (DEERS) about a change in beneficiary will not change your account information in DFAS. DFAS must be notified as well. Timely notification will ensure that you don't miss out on money that may be owed or end up with a debt. Having an active myPay account will also ensure that you receive emails about changes in policy that may affect your accounts.

Visit <https://mypay.dfas.mil/> to view your account or to start one. If you have questions, call myPay at 888-332-7411 to speak to a customer service representative.

Source: DFAS newsletters



CORONAVIRUS SCAMS

Fraud has increased by billions of dollars in recent years, one billion during the coronavirus pandemic alone. To protect yourself against the many creative ways scammers have devised to separate you from your hard-earned money, go to the following websites.

<https://www.ftc.gov> Federal Trade Commission (FTC)

<https://www.usa.gov/covid-scams>

<https://fcc.gov> Federal Communications Commission (FCC)

These are official government sites with the ".gov" ending. When it pertains to scams, sites with ".com" or ".org" endings might be trying to sell you something and might possibly be trying to scam you. However, <https://www.smphawaii.org> (Senior Medicare Patrol Hawaii) is sponsored by the State of Hawaii, is legitimate, and can be trusted.

The following issues have been taken from the website <https://www.usa.gov/covid-scams>. The site also contains links to information on the scams discussed. Remember, scammers change their methods frequently. Be aware.

Identity theft when people post a photo of their vaccination card on social media - Don't post a photo of your vaccination card online. Scammers can see and steal your name, birthdate, and other personal information.

COVID-19 testing, vaccine, and treatment scams - Don't trust offers to get early access to the approved vaccine. And be aware that scammers are also targeting Medicare recipients. They're offering COVID-19 testing in an attempt to steal personal information.

Charity scams - Fake charities pop up during disasters. And scammers can also claim to be from real charities. Learn how to research charity claims and protect your money.

Checks from the government - Scammers say they're from the IRS or another government agency. They ask for your personal information or try to charge you fees for getting your stimulus check or offer you a way to get the money early.

FDIC and banking - People pretend to call from the Federal Deposit Insurance Corporation (FDIC) or your bank. They say your bank account or your ability to get cash are in danger and ask for your personal information.

Grandparent and military service member scams - A scammer pretends to be a grandchild or a military service member. They say they're sick or in trouble because of the coronavirus. They contact you asking to wire them money to pay for fake medical or travel expenses.

COVID-19 funeral assistance scam - Scammers pretend to be from the Federal Emergency Management Agency's (FEMA) COVID-19 Funeral Assistance Program and call to offer

program registration to family members of people who have died from COVID-19. In this way, the scammers can steal the family members' Social Security numbers and other forms of identification.

The website www.ftc.gov has many additional coronavirus scam articles. Go there and click on the box labeled "Coronavirus Scams" in the middle of the page. An example would be a fake contact tracer seeking personal or financial information so that the scammer can steal your identity or your money. A real contact tracer may cite someone you know who may have been exposed or give results of a test you know you took. They will ask for your name and address, perhaps some health information (not personal medical information), and names of places and people you have visited. Scammers, however, may ask you to pay something, ask for social security or financial numbers, or immigration status. Do not pay or provide any personal info. Do not click on links or download anything from them (phishing to access your phone or computer). Hang up, lock the door, walk away and call your state health department or the FTC (Federal Trade Commission) to report the incident.

Ignore offers for vaccines or miracle cures. There are no tests or data confirming that these medications actually work. Instead, go to World Health Organization (WHO) websites for accurate information. They will not scam you.

Many people were confused about the procedures and expected arrivals of stimulus payments. Concerning these and any other contact with possible government agencies, remember the following. You don't pay to get stimulus money. If needed only use [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) to submit info to the Internal Revenue Service (IRS). Never give personal information in response to a call, text, or email. The IRS, Social Security or other institutions like banks will never email, call or text you unless you asked them to. Treat anyone who does and asks for personal info as a scammer. Do not send the IRS any money because someone tells you that you owe the IRS money. The IRS will only send you official mail correspondence on such things.

In summary, trust only the official government websites for information or to find out if something is a scam. Be aware that many criminals are taking advantage of the coronavirus to cheat people, especially seniors. Report fraud and scams to FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) and report identity theft at [IdentityTheft.gov](https://www.identitytheft.gov). And sign up for FTC Consumer alerts at [ftc.gov/stay-connected](https://www.ftc.gov/stay-connected).

Source: listed websites, written by Belinda Chung, CAPT, USNR-Ret, RAO volunteer

PREPARING FOR TAX SEASON

We are now in the month of October and it's only a few short few months until the annual joyous tax season. This little article is just a reminder of several things to be on the lookout for that you or your tax preparer will need. Generally, these items must be sent by January 31.

EARNINGS AND TAX STATEMENTS

Retirees (receiving retired pay) and Survivor Benefit Plan (SBP) annuitants receive an IRS Form 1099R from Defense Finance and Accounting Service (DFAS) or from the paying agency for Coast Guard, PHS or NOAA members. Retirees may want to compare the 1099R taxable income and withholding with that in their Retiree Account Statement (RAS).

Everyone receiving Social Security benefits will be receiving a Form SSA-1099 (Social Security Benefit Statement) detailing net benefits for the tax year which include Medicare Part B premiums paid.

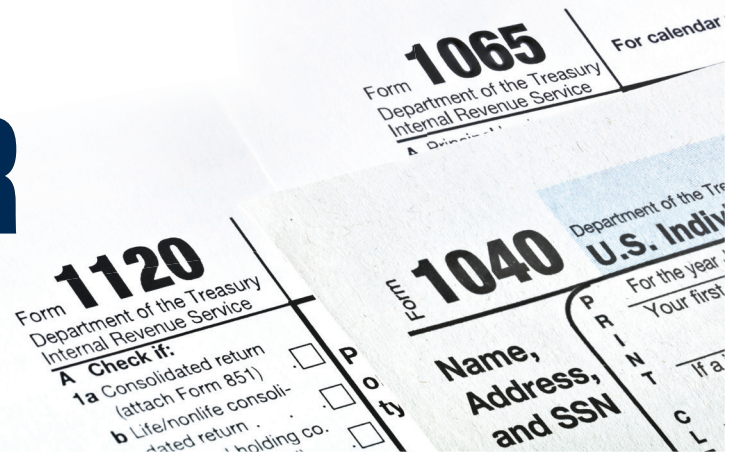
Banks, credit unions and other financial institutions that members have accounts with that generated interest will each send a 1099-INT.

Your trust account and investment managers will be providing appropriate required documentation as needed for you or your tax preparer.

CHANGING YOUR WITHHOLDING

If a retiree wants to change their withholding rate (i.e.: married, single, married but withhold at single rate, number of dependents), they can access their myPay account or submit a W-4. Annuitants can also access their myPay account or submit a W-4P. Both can access their myPay accounts to specify additional withholding in \$20.00 gradients if desired or submit the withholding forms by mail or FAX at the addresses/FAX phone listed below.

Retiree requests to start, end or change state income tax withholding must be in writing and mailed or Faxed to the address/FAX phone listed below. Written requests must indicate a whole-dollar amount greater than \$10.00 and the state for which to withhold this amount. Additional important details can be found at



<https://www.dfas.mil/retiredmilitary/manage/taxes/sitw.html>. Although not stated on the webpage, we recommend you include your name, Social Security number, mailing address, email address and contact telephone number in any such correspondence. There is no provision 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 new 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 (or 46249-1300 for annuitant pay).

If withholding from Social Security benefits wasn't initiated during startup of benefits or if you want to change or stop withholding, a W-4V must be submitted in person or by mail at a Social Security office. Call Social Security at 1-800-772-1213 for the address of an office nearest to you. When you complete the form, you will need to select the percentage of your monthly benefit amount you want withheld. You can have 7, 10, 12 or 22 percent of your monthly benefit withheld for federal taxes. There is no provision for state income tax withholding from Social Security benefits.

TAX FORMS

The Internal Revenue Service (IRS) at <https://www.irs.gov/forms-instructions> can provide all forms, instructions and publications you may ever want for federal tax return preparation. Members 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.

Source: DFAS, Social Security, IRS and state websites





MEDICARE & TRICARE

Tricare-For-Life (TFL), Tricare's Medicare wraparound coverage, is automatically available to you when you become 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 [Medicare.gov](https://www.medicare.gov) for details.

If not otherwise eligible for early receipt of Medicare benefits, eligibility normally starts on the first of the month of your 65th birthday-unless you were born on the 1st of the month in which case Medicare eligibility would start on the 1st 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, you have to call the Social Security Administration for an appointment to sign-up for Medicare Parts A and B. Call and make an appointment at least three months prior to your eligibility month. At the appointment, you will choose the periodicity of Medicare Part B payments you will make until you finally sign-up for Social Security benefits. At that time, the premiums will be automatically deducted.

Go to [Socialsecurity.gov](https://www.socialsecurity.gov) and [Medicare.gov](https://www.medicare.gov) for details. Call Social Security to make an appointment to sign-up for Medicare (if needed) and Social Security benefits at 800-772-1213.

REMAINING TRICARE-ELIGIBLE:

When you become eligible for Medicare Part A, you are no longer eligible for Tricare Prime or Select and you have to sign-up for Part B to continue Tricare under the Tricare-For-Life (TFL) program regardless of your age or place of residence. Once you have both Parts A and B, you automatically receive Tricare benefits under TFL without any additional effort on your part. That is how the law is written. Go to [Tricare.mil](https://www.tricare.mil) for details.

IMPORTANT SIGN-UP DETAIL-LATE SIGN-UP PENALTY:

It is essential that you sign-up for Medicare Part B in the sign-up window. This window is three months before your 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 enrollment in other health insurance (OHI). But without Medicare Part B coverage, you will not have Tricare-For-Life coverage. Again, go to [Medicare.gov](https://www.medicare.gov) and [Tricare.mil](https://www.tricare.mil) for details. The telephone number for Health Net Federal Services (our Tricare West regional administrator) is 844-866-9378. The telephone number for Wisconsin Physicians Service (Tricare-For-Life administrator) is 866-773-0404.

Source: Tricare.mil information sheets

SUICIDE PREVENTION & THE VETERANS CRISIS LINE **BE AWARE. LISTEN.**

Suicide is a serious public health issue that affects families and communities across the nation. If you or someone you know needs help, contact the National Suicide Prevention Lifeline also known as the VETERANS CRISIS LINE at 1-800-273-TALK (1-800-273-8255) and press 1, to chat online, OR send a text message to 838255 to receive confidential support 24 hours a day/7 days a week.

In some instances, callers may experience difficulty connecting with the hotline. If you have trouble reaching the call line, please go online to <https://www.veteranscrisisline.net> and click the top ribbon box for "Confidential Veterans Chat."

The Federal Communications Commission (FCC) has adopted "988" as a new three digit number to be used nationwide to reach the National Suicide Prevention Lifeline. This new number became effective on 16 July 2021. All telecommunications carriers and VoIP service providers are required to take part in this initiative. The regular number "1-800-273-8255" is still very much in use.

Sources: www.VeteransCrisisLine.net, www.ftc.gov/suicide-prevention-hotline



THIS IS SOMETHING ALL FAMILIES MUST DISCUSS. WE REPRINT IT EVERY FEW YEARS BECAUSE WE KEEP HAVING SURVIVORS CALL US WITH THE SAME PROBLEM

AN OPEN LETTER TO ALL RETIREES *(an unsolicited letter, name has been changed) :*

"Hello, my name is Setsuko and my husband died in December. We were married 48 years. We were best friends, no fights. We traveled and went on cruises together. We had no children. And now he is dead and I don't know what to do.

My husband never filled out the checklist called Retiree Affairs Log. I didn't know it existed. We didn't talk about dying. After he died, his body went to the funeral home for cremation. They kept his body for 2 weeks on ice waiting for cremation. I called asking why take so long. They charged me \$3,500 for storage.

A man from RAO office called me and asked if I need help. YES! I did not know where DD214 was or how important it was. I did not know the numbers to call for DFAS. I did not know I needed a new ID card. I did not know our car was only in his name as owner. Two years ago we both made a will by a lawyer downtown. He charged us \$3,500.

If we had filled out the checklist I would have saved \$3,500 and had the will made at the JAG office. I would know where all the important forms and papers were, and we could put both names on owner papers. And by checking when we were alive I could save \$3,500 for "storage" for cremation. I had so much trouble and lost \$7,000 because we had no checklist.

PLEASE get a copy of RAO log and complete it today. If you love your wife don't leave her in so much problems and cry everyday like me."

Source: previously published Spring 2012 edition "The Retiree" bi-annual RAO newsletter and 2017 edition of "Military Retiree Bulletin" annual RAO newsletter



TWO-FACTOR AUTHENTICATION

OR, IN OTHER WORDS, THE WORLD IS COMING TO AN END - BUT NOT REALLY

Two factor-authentication is rapidly becoming the standard for banks, credit unions, online shopping accounts and other organizations to make sure the individual accessing the online accounts is, in fact, the person who created and is responsible for that information.

myPay, the online pay management application for military members, military retirees and many federal employees, launched two-factor authentication as an added layer of security for users who depend on their accounts for pay information, important tax documents and to make changes to their online profiles - becoming mandatory on April 27, 2021. (and the sun still came up the next morning)

Current myPay users already are experiencing this adventure. But there really isn't much to it. New people establishing their myPay account will be given the opportunity of choosing which method of receiving the necessary one-time PIN number required to complete the access process to their account. The PIN would be sent via text or Email message to either your mobile phone number or Email address; whichever you choose. When received, this one-time PIN number (good for about 10 minutes) would then be typed into your patiently waiting screen. (I find myself quickly looking around for my cellphone - where did I put it?)

myPay users can change the method of one-time PIN delivery (text or Email message) in their Personal Settings menu at any time.

This is a brief discussion on TWO-FACTOR AUTHENTICATION for our military retiree family. For more information go to <https://www.dfas.mil/mypayinfo/2fA/>

Source:<https://www.dfas.mil/mypayinfo/2fA/>

ALL SERVICES' RETIREE PUBLICATIONS:



Navy Shift Colors:..... www.mynavyhr.navy.mil/support-services/21st-century-sailor/, Click "Retired Activities" in left column, then click "Shift Colors" in center link.

Air Force Afterburner:..... www.retirees.af.mil/library, Hover over "Library" and click "Afterburner." Scroll down to the newsletters.

Marine Corps Semper Fidelis:..... www.manpower.usmc.mil, Hover over "Veteran Marines" on a horizontal ribbon and click "Retired Services" in middle column. In left vertical column click "Semper Fidelis Newsletter" then select the newsletter in the right column.

Coast Guard Evening Colors:..... www.dcms.uscg.mil/ppc/ras, On left side column click "The Long Blue Line (Newsletter)."

Army Echoes:..... www.army.mil, Click MENU in upper left, click "Soldier and Family Readiness," then in left column click "Retiree Services," then click "Soldier for Life." Click upper left MENU again, then click "Retired Soldier" in EXPLORE column, then click "Army Echoes Newsletter" block.

Source: RAO searching each services' website

LOOKING FOR VOLUNTEERS AND AN RAO OFFICE DIRECTOR:




The Retired Activities Office (RAO) is staffed by volunteers who represent the full spectrum of our military retired community here in Hawaii: Navy, Air Force, Marine, Coast Guard, National Guard, and, yes, Army retirees, spouses and SBP annuitants. All are welcome.


Volunteers stand a watch (shift), either in the morning or afternoon, from 2 to 4 hours on a designated day per week answering the phone and greeting walk-ins. Before going solo, we would review important program particulars such as military retired pay, how to start DFAS myPay, Survivor Benefit Plan annuities, Social Security benefits, VA compensation, Medicare, replacement ID cards, Tricare programs and MWR/ITT activities just to mention a few.

We are also looking for a volunteer willing to spend the necessary time to be the Retired Activities Office Director. The website GreatLifeHawaii.com provides details on the position. The whole idea of the RAO is to help people and the Director's position can be extremely rewarding as the incumbent is directly involved in organizing and promoting activities such as our seminars and Bulletins and liaison with other military and veterans service organizations.

To become a volunteer, call **808-474-0032** or **808-474-1999** and ask to be placed on the RAO prospective volunteer review list. Please leave your full name, mailing address, contact telephone number and your email address. After COVID-19 restrictions have sufficiently eased you will be contacted to arrange for an in-person interview. For the directorship, interviews with the Military and Family Support Center (MFSC) Director and Commander Navy Region Hawaii staff will also be necessary. Don't miss this exciting volunteer opportunity!



[Home](#) [About](#) [Resources](#)


1-800-677-1116 

Find help in your community by entering your zip code OR city and state.

Zip Code

City/State

Search



ELDERCARE LOCATOR

The Eldercare Locator is a public service of the U.S. Administration on Aging connecting people to services for older adults and their families. The website <https://eldercare.acl.gov/> contains a locator that allows people to search for a variety of topics and to use ZIP codes to find services near them. People can also call **800-677-1116**

PHONE REFERRALS

Agent Privilege Cards, JOINT BASE PHH ONLY (Vehicle Pass Office-Nimitz Gate)	808-449-0865
Army Retired Services Office (Schofield).....	808-655-1514/1585/5384
Air Force Aid Society (Hickam) (automated phone tree-follow directions).....	808-449-0301
Air Force Mortuary Affairs and Funeral Honors Support (Hickam)(NEW).....	808-448-0657
Air Force Casualty Assistance Services (CAS) (Hickam)	808-449-0310/0303/0313
Air Force Retiree Services, Total Force Service Center (Randolph AFB)	800-525-0102
Base Operator (Joint Base Pearl Harbor-Hickam).....	808-449-7110
Burial at Sea Services (Pearl Harbor).....	808-433-4709
Cemetery-Hawaii State Veterans Cemetery	808-369-3575
Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl) www.cem.va.gov	808-532-3720
Chaplains Office (Navy).....	808-473-3971
Chaplains Office (Air Force)	808-449-1754
Coast Guard Retiree/Annuitant Services (including NOAA/PHS).....	1-785-339-2200 / 1-866-772-8724
DEERS Support Office	(Alternate: 1-502-335-9980) 800-538-9552
DEERS Support Office FAX.....	FAX 800-336-4416
Defense Finance and Accounting Service (DFAS) www.dfas.mil	800-321-1080
DFAS FAX.....	FAX 800-469-6559
DFAS-myPay Customer Service	888-332-7411
Express Scripts (Tricare Mail-Order Pharmacy) www.express-scripts.com/tricare/	877-363-1303
FEDVIP (Federal Employees Dental and Vision Insurance Program) www.benefeds.com	877-888-3337
Identification Cards (ID)/DEERS (Hickam Military Personnel Flight) (NEW).....	808-449-0824
Identification Cards (ID)/DEERS (Navy PSD).....	808-471-2405
Legal Assistance Office (Navy) (Region Legal Assistance Office Hawaii)	808-473-4717
Marine Corps Retired Activities Coordinator (Kaneohe Bay)	808-257-7796
Medicare www.medicare.gov	800-633-4227
National Archives & Records Administration Center (NARA) www.archives.gov	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)(NEW).....	808-741-5053
Navy - NAVPERSCOM - myNavy Career Center (Millington, TN)	833-330-6622
Navy - Naval Reserve Personnel Management (Millington, TN).....	866-827-5672
Oahu Veterans Center (Foster Village) (Venue/Meeting Hall Rental)	808-422-4000
Office of Personnel Management (OPM) (Report of Death)	888-767-6738 / Info: 1-724-794-8690
Retired Activities Office Pearl Harbor (RAO) MFSCHawaii@navy.mil	808-474-0032
Report of Death (DFAS)	800-321-1080 or Overseas call 1-216-522-5955, option #1
Social Security Administration (SSA) www.socialsecurity.gov	800-772-1213
Tripler Army Medical Center (TAMC) (APPOINTMENTS)	808-433-2778
Tripler Decedent Affairs (Navy and Marine Corps).....	808-433-4709
Tripler Tricare/Retiree Ombudsman	808-433-7074
Tricare-Health Net Federal Services-Tricare West Region www.tricare-west.com ,	844-866-9378
Tricare for Life (TFL)-Wisconsin Physicians Service, www.tricare4u.com	866-773-0404
VA-Vet Centers (Counseling, outreach, and referral services) 24/7 line:.....	1-877-WAR-VETS (1-877-927-8387)
West Oahu Vet Center (Kapolei).....	808-674-2414
Honolulu Vet Center (Honolulu).....	808-973-8387
VA-Veterans Benefits Administration (VBA) www.va.gov	800-827-1000
VA-Veterans Group Life Insurance (VGLI-OSGLI) www.benefits.va.gov/insurance	800-419-1473
VA-Veterans Health Administration (VHA) www.va.gov	808-433-0600
VA-Pacific Islands Health Care System-Tripler Campus (APPOINTMENTS)	800-214-1306
VA-Veterans Insurance Services (Disabled Vet Insurance. NOT OSGLI or VGLI)	800-669-8477
VA-MyVA411 (national number for questions about VA services)	844-698-2411
Hawaii State Office of Veterans Services (OVS)	808-433-0420

Telephone numbers subject to change without notice. Always dial area code for all local calls.

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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.

JOINT BASE PEARL HARBOR-HICKAM 2021 ANNUAL RETIREE SEMINAR VIRTUAL SEMINAR ON FACEBOOK

**SATURDAY, NOVEMBER 6, 2021
INITIAL PRESENTATION ONLINE
08:00 - NOON (HST)**

Due to the gradual reduction of the COVID-19 pandemic severity we had hoped that this year we could return to our natural in-person setting at Hickam Field. But with virus variations still around, it is prudent that we do a "Virtual" seminar again thereby avoiding the possibility of anyone becoming infected at what would be a large gathering.

**I still ask myself how do I attend a virtual seminar? Well, here are, hopefully, simple directions:
On November 6th, go to the JBPHH RAO Facebook page: <https://www.facebook.com/RAO.JBPHH>
Click on the event "**2021 Annual Retiree Seminar**". Sit back and enjoy.**

The event will include recorded presentations from support programs. Presenter contact information will be provided in Supplemental Materials area.
A recording of the event will be available on the RAO Facebook page afterward for viewing.

Visit the RAO Facebook page now as we consistently provide guidance and new information that affects retirees and their families. We hope to "see" you at this year's seminar. If you have any questions, please call 808-474-0032 and leave a voicemail or email MFSC Hawaii@navy.mil and leave questions or comments.