

2023 MILITARY RETIREE

BULLETIN

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ALOHA from the RETIRED ACTIVITIES OFFICE

For a number of reasons, including fiscal, a venue with speakers in a large auditorium is still not possible for us this year. In order to have a viable Military Retiree Seminar event that provides relevant information and assistance to our military retired community, we'll be going forward with a large number of resource tables staffed by many agencies and organizations that you have encountered at our in-person speaker seminars in the past.

Please check the back cover of this Bulletin for more information on 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 by visiting our event.

As always, we ask that you please review the articles in this issue when you have a moment. The information pertains to topics that the RAO is frequently contacted about. If you have a comment or question, call or leave a message at our office number 808-474-0032, the Military and Family Support Center (MFSC) at 808-474-1999 or email us at MFSC Hawaii@navy.mil. We are located at the MFSC building, 4827 Bougainville Drive (across the street from the NEX Furniture Store and the Garden Shop and by the KFC), in Room 226 (2nd floor above the Navy ID card office).

Aloha,
Jack Power
RAO RETIREE BULLETIN Editor

Our 2023 Annual Military Retiree Seminar will be in the form of a RESOURCE TABLE Event at the Military and Family Support Center building (you know, the Navy ID card place). More information is available on our back cover.



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

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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 to which they are entitled. 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) to help obtain entitled benefits. Many clients choose to call our office with questions on various subjects. If it is important to our clients to contact us because of a challenge they are facing, it’s important for us to help.

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, some of our volunteers will begin staffing the Retired Affairs Office on a more frequent basis to assist walk-in clients. However, phone messages left at our office number (808-474-0032) are addressed daily. Additionally, messages can be left with the Military and Family Support Center (MFSC) reception counter at 808-474-1999 or at the MFSC email address: MFSCHawaii@navy.mil.

FOR MORE INFORMATION, PLEASE CONTACT THE RAO AT:

808-474-0032 | Retired Activities Office, Room 226,
Military & Family Support Center
4827 Bougainville Drive, Honolulu, Hawaii 96818

[2nd floor above the Moanalua Navy Service Center (ID cards),
Moanalua Shopping Center]

Source: Retired Program Office records

SOCIAL SECURITY OFFICES ARE OPEN FOR NORMAL BUSINESS

Just a quick note to remind everyone that all Social Security offices are open for normal business and in-person services, including for those without an appointment. However, to avoid waiting in line, people are strongly encouraged to make an appointment by calling 1-800-772-1213 or use online services at www.socialsecurity.gov/onlineservices/.

Source: Social Security Email Newsletters

TIME FOR A RETIRED PAY ACCOUNT CHECKUP?

OUTDATED INFORMATION CAN CAUSE DIFFICULTIES

It is important to regularly review and update your retired pay account. Keeping your account current will ensure that Defense Finance and Accounting Service (DFAS) can get in touch with you if there is information you need to know about your retired pay and can help make sure that outdated information doesn’t cause difficulties for you and your loved ones.

Use this handy roadmap to perform a retired pay checkup at least once a year.

Is your mailing address current? Have you moved two years ago and not received anything from DFAS by mail? This may be why.

Do you have a current email address in myPay? You signed up for a myPay account and typed in an email address so you could receive important stuff. Yet you have not received anything since. Wonder why?

Are your allotments correct? Check each allotment that you have set up. Remember, you must contact organizations such as Tricare and FEDVIP if you have specific questions.

Have there been changes in your family? Got married? Lost a spouse? Have a child? These can affect your account and your tax situation.

Is your Arrears of Pay (AOP) beneficiary correct? Who did you designate to receive the arrears of retired pay that may be due after you pass away? Your spouse?



Is your Survivor Benefit Plan (SBP) coverage and beneficiary correct?

The most important things for you to check are your type of coverage and the date of birth of your spouse beneficiary (if applicable). If you need to change your SBP coverage, DFAS needs copies of the official documentation (divorce decrees, death certificates, and marriage licenses) along with the Survivor Benefit Plan Election Change form (DD Form 2656-6) to update your account.

Always notify DFAS as soon as possible about a major life change. You can upload your documents on the AskDFAS online upload tool, fax your documents to 800-469-6559 or mail them to DFAS, 8899 E 56th Street, Indianapolis, IN 46249-1200. Make sure your Social Security number is clearly visible on each document. If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at 888-332-7411 or at 317-212-0551.

Also, view <https://www.dfas.mil/RetiredMilitary/provide/aop/>, <https://www.dfas.mil/RetiredMilitary/provide/sbp/change/> and <https://www.dfas.mil/RetiredMilitary/forms/>.

Sources: <https://www.dfas.mil> websites, AF Afterburner and Army Echoes

A “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 your applications for Social Security retirement, disability and Medicare benefits, check your Statement of Earnings at any time, estimate future benefits, request a replacement SSA-1099 Security Benefit Statement, or manage your benefits.

To create your “my Social Security” account go to <https://www.ssa.gov>. Click either the “Sign In/Up” or the “my Social Security account” block. This will lead you to the page where you will find a “Create an Account” box. Just follow the instructions. Call 1-800-772-1213 if you have any questions or if you need assistance or help understanding how to create an account or how to request your replacement SSA-1099.

Sources: www.ssa.gov, www.ssa.gov/onlineservices, www.ssa.gov/myaccount



ID CARD APPOINTMENTS ONLINE, SITE LOCATOR AND NEW "NEXT GENERATION" ID CARDS



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 to make appointments for issuance of all military ID cards (active, reserve, retired, dependent, surviving spouse, annuitant). The website is <https://idco.dmdc.osd.mil/idco>. For site appointment scheduling and information, search Honolulu, Hilo or Kekaha (Kauai) specifically. Kahului (Maui) never seems to be listed.

Neighbor Island Card Sites:

Kauai: PMRF Barking Sands, Kekaha, Kauai, Bldg 275 CAC Office (Navy) IN ID CARD-RAPIDS appointment scheduler (as of 4/26/23). APPOINTMENT REQUIRED Tuesdays, Wednesdays and Thursdays only, 0830-1130, call **808-335-4493** for information (as of 4/26/23).

Hilo: AG HQ, 1304 Kekuanaoa Street, Bldg 643A, Room L103, Hilo (Army NG) IN ID CARD-RAPIDS appointment scheduler (as of 4/26/23). APPOINTMENT REQUIRED Office open Monday thru Friday, 0730-1530. Phone **808-844-6607** in RAPIDS. However, call the direct office phone at **808-844-6616** for information (as of 05/22/23). There is only one clerk so you may have to leave a message or call back later.

Kahului: AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG). **NOT** IN ID CARD-RAPIDS appointment scheduler (as of 4/26/23). APPOINTMENT REQUIRED Tuesdays only, call **808-789-0637** for appointment and information (as of 4/26/23).

Oahu:

The Navy Moanalua Service Center on Bougainville Drive is open for business and can see a limited number of walk-ins. Visit the ID Card RAPIDS appointment website for general requirements and an appointment if desired and call **808-471-2405** the morning you want to visit to verify walk-in accessibility.

Do not forget: in order to replace a soon-to-expire uniformed 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 with a photo.

New "Next Generation" ID Cards:

Regardless of expiration date or lack thereof on your old "legacy" cards (you know, the old Blue, Tan or Red ones), everyone should get the new "Next Generation" ID cards. Although DoD hasn't yet promulgated a firm end date for the old cards, various online sources have indicated that software support for them will completely end in 2026. After that, your card will be rejected at the commissary. Sorry, but no sale.



Source: <https://idco.dmdc.osd.mil/idco> website, www.cac.mil - info as of noted dates

REPLACING YOUR DD FORM 214

If you were discharged from military service, your personnel files are stored at the National Archives and Records Administration (NARA), and the National Personnel Records Center (NPRC). 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 the website <http://archives.gov/veterans/military-service-records/> to initiate an online request.
2. For immediate situations (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 additional assistance, you may call the NPRC Customer Service Line 7am-5pm (Central Time) at **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 form. The mailing address for the completed form is located on page 3 of the form. Fax **1-314-801-9195**. Copies of the SF 180 are available at the VA Regional Office at Tripler Army Medical Center "E" Wing.
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.

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

GETTING A SOCIAL SECURITY NUMBER (SSN) CARD

The easiest way to request a replacement SSN card is online with a personal "my Social Security" account (<https://www.ssa.gov/myaccount>). You can go to <https://www.ssa.gov/ssnumber> and answer a few questions to find out the best way to apply. If you are not able to use a personal "my Social Security" account to request a replacement card, you can still begin the process online (<https://www.ssa.gov/number-card/replace-card>) and complete it at a local Social Security office (<https://www.ssa.gov/locator>). If you need help in completing your request, call **1-800-772-1213**.

If you cannot complete the application process online, you will need to provide the required documents (<https://www.ssa.gov/ssnumber/ss5doc>) in person. Social Security may need to see different documents depending on your citizenship and the type of card you are requesting. If you do not begin the application online, you will need to complete an "Application for a Social Security Card" (<https://www.ssa.gov/forms/ss-s>) at your Social Security office. To save time you can print and complete the form before you arrive.

Source: <https://faq.ssa.gov/en-US/Topic/article/KA-02017>



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



It is essential to update and verify your information in DEERS anytime you have a Qualifying Life Event (QLE). This includes marriages, divorces, spousal deaths, childbirth, adoptions, dependents in school, moves, telephone changes, etc. You have several ways of doing this: in person, by phone, online, or by mail. As per <https://www.tricare.mil/deers> addresses must be a physical address; P.O. boxes cannot 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.

Online or By Telephone: Online: www.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: <https://www.tricare.mil/deers>

FUNERAL ARRANGEMENTS & THE FTC FUNERAL RULE

Making funeral arrangements at the emotional time of a loved one's death is stressful. Unscrupulous companies may take advantage of grieving families. 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, whether you are making arrangements when a death occurs or in advance.

THE FEDERAL RULE GIVES YOU THE RIGHT TO:

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

Source: <https://consumer.ftc.gov/articles/ftc-funeral-rule>, Written by George Mead, CAPT, SC, USN-Ret, RAO volunteer



NURSE ADVICE LINE

Visit [MHSNurseAdviceLine.com](https://www.mhsnurseadvice.com) for web chat 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 enrolled 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 is not for emergencies. In case of an emergency, call **911** or go to the nearest emergency room.

Source: Afterburner, Military Health System

MORE VACCINES COVERED BY MEDICARE

If you have Medicare Part D coverage you will pay nothing for even more vaccines thanks to a new prescription drug law that went into effect on January 1, 2023. Your Part D drug plan will not charge you a co-payment or apply a deductible for vaccines that the CDC's Advisory Committee on Immunization Practices recommends, including vaccines for shingles, whooping cough, and many more.

In addition, starting April 1, 2023, you may be paying a lower coinsurance amount for certain drugs and biologicals covered by Part B, if their prices have increased higher than the rate of inflation.

For more information refer to "Saving Money with the Prescription Drug Law" at <https://www.medicare.gov/about-us/prescription-drug-law>.

Submitted by George Mead, CAPT, SC, USN-Ret, RAO Volunteer



THE PACT ACT EXPANDS VETERAN HEALTH CARE AND BENEFITS

On August 8, 2022, the **Sergeant First Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics Act of 2022**, or PACT Act, was signed into law. Basically, it expands Department of Veterans Affairs (VA) health care and benefits for veterans exposed to burn pits and other toxic substances.

The PACT Act adds burn pit and toxic exposure presumptive illness/health conditions for Gulf War and Post 9/11 veterans, adds new presumptive Agent Orange locations and conditions for Vietnam Era veterans, and adds to the list of presumptive radiation exposure locations.

To learn more about the PACT Act, to file a claim for PACT Act related disability compensation, or to apply for VA health care, refer to <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>.

Veterans who had claims previously denied for any of the cancers, illnesses, other health issues and locations now covered by the PACT Act and the earlier legislation signed into law on April 26, 2022, are encouraged to submit supplemental claims for benefits, reapply, or challenge previous denials as necessary. Check the VA website at <https://www.va.gov> for details on all of the additional presumptive health issues and locations and call the VA benefits number **1-800-827-1000** for information and appointments for assistance as needed.

Veteran Service Organizations (VSOs) Can Help in Applying

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 including assistance in filling out, submitting, and following claims and challenges for such 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 Office of Veterans Services at **808-433-0420** for the VSO organizations and their phone numbers.

Source: Army Echoes

COVID-19 AND ITS PROGENY LIVE ON

Although the pandemic is now officially over, the COVID-19 virus is still in epidemic form and its progeny - all the variants - will continue to infect us as the various influenza virus strains still do.

Speaking of influenza, starting in 1918, the GREAT INFLUENZA PANDEMIC of the 20th Century resulted in deaths ranging from 17 to 50 million and possibly as high as 100 million worldwide depending on your sources. Significant blame for the tremendous spread was attributed to the displacement of people due to the war and all the soldiers returning to their homes around the world. There were no effective countering vaccines. The virus had to literally die out through quarantine.

In addition, even now, over 100 years later, we see 290,000 to 650,000 deaths from seasonal flu occurring worldwide (Source: World Health Organization - <https://www.who.int/teams/global-influenza-programme/surveillance-and-monitoring/burden-of-disease>).

Since 2020, the current COVID-19 pandemic accounted for 6.8 million deaths globally with the United States having the most of any country - 1,222,625.

Masking, vaccinations, hand washing/ sanitizing, proper diet and exercise are helpful in preventing or lessening the nasty symptoms of both the annual flu varieties and the COVID-19 variants. Does this sound familiar? Always bear in mind that your health is yours to maintain.

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

REPLACING A MISSING IRS FORM 1099-R FROM DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) IF YOU ARE NOT A *myPay* USER

For those who are NOT an online myPay user and rely on mail to receive documents, if you need to replace an IRS form 1099-R and the mailing address you have on file with DFAS is current, 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 many prompts to finally arrive at the needed level.** Enter your Social Security number at the prompt. Your 1099-R should arrive within 7-10 business days at the address DFAS has on record.

If you prefer U.S. mail, send DFAS a written request or send a request by FAX. Either method will take 30 to 60 days 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.

The FAX phone number for retirees and annuitants is **1-800-469-6559**. The mailing addresses for all 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.

If the address you have on file with DFAS is out of date, you can get your 1099-R sent to an updated address by submitting your request online at AskDFAS (<https://dvidshub.net/r/8bu5qm>). You can request your 1099-R be sent either to your current address or to a new address using the online form. Plus, you can request prior year 1099-Rs. You will receive your 1099-R in the mail in 7-10 business days. If you have a question on the AskDFAS process, call Payment Services at **1-888-332-7411**.

Source: www.dfas.mil/retiredmilitary

REGIONAL 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 service members, family, and retirees of the Navy, Marine Corps, Space Force and Air Force family here in Hawaii. The RLSO is located in Building 1746, 850 Willamette Street, Pearl Harbor, HI 96860 (2nd floor).

Call **808-473-0437** for information and to schedule appointments. Note: Send an email also (see below). When resources permit, the Legal Assistance Department provides assistance in the following areas:

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
- Custom POA (by appointment)

Walk-in Attorney Consultation: Tuesday and Thursday 0900-1100. Call **808-473-0437** to verify availability. All consultation services are first-come, first-served basis.

Special Powers-of-Attorney (SPOA) and Notary Services walk-ins Monday and Wednesday 0900-1100.

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

Will Executions on Monday, Tuesday and Wednesday 1500-1600 after attorney/client final review of document.

To request an appointment call **808-473-0437** and email PRHLLegalAssistanceOutreach@navy.mil.

For a scheduled appointment, please arrive 15 minutes early to complete a preliminary client intake sheet. 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: details updated from RLSO NW Det Hawaii Legal Assistance Dept handouts provided RLSO to RAO 21Mar23 and new 2023 Navy JAG website for Northwest Region <https://www.jag.navy.mil/legal-services/northwest/>

GETTING CALLS FOR A VIRUS ON YOUR COMPUTER? IT'S A SCAM!!!

If you get a phone call or an urgent message about a virus on your computer, do not click on any links or call a phone number. **IT'S A SCAM!**

- If you get such a call, hang up.
- Never click any links in emails or messages.
- Never call phone numbers left in voicemails, emails, texts, or social media messages.
- Update your computer's security software. Run a full scan.
- Make sure you have turned on automatic security updates.

You probably know these calls, messages and pop-ups are fake but there are many who do not. Report scams to the Federal Trade Commission (FTC) at www.reportfraud.ftc.gov.

Source: <https://www.consumer.ftc.gov/consumer-alerts>

MAJOR SURGERY

To do it or not to do it. That is the question. We older adults contemplating major surgery are faced with making the decision to do it or not. Such surgery can be lifesaving, improve our quality of life or, because of our age, can lead to undesirable outcomes. We need to assess the risks vs rewards.

What is the goal of this surgery? Will I feel better? Will it improve my quality of life?

What can I expect if things go well? How long will the surgery take? What is the expected recovery time? Do I need a rehabilitation facility or physical therapy? When can I resume normal activities?

If things do not go well... What is the worst-case scenario? A frank, honest and detailed discussion with the surgeon is required. Or, it may be time for a second opinion!

Given my health, age, physical/cognitive status, what's the likely outcome? Again, that discussion with the surgeon is important including the need to do it. Bring in family and friends to ensure the right questions are asked.

Alternatives? Nonsurgical alternatives? Physical therapy? Continued close watching of symptoms? Would a second opinion be helpful?

How to prepare myself? Stop smoking? Lose weight? Walk more? Eat healthy? Ask if the hospital / surgical center has a comprehensive senior patient recovery program covering medicine evaluations, preexisting conditions, nutrition, basic mobility and the ability to do daily things, and home support.

Reference that prompted this piece: National Library of Medicine (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8178080/>)

Contributed by George Mead, CAPT, SC, USN-Ret, RAO Volunteer

FRAUD AND OLDER ADULTS

Every year millions of people report fraud, scams, and bad business practices to the Federal Trade Commission (FTC). These stories help the agency to better understand how fraud affects each community. The FTC offers information and advice for some of these communities, and this article will focus on scams having an impact on older adults.

Scammers are using social media for investment, romance, and online shopping scams. More than one in four people who reported losing money to fraud in 2020-2021 said it started on social media with an ad, post, or message. The most money was lost to investments and romance scams.

Romance scammers pursue people on dating apps and social media with tales of love, and then they demand payments with gift cards, wire transfers, and cryptocurrency. The median reported loss across all romance scam reports was \$2,400 last year, but the amount was higher among older adults. People 70 or older reported the highest median losses at \$9,000.

Imposters posing as Amazon workers tricked people with messages about suspicious activity or unauthorized purchases on their accounts. Among people age 60 or over who reported the calls in 2020-2021, the median reported loss was \$1,500, compared to \$840 for people under 60.

If you spot one of these scams, please report it to the FTC at <https://www.ReportFraud.ftc.gov>. It is easy to report and the information you give helps protect your community. Check out a report to congress at <https://ftc.gov/reports/protecting-older-consumers-2018-2019-report-federal-trade-commission>.

Source: Navy Shift Colors and Federal Trade Commission

OUR RAO RETIREE PERSONAL AFFAIRS LOG & DECEDENT AFFAIRS CHECKLIST

ARE YOUR BASIC DOCUMENTS/TOOLS FOR RECORDING IMPORTANT INFORMATION (AND WHAT SURVIVORS SHOULD KNOW)



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

What will your family need to know and what do they need to do after the death of a loved one? The Retired Activities Office (RAO) provides two documents that are invaluable in helping you to provide your family with the essential information they will need during this difficult time and a checklist of what to do with practical instructions. The **Retiree Personal Affairs Log** and **Decedent Affairs Checklist** help you to gather this information so that you can make it available to your family and most importantly, remind you to put everything in a safe place that is known and accessible to your survivors and executors.

Both the **Retiree Personal Affairs Log** and the **Decedent Affairs Checklist** are available at the RAO office. We provide copies of these documents via email or regular mail. To request copies, please provide your full name, mailing address and/or email address via our office number (808-474-0032), the MFSC Front Desk (808-474-1999), or by emailing MFSC Hawaii@navy.mil. Specify how you would prefer to receive the documents (email or regular mail). You can also visit the MFSC Front Desk during regular working hours to request copies.



PREPARING FOR



We are now in the month of October, and you are eagerly awaiting the approach of another 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, various earnings statements showing taxable income must be sent to you by January 31.

1 EARNINGS AND TAX STATEMENTS

Retirees receiving retired pay and Survivor Benefit Plan (SBP) annuitants receive an IRS Form 1099-R from Defense Finance and Accounting Service (DFAS) or from the paying agency for Coast Guard, PHS and NOAA members.

People receiving Social Security (SS) retirement 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.

2 CHANGING YOUR WITHHOLDING

If you want to change your withholding rate (i.e., married, single, married but withhold at single rate, number of dependents), you can access your myPay account or submit a W-4 (annuitants would submit a 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.

Retiree requests to start, end, or change state income tax withholding must be in writing and must indicate a whole-dollar amount (no cents) greater than \$10 and the state for which to withhold this amount. You can use a DD Form 2866 or other written request to include your name, Social Security number, mailing address, email address and contact telephone number. Information and the form for downloading can be found 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, 8899 E 56th Street, Indianapolis, IN 46249-1200
DFAS, U.S. Annuitant Pay, 8899 E 56th Street, Indianapolis, IN 46249-1300.

If you want to start, change or stop withholding from Social Security, a W-4V must be submitted in person or by mail at a Social Security office. Call 1-800-772-1213 for the address of an office nearest to you. When you complete the form, select the percentage of your monthly benefit amount you want withheld for tax (selections include 7%, 10%, 12% or 22%). 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.

3 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.

Sources: All the above listed websites

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

GRAY AREA Reserve Retirees (which include National Guard Gray Area retirees) have transferred to the Retired Reserve "WITHOUT Pay" after receiving their 20-year satisfactory service letters. Personnel in this category must request "WITH Pay" orders from their reserve personnel centers at age 60 or as adjusted earlier due to certain RECALLED service. For all services, applications for pay cannot begin processing until 12 months prior to entitlement. In addition, regardless of pay eligibility, Tricare Prime or Select eligibility only starts at age 60.

Retired reservists can access Defense Finance and Accounting Service (DFAS) and create a Gray Area account that will greatly help when eventually establishing their actual pay accounts. Go to <https://www.dfas.mil> for details. And DFAS now 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 application requirements.

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 askmncc@navy.mil. The NPC webpage can be accessed at <https://www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements/>.

PERS-912 is tasked with sending the necessary application for retired pay package to retired reservists four months prior to their pay eligibility date. Call the career center at 1-833-330-6622 or email to askmncc@navy.mil at least six months prior to that date to verify your correct name and address to ensure you get your package on time.

After you have submitted your pay application package, you should receive an automated email notification from the **MyNavy Career Center** when the documents are entered into the PERS-9 database. If there is a change of address or any other information on the submitted forms prior to pay eligibility date, contact **MyNavy Career Center** immediately to report it. If you have not received your authorization for pay orders four months after submission without other explanatory correspondence, contact **MyNavy Career Center**.

Source: <https://www.mynavyhr.navy.mil/career-management/reserve-personnel-mgmt/reserve-retirements>

AIR FORCE/SPACE FORCE RETIREE SERVICES, ARPC/DPFFF, JBSA-RANDOLPH, TX

For Guard and reserve Gray Area personnel, the best access to information regarding submission of an application for retired pay is through <https://www.dfas.mil/RetiredMilitary/plan/gray-area-retirees/> and click the link www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/Air-Force-Gray-Area-Retirees/.

As of April 17, 2023, in order to submit an application for retired pay, all Guard and reserve Gray Area retirees will need to log into "myFSS" through any commercial browser or device as described in the above Air Force/Space Force Gray Area link. Do this no later than six months before pay eligibility.

If you need assistance with submitting your application, contact **Total Force Service Center-San Antonio** at 1-800-525-0102. If needed the "myFSS" site is <https://myfss.us.af.mil/>.

After you have submitted your application, if you have not received your authorization for pay orders two months prior to your eligibility date, call the **Total Force Service Center** at 1-800-525-0102.

Source: <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/Air-Force-Gray-Area-Retirees/> and all websites cited.

SCAMMERS, SPOOFERS, PHISHERS, ETC.

Remember the good old days when your only worry regarding someone targeting your money was when the Fuller Brush salesman knocked on your door? (No? Well, take my word for it.) My, how things have changed!

Impersonators wanting your money have kept up with technology. These malicious folks take many forms, posing as a lottery official, a government employee,

a representative from a well-known business or charity, and now, with the use of Artificial Intelligence (AI), even your child or grandmother.

Emails can be created to look identical to the real ones from a company you deal with in format, color, and wording. Using AI to clone the voice of your daughter away at college, you could receive an emergency scam call asking you for money to pay for repairs to her car. All that is needed is a short audio clip of her voice - which they could get from content posted online - and a voice-cloning program.

Using government seals, web addresses, emails, and even phone calls representing the IRS or Social Security Administration is another favorite way of tricking the unwary to provide personal information.

Stay Alert! An excellent source for learning more about scammers, spoofers, and phishers is the Federal Trade Commission at <https://consumer.ftc.gov/consumer-alerts>.

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



CHANGING TRICARE PRIME/SELECT AND FEDVIP PLANS

2023 Tricare & Federal Employees Dental and Vision Program (FEDVIP) Open Season

Open season for all federal health programs, including Tricare and FEDVIP, starts on the Monday of the second full week of November through the Monday of the second full week of December. Open Enrollment for insurance year 2023 will take place starting Monday, November 13, 2023, through Monday, December 11, 2023. A FOUR-week period. Any changes you make will start on January 1, 2024. If you are happy with your current insurance plan status, do nothing and all previous selections will be carried forward.

TRICARE Programs: Only TRICARE PRIME and TRICARE SELECT are affected. Details are at <https://tricare.mil> and with the Tricare West contractor Health Net Federal Services at 1-844-866-9378 and <https://tricare-west.com>. During open season, you can enroll in or switch between PRIME or SELECT or between individual or family plans. If you do not want to change anything, do nothing and things will remain as they are.

- If you have TRICARE-FOR-LIFE, you will always be in that plan. Open season does not apply.

- If you have TRICARE RETIRED RESERVE, TRICARE RESERVE SELECT, or TRICARE YOUNG ADULT, open season does not apply. You can change enrollment at any time. Contact your plan for information.

FEDVIP Programs: Options can be reviewed at <https://www.opm.gov/fedvip>. FEDVIP provides a choice of dental and vision coverage plans and provider networks, some with "high" and "standard" options. To enroll in FEDVIP Vision you must be enrolled in a TRICARE health plan. Check <https://www.benefeds.com> and 1-877-888-FEDS (1-877-888-3337) for greater information.

Sources: <https://www.tricare.mil>, <https://tricare-west.com>, www.opm.gov/fedvip, www.benefeds.com

NEW TRICARE WEST REGION CONTRACT ADMINISTRATOR IN 2024

TriWest Healthcare Alliance Corporation (TriWest) has been awarded the new contract for administering the Tricare West Region. This change does not affect anyone on TRICARE-FOR-LIFE (TFL). After all administrative and possible court challenges have been resolved (which always seems to happen), the actual transition period should probably start sometime in the fall of 2024. Health Net Federal Services (the current contractor) and the Defense Health Agency should be notifying all who have subscribed to affected plans.

Sources: https://www.Tricare.mil/FAQs/Tricare-Contracts-Transition/TS_Who, <https://health.mil/Military-Health-Topics/Access-Cost-Quality-and-Safety/Tricare-Health-Plan>

PROTECT YOURSELF FROM

MEDICARE FRAUD

GUARD YOUR MEDICARE CARD JUST LIKE IT IS A CREDIT CARD AND DO NOT GIVE OUT YOUR MEDICARE NUMBER

Con artists may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

- Medicare will never contact you for your Medicare number or other personal information unless you have given them permission in advance. If anyone calls wanting your Medicare number, hang up immediately.
- Medicare will never call you to sell anything.
- Medicare will never visit you at your home.
- Medicare cannot enroll you over the phone unless you called first.

Featured Publication: "Medicare and You 2023"

This annual publication provides a summary of Medicare benefits, coverage decisions, rights and protections, and answers to the most frequently asked questions.

By now, everyone on Medicare should have received their copy online or by mail. If not, please go to <https://www.medicare.gov/publication-ordering/10050> to order a copy to be sent or download a PDF copy to view.

The 2024 version will probably be out next summer.

Check the Medicare website for details at <https://www.medicare.gov>, Toll-free number at 1-800-MEDICARE (1-800-633-4227), TTY number at 1-877-436-2048.

Source: Semper Fidelis



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 <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 as you approach age 65, you need to contact Social Security to sign up for Medicare Parts A and B; either online, by telephone, or at any Social Security office. You should start the process at least three months prior to your eligibility month. You will also need to choose the periodicity of Medicare Part B payments you will make until you finally sign up for Social Security benefits. When you start receiving Social Security 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 1-800-772-1213 if you have questions on how to do that online or to make an appointment for an office visit to sign up for Medicare (if needed) and Social Security benefits.

REMAINING TRICARE-ELIGIBLE

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 regardless of your age or place of residence. 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> 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 continued enrollment in Other Health Insurance (OHI) such as employer sponsored health coverage. But without Medicare Part B coverage, you will not have Tricare-For-Life coverage.

Go to <https://www.medicare.gov> and <https://www.tricare.mil> for details. The telephone number for Health Net Federal Services (the current Tricare West contract administrator) is 1-844-866-9378. The telephone number for Wisconsin Physicians Service (WHS) (Tricare-For-Life administrator) is 1-866-773-0404.

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.

THIS IS AN EXTREMELY IMPORTANT DISCUSSION FOR ALL FAMILIES TO HAVE.

WE REPRINT THIS OPEN LETTER 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."

IMPORTANT: Surviving family members need to know what to do and who to notify when the retired service member passes away. At least everyone needs to know to contact the Retired Activities Office for decedent affairs information.

Source: previously published in the Spring 2012 edition "The Retiree" RAO newsletter and 2017 and 2021 editions of "Military Retiree Bulletin"



Call the Senior Helpline
For Help or Information About Senior Services
1-808-768-7700

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

www.elderlyaffairs.com



Connecting You to Community Services

The Eldercare Locator is a public service of the U.S. Administration on Aging connecting people to services for older adults and their families. This locator allows people to search for a variety of topics using ZIP codes to find services near to them, or people can call 1-800-677-1116.

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/get-help-now/chat>. This is all available 24 hours a day/7 days a week.

If you have trouble reaching the **988** call line, again please chat online by going to <https://www.veteranscrisisline.net/get-help-now/chat>.

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



ALL SERVICES' RETIREE PUBLICATIONS



NAVY *SHIFT COLORS:*
www.mynavyhr.navy.mil/support-services/culture-resilience/retired-activities/
In right side column click "Shift Colors (Navy)"



AIR FORCE/SPACE FORCE *AFTERBURNER:*
www.retirees.af.mil/library/afterburner/
Scroll down to the Afterburner editions available.



MARINE CORPS *SEMPER FIDELIS:*
www.hqmc.marines.mil/agencies/manpower-reserve-affairs-mmsr-6/
Scroll down to newsletters identified by Volume (Vol), Number (No), and date.



COAST GUARD *EVENING COLORS:*
www.dcms.uscg.mil/ppc/ras/
On left side column scroll down under "Additional" and click "The Long Blue Line Newsletter."



ARMY *ECHOES:*
<https://soldierforlife.army.mil/retirement/army-echoes>
This should take you directly to the Army Echoes newsletter site.

Source: RAO searching access to each service's retiree newsletter site - May 2023



MEETING STARLING "STAR" REECE

OUR NEWEST VOLUNTEER AT THE JBPHH RETIRED ACTIVITIES OFFICE (RAO)

I decided to join the military after returning to the U.S. when I was done working overseas as a civilian contractor. I really missed working with the military. Therefore, I raised my right hand and never looked back.

During my time in the military, I built up lasting friendships with fellow Navy chiefs and enjoyed being part of that elite group, including the Chief's Mess onboard ships. Beginning my military career overseas was fun, but when war broke out after Iraq invaded Kuwait, I was able to see the U.S. military machine work up close. It was quite an eye-opener.

Life after retirement was different and I did not get to retire in Hawaii like I had initially planned. However, working with Customs and Border Patrol allowed me the opportunity to return. Now I keep busy with golf games and volunteering including helping in the Retired Activities Office here on Joint Base Pearl Harbor-Hickam.

My final thoughts... Don't be afraid to ask for help. The RAO encourages you to seek assistance when needed. Helping is what they do.

PHONE REFERRALS

Revised: 31-May-23

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/Space Force Aid Society (Hickam).....	808-449-0313
Air Force/Space Force - Military and Family Readiness (Hickam)	808-449-0301
Air Force/Space Force Mortuary Affairs and Funeral Honors Support (Hickam)... (after hours 808-366-6912).....	808-447-2046
{Alternate numbers if necessary: 808-449-0301 or 808-449-0314}	
Air Force/Space Force Casualty Assistance Services (CAS) (Hickam)	808-449-0310/0303/0314
Air Force/Space Force Retiree Services, Total Force Service Center (Randolph AFB)	800-525-0102
Burial at Sea Services (Joint Base Pearl Harbor Hickam)	808-433-4709
Cemetery-Hawaii State Veterans Cemetery... Email: hsvc@hawaii.gov	808-369-3575
Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl).....	808-532-3720
https://www.cem.va.gov/cems/nchp/NMCP.asp	
Chaplains Office (Navy).....	808-473-3971
Chaplains Office (Air Force/Space Force).....	808-449-1754
Coast Guard Retiree/Annuitant Services (including NOAA/PHS).....	1-785-339-2200 / 1-866-772-8724
DEERS Support Office www.tricare.mil/deers (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) www.dfas.mil	(Local Cust Serv 317-212-0551) 800-321-1080
DFAS FAX.....	Annuity: 800-982-8459. Retired Pay: 800-469-6559
DFAS-myPay Customer Service https://myPay.dfas.mil	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)	808-449-8624
Identification Cards (ID)/DEERS (Navy Moanalua Service Center)	808-471-2405
Legal Assistance Office (Navy) (Region Legal Assistance Office Hawaii).....	808-473-0437
Marine Corps Retired Activities Coordinator (Kaneohe Bay).....	808-257-7796
Medicare www.medicare.gov	800-633-4227
Military Telephone Information (All Installations)	808-449-7110
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)	808-722-5901
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 (RAO) - JBPHH MFSC Hawaii@navy.mil	(Leave a voice message) 808-474-0032
Report of Death (DFAS) www.dfas.mil	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) www.dod.hawaii.gov/ovs/	808-433-0420

Telephone numbers are subject to change without notice.
www.tricare.mil/pharmacy www.insurance.va.gov

DEPARTMENT OF THE NAVY

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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, Space 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.

2 0 2 3 ANNUAL RETIREE SEMINAR

Saturday, November 4, 2023 | 4827 Bougainville Drive, 2nd Floor

Located by the KFC, across the street from the NEX furniture store

Resource Table

Exhibitors:

7:30 am - 11:30 am

Unfortunately

NO Speakers

This Year

We will be holding our re-started but scaled down in-person seminar on November 4, 2023, (our normal first Saturday of November) at the Military and Family Support Center (MFSC) building, 2nd floor. (You know; the Navy ID card office is on the 1st floor.) Resource table exhibitors open by 7:30 am. They will be displaying their literature, handouts, and giveaways, (you know; pens, post-its, magnets, etc.). Due to limited staffing, flu shots will not be available at this year's event. Instead, please reach out to your PCM or local pharmacy. As usual, the annual event is open to all Navy, Air Force, Space Force, Army, Marine Corps, and Coast Guard retirees, their families, SBP annuitants, and surviving spouses.

Unfortunately, due to several factors including fiscal, we were unable to secure a venue with a large open space/auditorium for speakers. Therefore, we had to go with only resource table exhibitors using all the classrooms on the 2nd floor of the MFSC building (again - above the 1st floor Navy ID card office).

In July, 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 make sure, we are located at 4827 Bougainville Drive (Behind Ruby Tuesdays in Moanalua) - across the street from the NEX Furniture Store and the Garden Shop and by the KFC. Park anywhere including the Moanalua Shopping Center. Contact us if you have any questions (808) 474-0032 / MFSCHawaii@navy.mil.

Event is subject to COVID restrictions. In the event of cancellation, we will post a notice online at www.jbphh.greatlifehawaii.com. You may also call (808) 474-1999 to confirm. We thank you for your understanding

