JOINT BASE PEARL HARBOR-HICKAM

2022 ANNUAL MILITARY RETIREE SEMINAR

Will be a series of videos on YouTube this year. More information is available on our back cover page.

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

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

ALOHA from the RETIRED ACTIVITIES OFFICE

We are now about two and one half years into the COVID-19 pandemic including all of the several variants. In July as this was written it seemed to be lingering but at least the vaccinations have dramatically controlled the severity. Because we here at the Retired Activities Office (RAO) and our supporting Military and Family Support Center (MFSC) are still concerned about having a large gathering of our retirees and families in an in-person Retiree Seminar event, we have decided that such this year is still not a good idea. Hopefully in 2023 this difficult time will essentially be behind us, and we can plan for our normal event at Hickam and see all of you again. Meanwhile, Kudos to you. Your success in becoming fully vaccinated has dramatically helped you and your families to combat this health challenge.

Our 2022 Annual Military Retiree Seminar this year will be video clips available for viewing on our YouTube page. You can begin viewing these clips at your convenience starting on Friday, November 4. Information on this and how to access YouTube to view the video clips is provided on the back cover. We look forward to your joining in. We fervently hope that finally next year we will all return to our more natural information seminar surroundings as an in-person event.

Please review the articles in this issue when you have a moment. The information continues to be that which we at RAO are contacted about on a frequent basis. 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 with the MFSC at 808-474-1999 or emailed to MFSCHawaii@navy.mil.

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

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ASSISTANCE FROM THE RETIRED ACTIVITIES OFFICE (RAO)

The mission of the RAO is to provide military retirees and their families with information and referrals to ensure they are aware of and receive the benefits and services they are entitled to. And we can 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 gain entitled benefits. Many call just with questions on various subjects. If it's 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 be again staffing the Retired Affairs Office on a more frequent basis to assist walk-in clients. However, phone mail messages left at our office number of **808-474-0032** are monitored and responded to. 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: **MFCHawaii@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, Moanalua Shopping Center)



PROTECT YOURSELF FROM MEDICARE FRAUD

Guard Your Medicare Card Like It's A Credit Card and Don't 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've given them permission in advance. If anyone calls wanting your Medicare number, hang up immediately.
- · Medicare will never call you to sell you anything.
- Medicare will never visit you at your home.
- · Medicare can't enroll you over the phone unless you called first.

Source: Semper Fidelis Newsletter for Marines

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, chat online**, OR **send a text message to 838255** to receive confidential support 24 hours a day/7 days a week.

IMPORTANT:

Starting July 2022, people can also call 988 then press 1 for easier access. Callers have had 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 right button for "Chat."



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.

ARE YOUR SURVIVOR BENEFIT PLAN (SBP) & ARREARS OF PAY (AOP) ELECTIONS UP-TO-DATE?

Take Care of Your Spouse

Did you know there are two different types of beneficiaries you need to designate and keep up to date with the Defense Finance and Accounting Service (DFAS) if you are a retiree? One is your Survivor Benefit Plan (SBP) beneficiary, the other is your Arrears-of-Pay (AOP) beneficiary. AOP is the prorated retiree pay from the first day of the month of death to the date of death, because entitlement to retired pay stops on that date of death. Each type of beneficiary must be designated separately and also checked regularly to make sure the contact information is up-to-date. DFAS also suggests you limit the number of your AOP beneficiaries to avoid delays in payment. Remember that the AOP payment is usually less than one month's net pay, and this amount will be divided among your beneficiaries according to your designated percentages. This is a very brief note to remind you to view your myPay account to verify these things. Call DFAS at **1-800-321-1080** and/or go to the DFAS website for many more details. And for getting a copy of the necessary DD Form 2656-6 for notifying DFAS of SBP change – don't forget certified copies of the death, marriage and/or birth certificates as appropriate.

Also view:

https://www.dfas.mil/manageAOP https://www.dfas.mil/RetiredMilitary/provide/sbp/maintain/ https://www.esd.whs.mil/Portals/54/Documents/DD/dd2656-6.pdf.

Sources: DFAS-SmartDocs@mail.mil and https://www.dfas.mil websites

LET'S TALK ABOUT "FLOATERS"

ave you ever noticed little clear-ish flecks of junk in your vision? Like grains of rice or little squiggles floating around? What ARE those floaters swimming in your vision? For many people, these floaters get worse with age and become more bothersome. They can even come with flashes of light (sometimes called "stars") on the edge of your vision. The good news is that this is a common and normal part of aging called "posterior vitreous detachment" or PVD.

"Vitreous" is the jelly-like substance in your eyeball that your sight filters through. As we age our vitreous loses it's structure and starts to change from a jelly to a liquid. When this happens, the vitreous stops sticking to the inside layer of the eyeball, which is called the "retina." The vitreous is what our vision "looks" through like a pane of glass. So, as it changes from thick to watery, chunks of this vitreous that are still more jelly-like cast these little shadows that you see as floaters, like smudges on the glass (except they move around). These can be many different shapes and sizes and are typically easier to see if you are lying down or looking at a light background.

These symptoms are only a concern if the vitreous pulls on the retina hard enough to cause a tear or pull the retina off entirely, called a "retinal

detachment." You, as a patient, can't tell the difference between PVD and a retinal tear on your own. Therefore, you should see an "Ophthalmologist," an eye doctor, for an exam when you start experiencing floaters. During this exam, the ophthalmologist needs to put drops in your eyes to make it possible to see inside each eyeball. This is called "pupil dilation" and should be done annually once you start having floaters. If your floaters or vision suddenly get worse in one or both eyes, you must be seen within 48 hours to protect your sight! You will be told after the exam to also watch for any curtain or dark veil appearing over part of your vision which could indicate that the retina is being pulled away or torn. This is because the retina can continue to tug or pull away over time.

If your eye doctor does find a tear in your retina, it must be treated quickly to prevent full-blown detachment of the retina, which can cause partial or full blindness of the eye. Generally this can be accomplished in the doctor's office.

If no tear is found, just make sure to watch your floaters and go to the doctor if there are any sudden changes. Most floaters become less bothersome over time on their own, so hang in there! This is a normal part of aging.

Source: Jo Ellen Reynolds, CDR, NC, USNR-Ret, RAO Volunteer - Certified Nurse Midwife

website is https://idco.dmdc.osd.mil/idco. For site appointment scheduling and

The Moanalua Navy Service Center on Bougainville Drive is open for business and can see limited numbers of walk-ins. Visit ID Card appointment website for general

information, search Honolulu, Hilo or Kekaha (Kauai) specifically.

requirements and call 808-471-2405 to verify walk-in accessibility.

need two forms of unexpired identification (at least one with a photo).

ID CARD APPOINTMENTS ONLINE AND SITE LOCATOR

All ID card issuing facilities on Oahu, Kauai and Hilo want you to use the Defense Manpower Data Center's (DMDC) ID Card Office Online-RAPIDS appointment scheduler to make appointments for issuance of all military ID cards (active, reserve, retired, dependent, surviving spouse, annuitant). The

LOCATOR

FEB 2023

Sources: https://idco.dmdc.osd.mil/idco website, and RAO office files – info as of noted dates

To replace a soon-to-expire uniformed service ID card, you will need a second

unexpired ID such as a driver license. To replace a missing or expired card, you will

Neighbor Island Card Sites

- KAUAI: PMRF Barking Sands, Kekaha, Kauai Bldg. 275, CAC Office (Navy)
 - · IN ID CARD-RAPIDS appointment scheduler (as of 6/17/22).
 - APPOINTMENT REQUIRED Tuesdays, Wednesdays and Thursdays only, 0830-1130, call 808-335-4493 for information.

HILO: AG HQ, 1304 Kekuanaoa Street, Bldg. 643A, Rm. L103, Hilo (Army NG)

- IN ID CARD-RAPIDS appointment scheduler (as of 6/17/22).
- APPOINTMENT REQUIRED Monday thru Friday, 0900-1200,
- call 808-844-6601/6607 for information (as of 06/27/22).

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

- NOT IN ID CARD-RAPIDS appointment scheduler (as of 6/17/22).
- APPOINTMENT REQUIRED Tuesdays only, call 808-789-0637 for appointment and information (as of 6/24/22).



SOCIAL SECURITY OFFICE OPEN FOR NORMAL BUSINESS

Since April all Social Security offices have been back in business for in-person services, including for those without an appointment. To avoid waiting in line people are strongly encouraged to make an appointment by calling **1-800-772-1213** or use online services at **https://www.ssa.gov.**

Source: Social Security newsletter



t's time to pack a bag! With COVID restrictions easing, all Space-Available travel categories have been reinstated including retirees. These are generally military flights with mission requirements, but they fly around the country and overseas. They are open to retirees of all services (Gray Area sponsors can only fly in CONUS). While frequently unpredictable, Space-A travel is basically free with only occasional small fees. A very discounted way to travel with dependents. Space-A travelers are prioritized into six categories. Category Six, the lowest, is where retirees and their dependents are relegated.

Most terminals have a Facebook page where you can check what flights are regularly leaving to determined destinations with seat information about three days in advance. You can find and research AMC passenger terminals for specific information at https://www. amc.af.mil/AMC-Travel-Site/AMC-Space-Available-Travel-Page/. The website should be loaded into your computer and visited frequently for updated information and requirements. And also load the various terminal sites in which you are interested. There are also many, many blogs out there, some actually with valid information.

If you want to go to an overseas destination, you will be subject to normal passport, visa and customs procedures. Check on restrictions in Status-Of-Forces Agreements which may limit your use of American military facilities such as commissaries, exchanges and transit quarters.

Is it worth it? That's up to you. It's a very cheap ticket but the wait and possible "bumping" can be unsettling especially if trying to travel with children. Being flexible is mandatory. Summer and major holiday travel seasons will see many trying to fly, you need really good luck to get onboard then. This article could go on and on. Whatever you do, you have to research and plan your trip. Do you have a Plan B?

And after all this, have you considered how you are getting back?

Some things to remember and bear in mind:

1.) A sign-up list is available at terminals for various destinations. Names drop off as people fly or after 60 days. For the roll-call, the rule is first-come-first-served so you might consider signing-up 45 to 50 days prior to when you want to depart. This provides a much better list seniority when your hopeful departure day arrives.

2.) Keep the destination on your list as broad as possible. Maybe specify "CONUS" from Hickam when you are really trying to get to Nellis (good luck on that)? Then show up for anything going that way and find a rental to get to Vegas? 3.) Closer to your travel date, call the terminal to double-check your status on the list.

4.) Check-in (sign-up) at the terminal at least an hour before your intended flight's scheduled roll-call going to your desired destination (or direction). And have luggage in hand, paperwork signed, car parked, and all dependents corralled and ready to board when the roll-call happens. But remember, this is the military, expect to wait – but don't scatter.

5.) While traveling with young children, prepare for possible delays along the way where baby supplies may not be available. Bring games, books, ear plugs and coats. It can get noisy and cold up there.

6.) Check your departure terminal for box meals or vending machines for onboard eating.

7.) If bumped at any point, even at known in-route stops, check with terminal attendants to ensure you don't lose your list seniority to your declared destination. At any time be prepared to head to the nearest civilian airport to continue your trip.

Sources: Article originally written by Jeffrey F. Vaughan and Willie C. Williams with Soldier Support Branch, U.S. Army Reserve Command and appeared in Army Echoes. Additional comments from Marine Corps website and some provided by Jack Power with RAO JBPHH.



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

It's 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 and P.O. boxes can't be used.

- IN PERSON Visit a local ID card office particularly if a new ID card is needed. See the "ID Card Appointments Online and Site locator" article in this RETIREE BULLETIN.
- PHONE/FAX Call DMDC/DEERS support office at 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).
- 3. ONLINE Visit https://milconnect.dmdc.osd.mil.
- 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

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 the website https://archives.gov/veterans/military-servicerecords to initiate an online request. https://www.vetrecs.archives.gov also contains the online order form.
- 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 number to send a completed form is 1-314-801-9195. Copies of the form are available at the VA Regional Office at Tripler Army Medical Center "E" Wing.
- 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.

Sources: https://archives.gov/veterans/military-service-records/, RAO records

GETTING CALLED 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, don't click on any links or call a phone number. IT'S A SCAM! You probably know these calls, messages and pop-ups are fake but there are many who don't. Report scams to the Federal Trade Commission (FTC) at **www.reportfraud.ftc.gov**.

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

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



E very year millions of people report fraud, scams, and bad business practices to the Federal Trade Commission (FTC). These stories help the agency better understand how fraud affects each community. 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, a post, or a message. The most money was lost to investment and romance scams.

Romance scammers pursue people on dating apps and social media with tales of love, then 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 loses 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 – or another - scam, please report it to the FTC at www.ReportFraud.ftc.gov. It's easy to report and the information you give helps protect your community. Check out a report to congress at https://ftc.gov/reports/protectingolder-consumers-2018-2019-report-federaltrade-commission.

FUNERAL ARRANGEMENTS & THE FTC FUNERAL RULE

W aiting to make funeral arrangements at the emotional time of a loved one's death is fraught. Unscrupulous companies have been known to take advantage of families who are grieving. The Federal Trade Commission (FTC) Funeral Rule allows you to select only those goods and services you want, compare prices among funerial homes, and select the funeral home you want, whether you are making arrangements when a death occurs or in advance. The Funeral Rule puts you in charge of making funeral arrangements, not the funeral home.

THE FEDERAL RULE GIVES YOU THE RIGHT TO:

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

Sources: https://consumer.ftc.gov/articles/ftc-funeralrule, George Mead, CAPT, SC, USN-Ret, RAO volunteer

VA ADDED NEW CANCERS TO PRESUMED SERVICE-CONNECTED LIST

On April 26, Department of Veterans Affairs (VA) announced the addition of nine rare respiratory cancers to the list of presumed service-connected disabilities due to exposure to fine particulate matter for veterans who served any amount of time in areas of the Middle East and Southeast Asia during certain specified times. Prompted by Congress, the VA is taking a new approach to making decisions on presumptives, one that takes all available science into account, with one goal in mind: getting veterans – today and in the future – the benefits they deserve, as fast as possible.

Veterans and survivors who had claims previously denied for any of the respiratory cancers are encouraged to file supplemental claims for benefits. Check the VA website at **www.va.gov** for details on the specific cancers identified and reapplying as necessary and call the VA benefits number **1-800-827-1000** for information and appointments for assistance as needed.

Additionally Congress is working on legislation to expand the presumptive list including possibly additional areas for Agent Orange exposure. There is nothing definite on that as of this writing.

Sources: Navy Shift Colors, Army Echoes, Air Force Afterburner

Source: Navy Shift Colors and Federal Trade Commission



AIR FORCE RETIREE COUNCIL

The Air Force Retiree Council provides the link between members of the Air Force retiree community – retirees, family members, and surviving spouses living throughout the world – and the Air Force Chief of Staff.

The council is comprised of Air Force retired personnel filling the two co-chairmen and 15 geographical positions representing retirees by areas in the United States and overseas. There are also four members at large currently appointed by the co-chairmen for specific subject expertise. The co-chairmen work directly for the Chief-of-Staff as the chief's liaison with the retired community, other services' retiree councils, various military associations and Air Force installations and also play an active role in identifying and selecting council members. Geographical representatives are tasked with overseeing the retiree activities programs in their respective areas. Annual meetings are held at the Air Force Personnel Center, Joint Base San Antonio-Randolph, Texas, to discuss issues regarding retirees and their families. Upon conclusion of these meetings the council reports its findings directly to the Chief of Staff.

Council vacancies are publicized in the AFTERBURNER, News for USAF Retired Personnel, and via the Air Force Retiree News Service.

Retirees can write to the Air Force Retiree Council at:

HQ AFPC/CCU 550 C Street West JBSA-Randolph, TX, 78150-4713

Sources: Air Force Afterburner webpage http://www. retirees.af.mil/library/afterburner/, Air Force Retiree Council webpage http://www.retirees.af.mil/library/council.

TINNITUS AND HEARING LOSS

Tinnitus – typically described as a ringing or buzzing in the ear – is most often caused by repeated exposure to loud noises like explosives, gunfire and aircraft engines. It's also linked to traumatic brain injury.

Actually a symptom of hearing loss, tinnitus is noticed by many before noticing the hearing loss. And is frequently not detected until hearing tests as service members approach separation. The occurrence of tinnitus and hearing loss among service members seems to be decreasing primarily due to increased awareness and better protection.

"Bothersome Tinnitus" is a more severe condition as it can affect quality of life and performance of tasks. It can lead to chronic activation of the stress response, which in turn can lead to high blood pressure, heart disease and stroke.

Retirees so afflicted should talk to Department of Veterans Affairs (VA) counselors about service connected disability and applying for such and medical assistance. Hearing treatment can include hearing aids as appropriate and stress management therapists.

Sources: https://health.mil/News/Articles , www.va.gov

INFORMATION ON THE COVID-19 PANDEMIC

We again provide a brief list of contact sites with links to additional sites where information and assistance can be obtained concerning the COVID-19 pandemic, vaccinations, travel, gatherings and related topics.

1. Hawaii info and vaccination sites: Doh.hawaii.gov



- 2. Hawaii COVID-19 info directory & links to all Hawaii counties (Kauai, Honolulu, Maui and Hawaii). Sign up for email up-dates from the Hawaii Department of Health: Hawaiicovid19.com
- Hawaii Dept of Health Immunization line (vaccine related questions): 808-586-8332
- 4. Travel related questions: 1-800-GoHawaii (1-800-464-2924)

Source: hawaiicovid19.com



SECRETARY OF THE NAVY RETIREE COUNCIL

The Secretary of the Navy's (SECNAV) Retiree Council (RC) was established to consider issues of significant importance to retired military personnel and their family members, to facilitate interaction between Department of the Navy leadership and the Navy and Marine Corps retired community, and to facilitate participation in other aspects of the Retired Activities Program.

Secretary of the Navy Instruction 5420.169K governs the program, details Council responsibilities, and broadly empowers the Council to make recommendations on any matter relating to retired personnel. Council committees are Compensation, Medical, and Outreach/resource. Members in council may review the effectiveness of current programs and policies affecting retirees and may make recommendations concerning improvements to privileges, benefits, assistance to retirees, quality of life, and any other matters relating to retired personnel. At the conclusion of the Retiree Council's annual meetings, normally at the Washington Navy Yard, a SECNAV Retiree Council Report is submitted to the Secretariat for response.

For past reports, go to the Navy's SECNAV Retiree Council webpage at https://www.mynavyhr.navy.mil/Support-Services/21st-Century Sailor/ Retired-Activities/SECNAV-Retiree-Council/. The FY22 report will be posted when finalized.

If there are issues that you would like to submit for 2023 consideration, please send to **MILL_RetiredActivities@navy.mil**. Properly research your proposal and provide details. A one-liner on something is not sufficient for serious consideration.

MEMBERSHIP

The Retiree Council is composed of retired Navy and Marine members. The Navy website refers to a term of four years. The Marine Corps website refers to annual reappointments. Appointments are announced in August each calendar year after review by the Council and various DoN offices and final approval by the Deputy Assistant SECNAV (Military Personnel Policy/DASN/MPP). Retired personnel interested in applying for next year's Council membership should plan on submission no later than 30 June 2023. The website https://www.mynavyhr.navy.mil/ Support-Services/21st-Century Sailor/Retired-Activities/SECNAV-Retiree-Council/ provides detailed guidance on what the applications should include.

As detailed in the Navy's SECNAV Retiree Council webpage, send applications in a 1 to 2 page MS Office Word document to the email or mail addresses provided. For questions, contact the Navy Retired Activities Program Manager at **1-901-874-6969**. For questions from Marine retirees, contact MMSR-6 at email **smb.manpower.mmsr6@ usmc.mil**, phone **1-800-336-4649**.

SUBMITING APPLICATIONS

NAVY APPLICANTS:

Navy Retired Activities Program Manager (OPNAV 171B) (Attn: Mr. Aaron Wagner) 5720 Integrity Drive Millington, TN 38055

Phone: 1-901-874-6969 | FAX: 1-874-6874 | Email: MILL_RetiredActivities@navy.mil

MARINE CORPS APPLICANTS:

Headquarters, U.S. Marine Corps Retired Services and Pay (MMSR-6) 3280 Russell Roads Quantico, VA 22134-5103

Phone: 1-800-336-4649 | FAX: 1-784-9834 | Email: smb.manpower.mmsr6@usmc.mil

Sources: https://www.mynavyhr.navy.mil/Support-Services/21st-Century Sailor/Retired-Activities/SECNAV-Retiree-Council/, https://www.manpower.usmc.mil/webcenter/ portal/mmsr_rs/pages_secnavretireecouncil, SECNAV Instruction 5420.169K

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

f you rely on mail and you need to replace an IRS form 1099R 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 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 U.S. mail, send DFAS a written request. Or send DFAS 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 1099R(s) mailed to.

The **FAX** number is **1-800-469-6559**. The mailing address for retirees and annuitants is 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 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/**.

Source: www.dfas.mil/retiredmilitary



A New – and Faster – Way to Request a Social Security Card

The Social Security Administration (SSA) is continuously expanding services to put people in control and help them secure services today and tomorrow. Do people need to apply for an original or replacement card? When visiting "our Social Security Number and Card" webpage, they will answer a series of questions to determine whether they can:

- 1. Complete the entire application process online.
- Start the application process online, then bring any required documents to their local office to complete the process, typically in less time.

The card will be mailed after processing of the completed application. People can learn more about this new process at **www.ssa.gov**.

Sources: Roy Umeda, MSgt, USAF-Ret and www.ssa. gov, www.Blog.ssa.gov

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, starts on Monday of the second full week of November through Monday of the second full week of December. Open Enrollment for insurance year 2023 will take place starting Monday, November 14, 2022, through Monday, December 12, 2022. A FOUR week period. Any changes start on January 1, 2023. 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.

TRICARE PROGRAMS

Only TRICARE PRIME or 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 doesn't apply.

* If you have TRICARE RETIRED RESERVE, TRICARE RESERVE SELECT, or TRICARE YOUNG ADULT, open season doesn't apply. You can change enrollment at any time. Contact your plan for information.

FEDVIP PROGRAMS

Can be reviewed at **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 **benefeds.com** and **1-877-888-FEDS (1-877-888-3337)** for greater information.

Sources: Tricare and Benefeds websites

REGION LEGAL SERVICE OFFICE (RLSO)



Region Legal Service Office Northwest (Hawaii Detachment)

The Legal Assistance Department at RLSO provides legal services concerning personal civilian legal matters to active-duty 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/rlso/rlso_northwest.htm provides current information and available services. Telephone 808-473-0437 for information and to schedule appointments. 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: Tuesdays and Thursdays 0900-1100. Call **808-473-0437** to verify availability. All consultation services are first-come, first-served basis.

Powers-of-Attorney and Notary Services are by appointment during office hours on Wednesdays 0900-1100. Estate Planning consultations (Wills, Healthcare POAs, etc.) are by appointment only.

To request an appointment call **808-473-0437** and email **prihlegalassistanceoutreach@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 from RLSO handout: "PRLH/RLSO PH\Legal Assistance\Admin (Version 1NOV21)"

my Social Security



"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 your benefits.

Your SSA-1099 Social Security Benefit Statement is your tax form from Social Security and is mailed out each January to people receiving benefits. If you need an immediate replacement copy, go to your "my Social Security" account. The Social Security Statement of Earnings is currently mailed to workers age 60 and over who aren't receiving benefits and do not yet have an account. The Statements are mailed three months before everyone's birthday. In your account you can review your earnings statement anytime.

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" block partially down the home page. Either will lead you to the page where you will find a "Create Your 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 a "my Social Security" account or how to request your replacement SSA-1099.

Source: www.ssa.gov



RESERVE RETIRED (GRAY AREA) PAY REQUESTS

G RAY AREA reserve 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 can't begin processing until 12 months prior to entitlement. Regardless of pay eligibility, Tricare Prime or Select eligibility only starts at age 60.

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 **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 haven't received your authorization for pay orders four months after submission without other explanatory correspondence, contact MyNavy Career Center.

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

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

For Guard and reserve Gray Area personnel, information regarding application for retired pay is available at **https://www.arpc.afrc.af.mil/retirement**. Start the process by submitting an application through the Virtual Personnel Center (vPC) - a link for which (myPers) is provided therein – six months before eligibility. If you need assistance with submitting your application, contact Total Force Service Center-San Antonio at **1-800-525-0102**.

You should submit a message via myPers if you haven't received your authorization for pay orders two months prior to your eligibility date followed up by a phone call to the Total Force Service Center-San Antonio.

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

Visit **MHSNurseAdviceLine.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). A registered nurse can answer your urgent care questions; help you understand your symptoms and decide when to visit a provider; find an urgent care or emergency care facility; and schedule an appointment within 24 hours at a military hospital or clinic, if available.

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

Source: Afterburner, Military Health System

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 to you 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.

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.



NEW MYPAY ACCOUNT FOR GRAY AREA RESERVE RETIREES AT DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS)

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 \$20.00 gradients can be designated if desired.

Retiree requests to start, end, or change state income tax withholding must be in writing and must indicate a whole-dollar amount greater than \$10.00 and the state for which to withhold this amount. We recommend you include your name, Social Security number, mailing address, email address and contact telephone number. There is no provision in law for SBP annuitant state income tax withholding. Information is available at https://www.dfas.mil/retiredmilitary/manage/taxes/sitw.html.

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

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; select either 7, 10, 12 or 22 percent to be withheld. There is no provision in law for state income tax withholding from Social Security benefits.

TAX FORMS

The Internal Revenue Service (IRS) at https://www.irs.gov/formsinstructions 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: DFAS, Social Security, IRS and state websites

F or all Gray Area retired reservists – Guard or reserve – Defense Finance and Accounting Service (DFAS) has a new basic "Future Retiree" myPay account for Gray Area retirees. It provides them a convenient way to keep contact information updated with DFAS and an avenue to stay connected and informed about changes in the laws or policies that may affect them, send them their services' retiree newsletters and the DFAS newsletter, and remind them when the window to apply for retired pay is approaching.

Gray Area retired reservists must start the retired pay application process with their respective services' reserve personnel centers who will issue the orders to authorize retired pay. Check the "RESERVE RETIRED (GRAY AREA) PAY REQUESTS" article in this Bulletin for particulars.

Go online to https://www.dfas.mil/RetiredMillitary/plan/Gray-Area-Retirees/ for specific information on this type of account and how to register.

Source: DFAS newsletter

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** 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 be automatically deducted.

Go to **Socialsecurity.gov** and **Medicare.gov** for details and to fill out the online application. Call Social Security at **800-772-1213** if you have questions on how to do that online or to make an appointment for an office appointment 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 and you have to sign-up for Part B to continue Tricare under the Tricare-For-Life 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** for details.

IMPORTANT SIGN-UP DETAIL-LATE SIGN-UP PENALITY

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 and 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**.

Sources: Tricare.mil info sheets, ssa.gov/benefits/Medicare/



OUR RAO RETIREE PERSONAL AFFAIRS LOG & DECEDENT AFFAIRS CHECKLIST ARE YOUR BASIC DOCUMENTS/TOOLS FOR RECORDING IMPORTANT INFORMATION (AND WHAT SURVIVORS SHOULD KNOW)

t is a retiree's obligation to prepare their spouse or next of kin for the unforeseen by recording important information and providing practical instructions that will be needed through difficult times. And most importantly, placing everything in a safe place that is known and accessible to the surviving spouse, the executor of the retiree's will, and/or family members.

Our *Retiree Personal Affairs Log* is an excellent tool for recording such information and recording where important documents are stored. Our *Decedent Affairs Checklist* provides a comprehensive checklist survivors and family members need to accomplish after the death of a retiree (or spouse or annuitant).

Military retirees and family can contact the Retired Activities Office (RAO) for assistance in applying for benefits and entitlements in the event of the retiree's death or serious illness. Both the *Retiree Personal Affairs Log* and the *Casualty Assistance Checklist* are available at the RAO office. Contact us at **808-474-0032** or the MFSC front counter at **808-474-1999** or email **MFSCHawaii@navy.mil** to get copies. Please provide your full name and mailing address (for hard copy requests).

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" at link in list at bottom of page.

AIR FORCE: AFTERBURNER www.retirees.af.mil/library

Click "Afterburner" in horizontal ribbon at top of page then scroll down to the newsletters.



MARINE CORPS: SEMPER FIDELIS www.manpower.usmc.mil

Hover over "Veteran Marines" in top horizontal ribbon then carefully move curser and hover over 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 under "Additional Resources" 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 each service's retiree newsletter site (June 2022)

For Help or Information About Senior Services

Call the Senior Helpline 808-768-7700

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



VOLUNTEERS NEEDED TO STAFF NAVY & AIR FORCE THRIFT SHOPS, SAILOR'S & AIRMAN'S ATTICS AND OTHER ACTIVITIES

Values are needed to help physically staff the Navy & Air Force Thrift Shops and Sailors & Airman's Attics and other Military and Family Support Center (MFSC) and Morale-Welfare-Recreation (MWR) functions here at Joint Base Pearl Harbor-Hickam (JBPHH). Inquiries can be made to MFSC at 808-474-1999. Additional information is available on the MFSC Facebook page https://www.facebook.com/JBPHH.

RETIRED ACTIVITIES OFFICE (RAO) VOLUNTEERS

N ormally we would be looking for additional volunteers to assist our basic group of very capable people. Even in this COVID-19 environment, we have had many callers and the occasional walk-in looking for information and guidance on many diverse topics. (RAO phone number is **808-474-0032** and MFSC front counter number is **808-474-1999**).

When we recover from the pandemic (and all the virus mutations) and gradually return to maintaining a steady office presence, we then will set up formal classroom training to ensure new volunteers are grounded in basic areas such as military retired pay, how to start DFAS myPay, Survivor Benefit Plan annuities, replacement ID cards, Social Security benefits, applying for VA compensation, Medicare, Tricare programs, and MWR/ITT activities, just to mention a few. Training would also include assignment with several of our "veteran" volunteers on their duty days at the office.

We thank all of you who have contacted us over the past two years volunteering your services and we hope you keep us in mind in 2023 when we can return to a "normal" office. When we are able to schedule training we will again advertise on our Facebook page https://www.facebook.com/RAO. JBPHH and on the MFSC Facebook page https:// www.facebook.com/JBPHH and in next year's Retiree Bulletin.



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**.

PHONE REFERRALS

Agent Privilege Cards, JOINT BASE PHH ONLY (Vehicle Pass Office-Nimitz Gate)	
Army Retired Services Office (Schofield)	
Air Force Aid Society (Hickam) (automated phone tree-follow directions)	
Air Force Mortuary Affairs and Funeral Honors Support (Hickam)	
Air Force Casualty Assistance Services (CAS) (Hickam)	
Air Force Retiree Services, Total Force Service Center (Randolph AFB)	
Base Operator (Joint Base Pearl Harbor-Hickam)	
Burial at Sea Services (Pearl Harbor	
Cemetery-Hawaii State Veterans Cemetery	
Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl) www.cem.va.gov	
Chaplains Office (Navy)	
Chaplains Office (Air Force)	
Coast Guard Retiree/Annuitant Services (including NOAA/PHS)	
DEERS Support Office www.tricare.mil/deers	
DEERS Support Office FAX	
Defense Finance and Accounting Service (DFAS) www.dfas.mil	
DFAS FAX	
DFAS-myPay Customer Service https://myPay.dfas.mil	
Express Scripts (Tricare Mail-Order Pharmacy) www.express-scripts.com/tricare/	
FEDVIP (Federal Employees Dental and Vision Insurance Program) www.benefeds.com	
Identification Cards (ID)/DEERS (Hickam Military Personnel Flight)	
Identification Cards (ID)/DEERS ((Moanalua Navy Service Center)	
Legal Assistance Office (Navy) (Region Legal Assistance Office Hawaii)	
Marine Corps Retired Activities Coordinator (Kaneohe Bay)	
Medicare www.medicare.gov	
National Archives & Records Administration Center (NARA) www.archives.gov	
Navy-Marine Corps Mortuary Affairs Office & Burial at Sea Info (Millington, TN)	
Navy-Marine Corps Relief Society (Pearl Harbor)	
Navy Funeral Honors Support & CACO (Pearl Harbor)	
Navy – NAVPERSCOM - myNavy Career Center (Millington, TN)	
Navy - Naval Reserve Personnel Management (Millington, TN)	
Oahu Veterans Center (Foster Village) (Venue/Meeting Hall Rental)	
Office of Personnel Management (OPM) (Report of Death)	
Retired Activities Office Pearl Harbor (RAO) MFSCHawaii@navy.mil	
Report of Death (DFAS) www.dfas.mil	
Social Security Administration (SSA) www.socialsecurity.gov	
Tripler Army Medical Center (TAMC) (APPOINTMENTS)	
Tripler Decedent Affairs (Navy and Marine Corps)	
Tripler Tricare/Retiree Ombudsman	
Tricare-Health Net Federal Services-Tricare West Region www.tricare-west.com,	
Tricare for Life (TFL)-Wisconsin Physicians Service, www.tricare4u.com	
VA-Vet Centers (Counseling, outreach, and referral services) 24/7 line:	
West Oahu Vet Center (Kapolei)	
Honolulu Vet Center (Honolulu)	
VA-Veterans Benefits Administration (VBA) www.va.gov	
VA-Veterans Group Life Insurance (VGLI-OSGLI) www.benefits.va.gov/insurance	
VA-Veterans Health Administration (VHA) www.va.gov	
VA-Pacific Islands Health Care System-Tripler Campus (APPOINTMENTS)	
VA-Veterans Insurance Services (Disabled Vet Insurance. NOT OSGLI or VGLI)	
VA-MyVA411 (national number for questions about VA services)	
Hawaii State Office of Veterans Services (OVS)	
	vays dial area code for all local calls, www.tricare.mil/pharmacy.www.insurance.va

Telephone numbers subject to change without notice. Always dial area code for all local calls. www.tricare.mil/pharmacy www.insurance.va.gov.

DEPARTMENT OF THE NAVY

MILITARY AND FAMILY SUPPORT CENTER (JB91) 4827 BOUGAINVILLE DRIVE HONOLULU, HI 96818 Presorted Standard U.S. Postage PAID Honolulu, HI Permit No. 9192

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.

2 0 2 2 ANNUAL MILITARY RETIREE SEMINAR VIRTUAL VIDEOS on YouTube

INITIAL ACCESS: 8:00AM | Fri., Nov. 4, 2022

Videos can be viewed at your convenience anytime thereafter.

F or our "2022 Annual Military Retiree Seminar" we will be departing from the normal production of various video clips presented on our Facebook page. This year, we posted a series of individual videos on various topics of interest including Survivor Benefit Plans on YouTube. They will all be under the banner of our "2022 ANNUAL MILITARY RETIREE SEMINAR – Topics of Interest".

To access the video selection, follow these steps:

Option #1:

In your web browser, type in the following: **shorturl.at/ kmpX1** and press enter. Select the video(s) you want to watch and enjoy!

Option #2:

Go to the main YouTube website at **https://www.** youtube.com/. In the search bar, type in "Annual Retiree Seminar" and press enter. Click on the purple circle that has the letter "A" in it. Select the video(s) you want to watch and enjoy!

Since we usually provide flu shots at our in-person seminars, and this year is NOT in-person, you are strongly encouraged to visit your health care provider or regular pharmacy to get your "REAL" 2022 flu shot. And we hope you all are up-to-date with your COVID-19 boosters. Sorry but there will be no "virtual" door prize raffle. We here at RAO and MFSC are really tired of the repercussions of the COVID-19 virus (and its several variants) that have forced us to be extremely careful about trying to hold large gatherings of people such as our seminars. If we are finally lucky maybe next year we will be able to see you all again at a "NORMAL," "REAL" in-person 2023 Annual Military Retiree Seminar. Stay tuned.

If you have any concerns or need assistance, please email MFSCHawaii@navy.mil.