

MILITARY RETIREE

2018 JBPHH

ANNUAL RETIREE SEMINAR

Saturday, November 3

More information on back cover

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ALOHA, from the RETIRED ACTIVITIES OFFICE

In this issue we have an article concerning the ability of military retirees to now sign up for FEDVIP (Federal Employees Dental and Vision Program) previously available only to Federal employees and the termination of the Tricare Retiree Dental Plan (TRDP). These actions were authorized in the 2018 National Defense Authorization Act (NDAA) passed by Congress.

By now you all age 65 and older will have received your new Medicare cards and are using them when seeking medical care. Please make sure you have destroyed your old cards as they contain your Social Security numbers which are no longer used for Medicare purposes.

An inside article also reminds us that anyone renewing their Driver Licenses here in Hawaii are now required not only to show positive identification and Social Security number but proof of residency here in Hawaii. This is required by U.S. Department of Homeland Security directive for airline travel 2020 and after.

Please review the articles when you have a moment and, if you have a comment or question, call us at 808-474-0032 or visit us at the Military and Family Support Center, 4827 Bougainville Drive, Room 226.

YOUR 2018 Retiree Seminar is fast approaching. Mark your calendars for Saturday, November 3rd at Historic Hickam Officers' Club rear lanai. Exhibitors will have their displays set up by 7:30 a.m. and the speaking program will begin at 8:30 a.m. and finish by noon. Flu shots will again be provided by Navy Health Clinic Hawaii before and during the presentations.

Aloha, Jack Power,
RAO RETIREE BULLETIN Editor



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

MISSION OF THE RETIRED ACTIVITIES OFFICE (RAO)

FOR MORE INFO PLEASE CALL OR VISIT US AT:

(808) 474-0032

Retired Activities Office, Room 226, Military and Family Support Center
4827 Bougainville Drive, Honolulu, Hawaii 96818
(2nd floor above the Navy Personnel Support Detachment (PSD),
Moanalua Shopping Center)

(808) 449-0310

Air Force Casualty Assistance Services, Airman and Family Readiness Section
655 Vickers Ave. (Bldg 1105), JBPHH, HI 96853

Source: Department of the Navy, OPNAV N135C program directives

The RAO is a link that provides military retirees and their families with information, referral and follow up services to ensure they are aware of and receive the benefits and services they are entitled to. Our retired clients have historically been from all branches of the uniformed services, their spouses, surviving spouses, annuitants, former spouses, legal guardians, designated representatives, significant others and family members assisting a surviving spouse upon the death of a retiree.

Our RAO volunteers assist survivors by ensuring they know how to notify Defense Finance and Accounting Service (DFAS) of a retiree's passing, identifying additional agencies and departments that must be notified and the documentation needed, and help fill out the various application forms that these agencies may require for various benefits.

In conjunction with the RAO, the Air Force Casualty Assistance Services (CAS) office at Hickam Field has a full time cadre of personnel dedicated to helping families of deceased Air Force (AF) retirees and AF Reserve/Air Guard retirees in reporting a member's death and filing for benefits and entitlements.

Additionally, the RAO and CAS when requested can provide referral services to GRAY AREA retired reservists for the review and completion of the various forms in the package sent to them by their respective service's Reserve Personnel Centers (RPC). These are GRAY AREA retired reservists who have received their 20 year satisfactory service letters and have approached the point where they can request transfer to the retired reserve with pay from their RPC (age 60 or as adjusted earlier due to specific service).

Photo: Tech. Sgt. Heather Redman

LOOKING FOR VOLUNTEERS AND AN RAO OFFICE DIRECTOR

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

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

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

To become a volunteer, call 474-0032 and ask for Jack Power or Lou Crompton to schedule an interview. For the directorship, interviews with the Military and Family Support Center (MFSC) director and Commander Navy Region Hawaii staff will also be necessary. Again, call 474-0032 to start the process.

FINANCIALLY \$AVVY RETIREES

The Military and Family Support Center (MFSC) offers FREE seminars (classes) on topics of interest to our military retired community.

Investment Fraud; Ponzi Schemes

April 2, 2019 • 9:30- 11:00 a.m.

What a Ponzi scheme is, how it works, losses that investors may incur, red flags, where to report & other types of investment fraud-how the DCCA office of the Insurance Commissioner can help.

AFFINITY FRAUD

Aug 13, 2019 • 9:30-11:00 a.m.

Occurs when con artists tap into community groups, family ties, clubs or other "affinities" to create a false sense of trust to lure victims into investing. Class will cover what Affinity Fraud is, possible targets, ways to avoid the fraud & how the DCCA office can help.

All classes are held at the MFSC on Bougainville Drive.
If you want to register for a class, please call 474-1999.

Dates and topics are subject to change.



Hawaii DRIVER'S LICENSE Renewal Requirements

What is a "Gold Star" REAL-ID Compliant Card?

A REAL-ID compliant card is an accepted form of ID for domestic air travel (i.e.: flying to Las Vegas) and accessing Federal facilities (i.e.: the Federal Building & U.S. Courthouse at 300 Ala Moana Blvd). Since May of 2014 all four counties issue only REAL ID-federal compliant driver's licenses and state ID cards which are marked with a gold star. All Hawaii issued driver's licenses and ID cards, with and without the gold star, are fully compliant with federal requirements until October 2020.

There is no rush to acquire a "gold star" license if your current license is not nearing expiration. When it's time for you to renew you will need to complete a State of Hawaii Driver's License application. It can be found at <http://www.honolulu.gov/rep/site/csd/onlineforms/csddlapplicationform.pdf>

- AND -

If you have not already done so in your previous renewal, you will need to **show original documents for proof of legal U.S. residency, legal name, date of birth, Social Security number and as of May 2014 two documents to show Hawaii residency.** A list of acceptable documents can be found at <https://www2.honolulu.gov/documentguide/>.

Renewals will be good for 8 years except for those whose age is 72 or older. Then the license period will be for only 2 years.

Source: <https://www.honolulu.gov/csd/dlllicense.html>

Make ID CARD APPOINTMENTS Online

All ID card issuing facilities on Oahu and neighbor islands want you to use the Defense Manpower Data Center's (DMDC) RAPIDS Appointment Scheduler to make appointments for issuance of all military ID cards (active, reserve, retired, dependent, surviving spouse, annuitant). The scheduler is advertised as being more user-friendly and may be accessed at <https://rapids-appointments.dmdc.osd.mil>. The Navy Personnel Support Detachment (PSD) here on Bougainville Drive usually will accommodate walk-ins but you could be waiting for hours depending on the number of scheduled appointments and active duty emergencies that will be seen ahead of you.

Don't forget; to replace a soon-to-expire uniformed services ID card you need a second ID such as a driver license. To replace a missing or expired card, you will need two forms of unexpired identification - at least one with a photo. The RAPIDS Appointment website provides a great deal of information in this regard.

Source: Navy Shift Colors / DMDC website / RAO files



Hilo, Kahului, and Kauai ID Card Sites



Hilo: AG HQ, 1304 Kekuaaoa Street, Bldg 643A, Room L103, Hilo (Army NG)
In RAPIDS Appointment Scheduler, APPOINTMENT REQUIRED.
Wednesdays & Thursdays only, 1300-1600, call 808-844-6607/6614 for info



Kahului: AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG).
NOT in RAPIDS Appointment Scheduler, APPOINTMENT REQUIRED.
Tuesdays only, call 808-877-6076 for info



Kauai: PMRF Barking Sands, Kauai, Bldg 275 CAC Office (Navy)
NOT In RAPIDS Appointment Scheduler, WALK-INS accommodated,
Tuesdays, Wednesdays, & Thursdays only, 0830-1130, call 808-335-4493 for info.

Source: RAO office files

Region LEGAL SERVICE OFFICE Hawaii (RLSO)

The Legal Assistance Department at RLSO provides quality 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.

Telephone 808-473-4717 for information.

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

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

Attorney Legal Assistance - Walk-ins: Monday, Tuesday, & Wednesday 0830-1030; Thursday 1330-1500;

No Walk-in service on Friday. All walk-in services are first-come, first-served.

Attorney Legal Services - By Appointment: Call 808-473-4717 to schedule

Please arrive 15 minutes early to complete preliminary client intake sheet. Those 10 minutes late will have to reschedule.

Estate Planning (example: a new will): Call 808-473-4717 to schedule an initial consultation with an attorney.

A second appointment will also be required.

Powers of Attorney and Notary Services: Monday, Tuesday, Wednesday, & Friday 0800-1500; No service on Thursday

Call 808-473-4717 for an appointment for **Real Estate Notary Services.**

THE CHECK-IN OFFICE FOR ALL SERVICES IS ON THE FIRST FLOOR. PLEASE BRING ALL RELATED PAPERWORK WITH YOU.

Source: Region Legal Service Office Hawaii handout



The New FEDVIP (Federal Employees Dental and Vision Program) and the end of the Tricare Retiree Dental Program (TRDP)

FEDVIP WELCOMES TRICARE RETIREES AND THEIR FAMILY MEMBERS

Do you have TRICARE Retiree Dental program (TRDP) coverage? If so, you need to know that the TRDP will end on December 31, 2018. But, don't worry. Anyone who was in TRDP this year, or who would have been eligible for the TRDP plan, will be able to choose a dental plan from among 10 dental carriers in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You can begin reviewing program options now at www.opm.gov/fedvip.

As with all federal employee health plans, there is an annual open season to enroll or switch plan carriers. You'll be able to enroll in FEDVIP during the forthcoming **2018 Federal Benefits Open Season, which runs from November 12 to December 10, 2018**; coverage of the selected plan will begin on January 1, 2019 and remain in effect for the entire calendar year. And as with all federal employee health plans you may only enroll or change enrollments outside of open season if you experience a qualifying life event (marriage, divorce, child birth, etc.).

For background, the 2018 National defense Authorization Act (NDAA) discontinued TRDP and authorized certain military retirees and their families to enroll in Office of Personnel Management (OPM) sponsored FEDVIP dental and vision plans. More than 3.3 million

people are currently covered by FEDVIP. And current TRDP Delta Dental enrollees must understand that there is **no automatic rollover** to a new FEDVIP Delta Dental plan. Again, the TRDP will end on December 31, 2018, and a FEDVIP dental plan selection must be made during the above listed annual open season.

FEDVIP provides a choice of dental and vision coverage plans and provider networks. Several plans also offer "high" and "standard" options so potential enrollees can choose coverage and premium rates that best match needs. For dental, the choice of brand and network means you can ask your dentist what network he or she prefers, or perhaps see a dentist closer to home or work.

Vision coverage is new to TRICARE beneficiaries. Only half of the 61 million U.S. adults who are at high risk for serious vision loss visited an eye doctor in the past year, according to the Centers for Disease Control and Prevention. Eye exams can help keep your vision strong, diagnose potential issues early, and prevent diseases that may lead to vision loss or blindness. To enroll in FEDVIP Vision you must be enrolled in a TRICARE health plan. During the open season you can then decide if one of four vision plans meets your family's needs.

As Open Season nears, OPM and its BENEFEDS contractor look forward to welcoming TRICARE beneficiaries. BENEFEDS is the government-authorized and OPM-sponsored contracted enrollment portal for FEDVIP. To prepare you for the transition and help you stay informed, please sign-up for alerts and notifications at <https://TRICARE.benefeds.com>.

Source: Army Echoes and Marine Corps Semper Fidelis

Tricare to Have Annual "Open Season" November 12 through December 10

Open season is an annual period when you can enroll in a health insurance plan for the next year. With TRICARE, open season will occur each fall, beginning on the Monday of the second full week in November to the Monday of the second full week in December. For this year the open season is November 12 through December 10, 2018.

During open season you can enroll in a new **TRICARE PRIME** or **TRICARE SELECT** plan and/or switch your enrollment (e.g., switch from individual to family enrollment) to take effect on January 1, 2019.

If you have **TRICARE PRIME** or **TRICARE SELECT** and don't want to change anything, do nothing and things will remain as they are.

If you have **TRICARE RETIRED RESERVE**, **TRICARE RESERVE SELECT**, or **TRICARE YOUNG ADULT**, and want to stay in your current plan or change enrollment, you can change plans at any time. Open season doesn't apply to these plans.

If you have **TRICARE-FOR-LIFE**, you will always be in that plan. Open season doesn't apply.

If you want to enroll in or change enrollment in **TRICARE PRIME** or **TRICARE SELECT** outside the open season period, you may only do so within 90 days of when you or a family member experiences a **Qualifying Life Event (QLE)** (e.g., marriage, divorce, birth, etc.).

Check online at <https://tricare.mil> for specific details and procedures and with the Tricare West contractor Health Net Federal Services at their website <https://tricare-west.com>.



Source: Tricare.mil



Keeping Your 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, childbirth, adoptions, dependents in school, moves, telephone changes, etc. You have several ways of doing that; in person, by phone, online, or by mail.

To Add or Remove Family Members: Visit a local ID card office. See the ID Cards Appointment article in this Bulletin.

To Update Contact Info Call: 1-800-538-9552, fax: 1-831-655-8317, online: <https://milconnect.dmd.osd.mil>

By Mail: Defense Manpower Data Center Support Office, Attention: COA, 400 Gingsling Road, Seaside, CA 93955-6771

Source: Tricare.mil

TRICARE & MEDICARE

Tricare-For-Life (TFL), Tricare's Medicare wraparound coverage, is available to you when you have Medicare Parts A and B.

REMAINING TRICARE-ELIGIBLE:

If you are entitled to premium-free Medicare Part A, you must also have Medicare Part B to keep Tricare, regardless of your age or place of residence. 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.

Basically, when you become eligible for Medicare Part A, you have to sign-up for Part B to continue Tricare. Once you have both Parts A and B, you automatically receive Tricare benefits under TFL.

SIGNING UP FOR MEDICARE:

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 accompanying letter gives you the opportunity to opt out of Part B if you so desire as you will be charged a monthly premium for it. Such monthly premiums will be automatically deducted from your monthly Social Security benefit.

If you haven't yet signed up for Social Security benefits, you have to call the Social Security Administration for an appointment to sign-up for Medicare Parts A and B. Call and make an appointment at least three months prior to your eligibility month. At the appointment you will choose the periodicity of Medicare Part B payments you will make until you finally sign-up for Social Security benefits. At that time the premiums will be automatically deducted.



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

It is essential that you sign-up for Medicare Part B in the sign-up window. This window is three months before your eligibility month to three months after. If you miss this window you may be charged a monthly penalty for the life of your enrollment.

You may be able to delay enrolling in Medicare Part B and avoid the penalty due to your enrollment in other health insurance. **But without Medicare Part B coverage, you will not have Tricare-For-Life coverage.** Again, go to Medicare.gov and Tricare.mil for details. Telephone numbers are in page 15.

Source: Tricare.mil information sheet



OLDER DRIVERS SOME STEPS TO STAY SAFE ON THE ROAD

Older drivers can take several steps to stay safe on the road, including:

- Exercise regularly to increase strength and flexibility. So you can handle the car and turn your head to see around you.
- Ask your doctor or pharmacist to review medicines (both prescription and over-the-counter) to reduce side effects and interactions.
- Have your eyes checked by an eye doctor at least once a year. Wear glasses or other corrective lenses as needed and required.
- Have your hearing checked. A certain amount of age related hearing loss can cause us to miss high-pitch sounds such as sirens.
- Drive during daylight and in good weather. Tropical downpours make it difficult to see the lane markers and it's easier on your nerves.
- Find the safest route with well-lit streets, intersections with left turn arrows, and easy parking.
- Plan your route before you drive.
- Leave a large following distance behind the car in front of you. Reaction times get slower as we age.
- No matter what age we might be, avoid distractions in your car, such as listening to a loud radio, talking on your cellphone, texting, and eating.
- Consider potential alternatives to driving, such as riding with a friend, or using public transportation.

Source: Centers for Disease Control (CDC) and VA Caregiver Support websites

STAYING HEALTHY AND HAPPY With a my Social Security Online Account Regardless of Your Age

Part of staying healthy and happy is reducing the amount of stress in your life no matter how old you might be. That's where opening your my Social Security online account can help. It enables you to access online services directly thereby making doing business with Social Security fast and easy. With your my Social Security account, you can:

- Keep track of your earnings while you are working and verify them every year.
- Get an estimate of your future benefits, if you are still working.
- Get a letter with proof of your benefits, if you currently receive them.
- Manage your benefits. For example, you can:
Change your address;
Change your direct deposit;
Request a replacement Medicare card; and
Get a replacement SSA-1099 or SSA-1042S for tax season.

Source: Social Security online newsletter



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.

Originally established in 1970 as the SECNAV's Advisory Committee on Retired Personnel, the name was later changed to the Committee on Retired Personnel and then finally to the Secretary of the Navy Retiree Council.

The 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 Council's annual meetings at the Washington Navy Yard, a SECNAV Retiree Council Report is submitted to the Secretariat for response.

SECNAV Instruction 5420.169J details Council membership and responsibilities and broadly empowers the Council to make recommendations on any matter relating

As per the SECNAV Retiree Council webpage at http://www.public.navy.mil/bupers-npc/support/retiree_council/Pages/apply.aspx,
"The following information should be included in a 1 to 2 page Word document:"

- Full name/city and state info/Email/Phone Number
- Retired rank and Rate
- Head shot picture (cell phone picture is OK)
- Active Duty summary
- Current work responsibilities
- Active involvement in voluntary services in the community/retired community

Source: Aaron Wagner (OPNAV 170C), Marine Corps Semper Fidelis, SECNAV Retiree Council webpage (cited in article)

to retired personnel. This year's council was co-chaired by VADM Nanette DeRenzi, USN (Ret), and SGTMAJ William Whaley, USMC (Ret). Council committees are Compensation, Medical, and Outreach/resource.

For the full report for FY18 and previous issues, go to http://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx.

If there are issues that you would like to submit for 2019 consideration, please send to MILL_RetiredActivities@navy.mil.

The Council is composed of 24 retired Navy and Marine members-12 officers and 12 enlisted. Membership term is normally for three years with an annual reappointment. To maintain continuity about one-third of members are newly appointed each year. Applicants for membership are customarily solicited in the winter for the next FY membership. 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 (Reserve Affairs). **Retired personnel interested in applying for next year's Council membership consideration should plan on submission no later than 31 May 2019.**

"For Navy Applicants -mail applications to:"

Navy Retired Activities Office
(OPNAV 170C)
(Attn: Mr. Jim Stone)
5720 Integrity Drive
Building 457, Room 202
Millington, TN 38055

NPC Customer Service:
1-866-827-5672

"For For Marine Corps Applicants -mail applications to:"

Head Retired Activities Section
(Attn: Mr. Combs)
3280 Russell Roads
Quantico, VA 22134

HQMC Retired Services and Pay:
1-866-827-5672

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 are not online. However, most veterans and their next-of-kin can obtain free copies of their DD form 214 (Report of Separation) and other records two ways:

1. Online at <http://archives.gov/veterans/military-service-records/>
2. Mail or Fax a Standard Form SF 180. (You can obtain a SF 180 form and the mailing address either online or at the VA Regional Office at Tripler Army Medical Center "E" Wing)

Source: National Archives, VA, RAO files



myPay



Defense FINANCE & ACCOUNTING Service

Online Pay Account

Defense Finance and Accounting Service (DFAS) officials urge all retirees and annuitants who have internet access to sign up for an online **myPay** account. **myPay** provides faster service, security, accessibility, and reliability to all DFAS customers worldwide.

People who have never used myPay should visit <https://mypay.dfas.mil> and click "Forgot or Need a Password" to have a temporary password mailed to them. Once a password is received, return to the **myPay** home page and click "Create an Account" to get started.

If you have a problem, call **myPay** at 888-332-7411 to speak to a customer service representative.

Source: Air Force Afterburner

Air Force RETIREE COUNCIL



The Air Force Retiree Council provides the link between members of the Air Force retiree community living throughout the world and the Air Force Chief of Staff. The council was first established in 1973 and in 1999 co-chairmen positions were established.

The council is comprised of Air Force retired personnel filling two co-chairmen and 15 geographical positions representing retirees by areas in the U.S. (13) and overseas (2). There are also four members at large currently appointed by the co-chairmen for specific subject expertise. Geographical representatives are tasked with overseeing the Retiree Activities offices in their areas

Retired Lt Gen Stephen Hoog and retired Chief Master Sargent of the Air Force James Cody are the current co-chairmen. Council vacancies are publicized in the AFTERBURNER, News for USAF Retired Personnel, and via the Air Force Retiree News Service.


Annual meetings are held at the Air Force Personnel Center, Joint Base San Antonio-Randolph, TX, to discuss issues regarding retirees and their families. Upon conclusion of these meetings the council reports its findings directly to the Chief of Staff.

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

New MEDICARE Cards with NEW Numbers

Your new Medicare card has a new look and a new unique Medicare Number, instead of a Social Security Number, to better protect your personal identity. Your Medicare coverage and benefits did not change-only the number.

By Logging into your MyMedicare.gov account you can review all your data. If you don't yet have a MyMedicare.gov account, go to Medicare.gov and sign-up in a few easy clicks.



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Source: myMedicare@subscriptions.cms.hhs.gov

POST 9/11 GI BILL EDUCATION BENEFIT



The Post 9/11 GI Bill is an education benefit program for individuals who served on active duty after September 10, 2001.

You can use the Post 9/11 GI Bill at colleges, trade and flight schools, for on-the-job training & apprenticeships. Also tutorial assistance, licensing (attorney license, cosmetology license, etc.) and certification tests (SAT, LSAT, etc.). To see what programs are currently approved for VA benefits, go to the VA website, <http://www.benefits.va.gov/gibill/>.

Note: If the program you are interested in isn't on the VA website, contact your State Approving Agency (list available on <http://www.benefits.va.gov/gibill/>) to see if it can be approved.

Contact William Kono, Ed.D., Chief, Force Development, 647 Force Support Squadron, JBPHH, at 808-448-8068 for additional guidance and assistance.

Source: William Kono, PACAF

Replacing a Lost IRS Form 1099R from Defense Finance and Accounting Service (DFAS)



Since it's getting close to the end of the year we should remember what to do in case we need to replace a IRS Form 1099R that we will be receiving in December and subsequently misplaced. Or maybe we need a 1099R from a prior tax year.

The fastest and easiest way is to go into your myPay account. You can find instructions for accessing your 1099R using myPay on our website: <https://dfas.mil/retiredmilitary/manage/taxes/getting1099r/viamypay1099r.html>.

Not a myPay user yet? If the mailing address you have on file with DFAS is current, the next fastest and easiest way is to use the DFAS telephone self-service option. The requests are logged immediately and the form is sent to your on file address;

Call 1-800-321-1080, select option "1" for self-service, then select option "1" if you are a Military Retiree or "2" if you are an annuitant. Enter your Social Security number at the prompt.

Your 1099R should arrive within 7-10 business days at the address DFAS has on record.

If you prefer traditional mail, send DFAS a written request by mail. Or send a request by FAX. Keep in mind that it takes 30 to 60 days to process such requests. Make sure to include your full name, Social Security number, date of birth, date of retirement, retired pay grade, what year(s) you need, and the mailing address you want 1099R mailed to.

The DFAS fax number is **1-800-469-6559**.

The new mailing addresses are: **Defense Finance and Accounting Service, U.S. Military Retired Pay (or U.S. Annuitant Pay), 8899 E 56th Street, Indianapolis, IN 46249-1200 (or 46249-1300 for annuitant pay).**

Source: www.dfas.mil/retiredmilitary

Defense Finance and Accounting Service (DFAS) has a **NEW SCHEDULED CALLBACK** Option

Earlier this year (Summer 2018) the Cleveland Customer Care Center shared an article explaining the callback assist feature that was recently implemented to improve service to DFAS valued customers. The new Scheduled Callback option allows customers to select a time and date (up to one week in the future) to receive a return phone call from the Cleveland Customer Care Center when you need to speak to a representative for a more specialized answer.

Here's how it works. When your call is transferred for a more specialized answer, and the customer care center is busy, you will hear a message giving the option to request a callback or to continue to hold for a representative. When you select the option to schedule a callback, the system will prompt you to select your current time of day. After that you will enter the time you would like to receive a callback and the phone number to call. The system will verify the phone number before hanging up.

It is important to know that the time selection will be a 30-minute range, not a specific time. If the selected time slot is not available, the system will ask you to choose from another available time slot. Once the request is complete, you can hang up. The system will call you during the scheduled time slot and connect you to one of the DFAS representatives. DFAS hopes you find this feature helpful as they work to exceed your expectations when your call the Customer Care Center.

DFAS Customer Care Center: 1-800-321-1080

Source: www.dfas.mil/retiredmilitary

Your Survivor Benefit Plan (SBP) Election

Take Care of Your Spouse



By making sure your spouse is listed correctly by the Defense Finance and Accounting Service (DFAS) as the SBP beneficiary, you can save problems and expenses in the future when you are gone.

If you have suspended spouse SBP coverage due to the death or divorce of your previous spouse, and you have been remarried for a year, your new spouse is then your legal SBP beneficiary even if you have not notified DFAS of your new marriage. However by not notifying DFAS within the first year of remarriage you are creating a SBP debt your spouse must pay at your death prior to receiving the SBP annuity. After DFAS is notified, SBP premiums and coverage normally start on the first anniversary of the remarriage.

Generally if you were unmarried at retirement and didn't previously close the spouse SBP category, the law allows election of spouse SBP within one year of the first marriage after retirement. After DFAS notification, SBP premiums and coverage normally start on the first anniversary of the marriage. If you fail to elect spouse SBP coverage within one year of marriage, you close spouse SBP coverage for that spouse and any future spouse.

The law also allows for election of spouse SBP following the death of the former spouse SBP beneficiary. If at the death of your former spouse, who was your SBP beneficiary, you are married, you have one year to DFAS you elect SBP for your current spouse. SBP coverage and cost would start effective on the death of your former spouse or the first anniversary of your marriage, whichever is later.

If not married at the death of the former spouse SBP beneficiary, you have one year from your first marriage after the former spouse's death to notify DFAS you elect spouse SBP coverage. Again, after DFAS notification, SBP premiums and coverage normally start on the first anniversary of the marriage.

This is a very brief synopsis of things you need to be aware of. 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 in writing about these life changing events (with certified copies of the death or marriage certificates as appropriate).

Source: DFAS and Army Echoes

Your Federal Income Tax Withholdings

DFAS and Social Security Taxable Income

Due to changes in the tax code enacted in December, 2017, the Internal Revenue Service (IRS) recommends everyone re-evaluate their federal tax withholding from all taxable sources and make any necessary changes. Retirees and annuitants can use myPay to make withholding changes or they can send the appropriate W-4 (retiree) or W-4P (annuitant) to the addresses listed in the IRS Form 1099R article.

flat amount or percentage of wages. You can also use the calculator at www.irs.gov/W4App to determine your tax withholding more accurately. Consider

Nonresident alien, see Notice W-4 Instructions before completin

Separate here and give Form W-4 to you

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withhold

► Whether you're entitled to claim a certain subject to review by the IRS. Your employe

1 Your first name and middle initial

Last name

DFAS Customer Care Center: 1-800-321-1080

You can also ask **Social Security to withhold federal taxes** from your monthly benefits. This can be done at a rate of 7, 10, 12, or 22 percent. To do this you would need to complete and sign IRS Form W-4V, available at www.irs.gov/forms-pubs, and then mail it to your local SSA office.

The SSA office locator is at www.socialsecurity.gov/locator.

Source: www.dfas.mil/retiredmilitary and Social Security online newsletter

National Cemetery Administration's (VA) PRE-NEED BURIAL ELIGIBILITY DETERMINATION

Upon request VA will make eligibility determinations for burial in a VA national cemetery in advance of need. Eligible individuals are entitled to burial in any open VA national cemetery which includes opening/closing of the grave, a government-furnished grave liner, perpetual care of the gravesite, and a government-furnished upright headstone or flat marker or niche cover (<http://www.cem.va.gov/cem/hmm/index.asp>) all at no cost to the family. Veterans are also eligible for a burial flag (http://www.cem.va.gov/cem/burial_benefits/burial_flags.asp) and Presidential memorial Certificate (<http://www.cem.va.gov/cem/pmc.asp>).

As applicable and delineated in law, burial in a VA national cemetery is open to all deceased members of the armed forces (active duty, retired, and reserve retired & eligible for retired pay), members of the reserve components who die under certain active duty or training duty circumstances, veterans who have met minimum active duty service requirements, and spouses and minor children of eligible members/veterans.

VA has implemented this pre-need eligibility program so that veterans, spouses, and unmarried dependent children may better prepare for burial in a national cemetery prior to the time of need. Interested individuals may submit VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, (<http://www.va.gov/vaforms/va/pdf/VA40-10007.pdf>), along with a copy of supporting

documentation of military service such as a DD Form 214, if readily available, by: toll-free fax at 1-855-840-8299; email to Eligible.PreNeed@va.gov; or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151.

Review <https://www.cem.va.gov/cem/pre-need/index.asp> for guidance concerning authorized agents or representatives.

A letter of determination of eligibility will be provided by the VA (which will specify if any additional items are needed for positive review). Submission of a pre-need application does not obligate the veteran or family to burial in a VA national cemetery nor does it guarantee burial in a specific VA cemetery or gravesite. VA assigns gravesites in cemeteries with available space once death has occurred and the burial is scheduled.

At your time of need, your next-of-kin or funeral or cremation provider should contact the National Cemetery Scheduling Office at 1-800-535-1117 to request burial or intumment. Keep copies of all of your documents including the VA determination letter.

Review https://www.cem.va.gov/cem/burial_benefits/index.asp for details of all your VA burial benefits.

Source: <https://www.cem.va.gov/cem/pre-need/index.asp>

Online Resources for Emergency Preparedness

View these resources and find information to help you learn how to prepare for emergencies. Remember, hurricane season comes around every year and bad storms and tsunamis can happen at any time-not to mention earthquakes and lava flows on the Big Island. It's never too early to prepare.

Operation Emergency Prepare (<http://createthegood.org/toolkit/operation-emergency-prepare/how-to-toolkit=1>). Provides a how-to guide including tips and checklists and a short video (AARP).

Emergency Preparedness (<https://www.scl.gov/programs/emergency-preparedness>). Details best practices and resources for people, providers, and communities to help better prepare for all types of emergencies. (DHHS)

Source: www.disasterassistance.gov/information

Red Cross Resources for Seniors (<http://www.redcross.org/prepare/locationhome-family/seniors>). How to create a personal support network for checking in on yourself and others. (American Red Cross)

Emergency Preparedness for Older Adults (<http://www.cdc.gov/aging/emergency/preparedness.htm>). Provides tips and resources to prepare for emergencies such as personal preparedness, medications, and pets and learn about fraud and scams. (CDC)

Ready.Gov Resources for Seniors (<https://www.ready.gov/seniors>). How to create a support network and ways to get federal benefits; plan for medications and medical supplies, prepare emergency documents. (Ready.gov)

The Military and Family Support Center (MFSC) here at JBPHH also has an Emergency Case Manager. If anyone wants to discuss emergency preparedness they can call the main MFSC number 808-474-1999 and ask for the emergency case manager.

Also check www.fema.gov and www.dhs.gov.



TRICARE PHARMACY PROGRAM

Here are a few things about your TRICARE pharmacy coverage:

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same coverage with any TRICARE health plan. NOTE: if you use the US Family Health Plan, you have separate pharmacy coverage. Your pharmacy contractor is Express Scripts, Inc. This means that Express Scripts will help you with coverage reviews, filing claims to get money back from up-front payments and other pharmacy needs. Your beneficiary category and the type of drug you are prescribed determine how you fill prescriptions. This included what you pay and which type of pharmacy you get your drug from. For example, most people who are not active duty service members (ADSMs) are required to use the home delivery option for brand-name maintenance drugs.

Generic and Brand-Name Drugs:

Your pharmacy will most often fill your prescription with a generic drug, unless your provider requests a brand-name drug for you. Your costs will vary based on which drug you get:

You pay nothing for generic or brand-name drugs at military pharmacies.

You pay a copayment for brand-name drugs or generic drugs at retail pharmacies.

You have costs for both generic and brand-name drugs when you go to non-network pharmacies.

Go to www.tricare.mil/pharmacy for information.

Three Tiers of Drugs:

Drugs that are covered by TRICARE are grouped into three tiers. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type.

TIER 1 generic formulary drugs are widely available with lowest out-of-pocket costs.

TIER 2 brand-name formulary drugs are generally available with higher out-of-pocket costs.

TIER 3 non-formulary drugs may be less available with the highest out-of-pocket costs.

Your Pharmacy Costs:

A DEDUCTIBLE is a fixed amount you have to pay for covered services each calendar year (CY) (Jan 1-Dec 31) before TRICARE pays anything. You may have a deductible if you have TRICARE Prime or Select and use a non-network pharmacy. If you have TRICARE Prime and use a non-network pharmacy, this cost is sometimes called the point-of-service (POS) deductible.

A PHARMACY COPAYMENT is the amount you pay for your prescription. Copayments may apply when you use retail or non-retail pharmacies. For non-ADSMs, they also apply when you get drugs by home delivery. Tier 3 drugs also have copayments.

On February 1, 2018, copayments for prescription drugs at TRICARE Pharmacy Home Delivery and retail pharmacies increased. This was mandated by Congressional action in the 2018 National Defense Authorization Act (NDAA) and affected all TRICARE beneficiaries who are not ADSMs. Visit www.tricare.mil/pharmacycosts for specifics.

A COST-SHARE is a percentage of the total cost of your prescription that you pay at non-network pharmacies after you meet your deductible. The CATASTROPHIC CAP is the most you pay each CY for TRICARE-covered services, including pharmacy costs. Your catastrophic cap depends on who you are and whether you fall into Group A or Group B. For costs including information on Group A and Group B, visit www.tricare.mil/pharmacycosts.

Where to Fill Prescriptions:

MILITARY PHARMACIES are usually located in military hospitals or clinics. Military pharmacies:

Charge nothing for a 90-day supply for most drugs

Usually accept prescriptions from military and civilian providers.

Accept electronic prescriptions.

Usually do not carry Tier 3 drugs.

TRICARE PHARMACY HOME DELIVERY – Your drugs are mailed to you using free standard shipping. Unless you are an ADSM, you must fill select brand-name, maintenance drugs through home delivery or a military pharmacy. Call 1-877-363-1303 or visit www.health.mil/selectdruglist to see if your drug is a maintenance medication requiring home delivery. With home delivery, you get a 90-day supply of drugs with:

No costs for ADSMs

Copayments for all tiers of drugs

No need to file claims

An option to enroll your medication in the Express Scripts Automatic Refill Program
Overseas home delivery is possible to FPO/APO addresses with certain specific restrictions. Learn more about overseas delivery at www.tricare.mil/overseas-pharmacy.

TRICARE RETAIL NETWORK PHARMACIES fill prescriptions without having to file a claim but you may:

Pay one copayment for each 30-day supply

Need to show your uniformed services ID card and your prescription

Save money by using a pharmacy that is also in-network with your other health insurance, if you have any

Visit www.tricare.mil/networkpharmacy to find a TRICARE network pharmacy.

NON-NETWORK PHARMACIES – You pay the full price for your drug upfront and file a claim to get money back. You will have costs when using a non-network pharmacy that you will not be refunded. These costs include your yearly deductible, out-of-network cost-shares, TRICARE pharmacy copayments and POS charges for some.

For Information and Assistance-Tricare Pharmacy Program:

Express-Scripts, Inc.

1-877-363-1303

1-877-540-6261 (TDD/TTY)

www.tricare.mil/pharmacy

www.express-scripts.com/tricare

DOD.customer.relations@express-scripts.com



VACCINES:

SHINGLES AND PNEUMONIA

And don't forget the annual flu shot and periodic Tdap shot (tetanus, diphtheria, and pertussis)

A new **shingles vaccine** is rolling out across the country's health systems and health experts say it's a game changer. The vaccine, Shingrix, is recommended for healthy adults 50 or older to prevent shingles, a painful skin rash that can have debilitating long-term effects for older people. Anyone who has had chicken-pox is at risk and over 90 percent of people now over 40 have had chicken-pox; had it before there was a chicken-pox vaccine. About one third of that population will get shingles at some point in their lives if they are not protected. The earlier shingles vaccine introduced in 2006 was only 70% effective in offering full protection. The CDC offers advice about those who should not get the new vaccine. There are immediate side effects at the injection site that usually go away after several days. Please check with your doctor about this great health benefit.

There are now two **pneumonia vaccines** that all adults over 65 should get (pneumococcal conjugate vaccine and pneumococcal polysaccharide vaccine). Yea, I

know. As if we are going to remember THAT. And CDC recommends that people age 2 through 64 years with certain medical conditions get them also. Babies also for the conjugate vaccine. The biggest thing we seniors need to know is that the forms of pneumonia that these provide protection are some of the most common immediate causes of death. There are immediate side effects at the injection site that usually go away after several days. Please check with your doctor about these great health benefits.

And don't forget to get your annual **influenza shots** and your periodic **Tdap shot (which means tetanus, diphtheria, and pertussis)**.

Please check with your doctor about all of these vaccines and when you and your family members should get them.

Source: Navy Shift Colors, Army Echoes, www.cdc.gov/vaccines

5 Tips to Improve MEN'S HEALTH

Here are a few tips for men to improve their health at any time of the year; but starting now:

RECOGNIZE PREVENTABLE HEALTH PROBLEMS EARLY – Be aware of potential health concerns, even if you aren't sick or injured. Your doctor can help you identify problems, like being overweight or experiencing depression or anxiety. So it's important to see a doctor or health care professional for regular checkups and preventive screenings.

GET REGULAR SCREENINGS – TRICARE and MEDICARE cover health promotion and disease prevention clinical examination services. Your doctor can help you decide what tests you need based on your age and risk factors. Important health screening tests for men include: Blood pressure screening, cardiovascular screening, colorectal cancer exams, prostate cancer exams, skin cancer exams, testicular cancer exams

SPEAK OPENLY WITH YOUR PROVIDER – Establish a working relationship with your provider. Don't be afraid to talk to him or her honestly about your health concerns.

MAKE HEALTHY LIFESTYLE CHOICES – Get adequate sleep, exercise regularly, and eat healthy balanced meals to stay in control of your mental and physical health. If you're depressed, get help.

MINIMIZE RISKY BEHAVIOR – If you smoke, quit. Ask your doctor to help you quit. Smoking can cause conditions such as heart disease and cancer. If you drink alcohol, do so in moderation. Excessive drinking can lead to very poor health.

Source: Tricare website

SUGAR IS THE ENEMY

Do you remember how the tobacco industry lied to us by saying that there was no evidence that tobacco smoking was bad for your health? We have another industry doing the same thing. It is the sugar industry. They want you to believe that all calories are created equal and that refined sugar is part of a balanced diet.

In 1943 the Sugar Association was formed to promote sugar consumption. By the 1970s this organization was able to convince Congress, despite evidence to the contrary, that fats were the major "bad guys" in our diet...not refined sugars. So Americans did what they were told and reduced their fat intake from 40% to 30%. The result was an increase in per capita sugar intake followed by a huge increase in obesity followed by huge increases in diabetes, heart disease, peripheral neuropathy, kidney disease, and fatty liver disease. These diseases are a major burden on our health care system, our personal health, and our wallets.

The good news is that studies are showing that this trend is preventable or partially reversible to include the above medical problems. This favorable trend can mean an improvement in your health and wealth. Here is what you need to do for your own personal benefit.

Limit your intake of sugar to 6 grams per day for women and 9 grams for men. Currently we are eating, on average, almost three times as much added sugar as recommended.

This adds up to 66 pounds of sugar per person per year. The major players in obesity are sodas with sugar and fruit juices. Whole fruits have fiber that regulates the uptake of the natural sugars they contain. Juices do not have this fiber. Eat the good stuff. This includes seafood, chicken, fish, beans, whole fruits, vegetables, nuts, and milk.

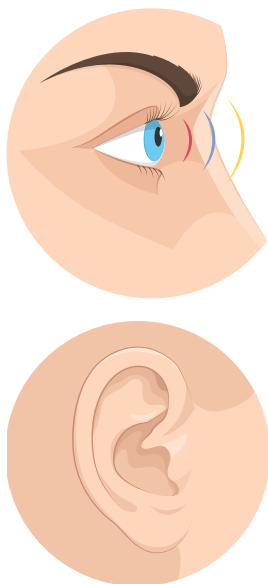
Over thirty percent of our children now are either over-weight or obese. When you see them drinking sodas and fruit juices you know why. When you see all the candy marking holidays, you know these foods are the major contributors to the obesity problem. On Valentine's Day, Easter, Halloween, and every occasion where marketers encourage us to buy junk food, think of that.

If the world were perfect you would view processed foods as unhealthy. But at least read the labels for sugar content. The bottom line is that we buy foods that are bad for us and then buy medical care years later to try and fix what our poor diets have caused. Start a new trend on good health! You will enjoy a healthier retirement.

If this article intrigues you, please Google Dr. Robert Lustig, BS-MIT, MD-Cornell University, and currently Professor Emeritus of Pediatrics, Division of Endocrinology at the University of San Francisco.

Source: Jo Ellen Reynolds, CDR, NC, USNR-Ret

VISION AND HEARING TWO THINGS WE DON'T ALWAYS PAY ENOUGH ATTENTION TO



Healthy Eyes: If you haven't seen an eye doctor in a long time, make an appointment now to get a comprehensive dilated eye exam. Many eye diseases that can cause blindness such as glaucoma, diabetic eye disease, and macular degeneration often have no warning signs. And when it comes to common vision problems, some people don't realize they could see better with glasses or contact lenses. Sign up for a FEDVIP vision program in November if you don't already have vision coverage.

Recognizing Hearing Loss: Such loss can be due to either a sudden or gradual decrease and, regardless, it is one of the most common conditions affecting older and elderly people. Having trouble hearing can make it hard to understand and follow a doctor's advice, to respond to warnings, to hear doorbells and alarms, to communicate at work, and enjoy talking with friends and family. This all can be frustrating, embarrassing, and dangerous.

Do you have trouble hearing someone beside you in a high noise environment such as the NEX food court?

Do you have trouble hearing the TV or radio at levels loud enough for others?

Do you sometimes feel embarrassed when you meet new people because you struggle to hear?

Check with your primary care physician and ENT referral for examination to determine any serious medical condition with an audiology exam to determine the type and degree of hearing loss.

Source: National Eye Institute and National Institute on Deafness/NIH

RETIREE CHECKLIST:

WHAT SURVIVORS SHOULD KNOW

To follow the previous theme, we provide here the checklist Navy Shift Colors periodically publishes for retirees and their family members to provide everyone some help in planning for the future. It is not all-inclusive and should be used with other estate planning tools. Use this checklist when filling out the **RAO Retiree Personal Affairs Log**.

1. CREATE A MILITARY FILE

- Retirement orders
- DD 214
- Separation papers
- Medical records

2. CREATE A MILITARY RETIRED PAY FILE

- Claim number for pending VA claims
- Address of VA office being used
- List of current deductions from benefits
- Name, relationship, and address of beneficiary of unpaid retired pay at the time of death
- Address and phone number of DFAS:

**Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200
800-321-1080 option #3 (for deceased members)**

3. CREATE AN ANNUITIES FILE

- Survivor Benefit Plan (SBP) information
(Addition information regarding SBP annuity claims can be obtained from DFAS at 800-321-1080)
- Reserve Component Survivor Benefit Plan (RCSBP)
- Retired Serviceman's Family Protection Plan (RSFPP)
- Civil Service/Federal Employee survivor annuity

(DFAS article on page 4 lists new correspondence addresses for retirees and annuitants)

4. CREATE A PERSONAL DOCUMENT FILE

- Marriage Records
- Divorce decree
- Adoptions and naturalization papers

5. CREATE AN INCOME TAX FILE

- Copies of state and federal income tax returns

6. CREATE A PROPERTY TAX FILE

- Copies of tax bills
- Deeds and any other related information

7. CREATE AN INSURANCE POLICY FILE

- Life Insurance
- Property, accident, liability insurance
- Hospitalization/Medical Insurance

8. MAINTAIN A LISTING OF BANKING AND CREDIT INFORMATION, IN A SECURE LOCATION

- Bank account numbers
- Location of all deposit boxes
- Savings bond information
- Stocks, bonds and any securities owned
- Credit card account numbers and mailing addresses

9. MAINTAIN A MEMBERSHIP LISTING OF ALL ASSOCIATIONS AND ORGANIZATIONS

- Organization names and phone numbers
- Membership fee information

10. MAINTAIN A LIST OF ALL FRIENDS AND BUSINESS ASSOCIATES

- Include names, addresses and phone numbers

11. HOLD DISCUSSIONS WITH YOUR NEXT OF KIN ABOUT YOUR WISHES FOR BURIAL AND FUNERAL SERVICES.

At a minimum the discussion should include cemetery location and type of burial (ground, cremation, or burial at sea). This knowledge may assist your survivors to carry out all of your desires.

12. YOU COULD ALSO PREARRANGE YOUR FUNERAL SERVICES VIA YOUR LOCAL FUNERAL HOME.

You could also prearrange your funeral services via your local funeral home. Many states will allow you to prepay for services.

13. INVESTIGATE THE DECISIONS THAT YOU AND YOUR FAMILY HAVE AGREED UPON.

Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. **Information regarding Burials at Sea can be obtained by phoning Navy Mortuary Affairs at 866-787-0081.**

14. ONCE YOUR DECISIONS HAVE BEEN MADE AND YOU ARE COMFORTABLE WITH THEM, have a will drawn up outlining specifics.

15. ENSURE THAT YOUR WILL AND ALL OTHER SENSITIVE DOCUMENTS ARE MAINTAINED IN A SECURE LOCATION KNOWN AND ACCESSIBLE BY YOUR SURVIVORS.



ORGANIZATIONS TO BE NOTIFIED IN THE EVENT OF A RETIREE'S DEATH

1. Defense Finance and Accounting Service (DFAS)
800-321-1080
2. Social Security Administration (SSA) (for death benefits)
800-772-1213
3. Department of Veterans Affairs (VA) (if applicable)
800-827-1000
4. Office of Personnel Management (OPM) (if applicable)
724-794-8690
5. Any fraternal group that you have membership with: e.g., **MOAA, FRA, NCOA, VFW, TREA, etc.**
6. Any previous employers that provide pensions or benefits.

FEEDBACK

Our office is always looking to improve on how information is provided to the Navy retired community.

Please send suggestions to MILL_RetiredActivities@navy.mil or:

Department of the Navy
OPNAV N170C
Retired Activities Branch
5720 Integrity Drive
Millington, TN 3855-6220

Source: Navy Shift Colors

RETIREE PERSONAL AFFAIRS LOG

OBTAINING RETIREE PERSONAL AFFAIRS LOG

It is a retiree's obligation to prepare their spouse or next of kin for the unforeseen by gathering important documents, 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.

While not all inclusive, the following is a list of such documents:

- | | | |
|--|---|-----------------------------|
| --Report of Transfer or Discharge(DD Form 214) | --Death certificates | --Location of bank accounts |
| --Retirement orders | --Survivor Benefit Plan program documentation | --Annuity plans |
| --Discharge certificates | --Retiree Account Statements from DFAS | --Safe deposit boxes |
| --Marriage license | --Wills | --Income tax returns |
| --Divorce papers | --Naturalization papers | |
| --Birth certificates of immediate family | --Power of Attorney | |
| --Adoption papers | | |

Military retirees should make sure that their family members are aware that they 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. A Retiree Personal Affairs Log/Casualty Assistance Checklist is available at the RAO office which when filled out provides a greatly expanded inventory of need to know items necessary in getting your personal affairs in order. Please contact the RAO office at (808) 474-0032 to get a copy

SUICIDE PREVENTION & THE VETERANS CRISIS LINE

BE AWARE; LISTEN

A new study from the Centers for Disease Control (CDC) revealed an increase in suicides in nearly every state from 1999 through 2016. 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.**

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

Sources: USA.gov, www.veteranscrisisline.net

ALL SERVICES' RETIREE PUBLICATIONS:

Navy Shift Colors

www.public.navy.mil/bupers-npc, hover over "Support & Services" in top ribbon and click "Retired Activities." At bottom click "Shift Colors." This website can also be used to access the other service's retiree publications.

Air Force Afterburner

www.retirees.af.mil/library/afterburner/source/govd

Marine Corps Semper Fidelis

www.manpower.usmc.mil, hover over "Reserve Marine" or "Veteran Marine," then click "Retired Services." in the Retirements column of either. Click "Semper Fidelis" in the left column.

Coast Guard Evening Colors

www.uscg.mil/retiree/, click ARROW at "Retiree Services Program" on left side, then click "Newsletter."

Army Echoes

www.soldierforlife.army.mil/retirement/army-echoes

PHONE REFERRALS

Agent Privilege Cards, Joint Base PHH (Vehicle Pass Office at Nimitz Gate).....	449-0865
Army Retired Services Office (Schofield).....	655-1514/1585
Air Force Aid Society (Hickam).....	449-0301
Air Force Mortuary Affairs and Funeral Honors Support (Hickam).....	449-0857
Air Force Casualty Assistance Services (CAS) (Hickam).....	449-0310/0303/0313
Base Operator (Joint Base Pearl Harbor-Hickam).....	449-7110
Burial at Sea Services (Pearl Harbor).....	433-4709
Cemetery-Hawaii State Veterans Cemetery	233-3630
Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl).....	532-3720
Chaplains Office (Navy).....	473-3971
Chaplains Office (Air Force).....	449-1754
Coast Guard Retiree & Annuitant Services.....	800-722-8724
Coast Guard Retiree & Annuitant Services FAX	785-339-3780
DEERS Support Office	800-538-9552
Defense Finance and Accounting Service (DFAS).....	800-321-1080
DFAS FAX	800-469-6559
DFAS- <i>myPay</i> Customer Service	888-332-7411
Express Scripts (Tricare Mail-Order Pharmacy)	877-363-1303
Identification Cards (ID)/DEERS (Hickam Military Personnel Flight).....	449-8624, x1, x1
Identification Cards (ID)/DEERS (Navy PSD).....	471-2340/2342
Legal Assistance Office (Region Legal Assistance Office Hawaii).....	473-4717
Marine Corps Retired Activities Coordinator (Kaneohe Bay).....	257-7795/7796
Medicare.....	800-633-4227
National Archives and Records Administration Center (NARA).....	866-272-6272
Navy-Marine Corps Mortuary Affairs Office & Burial at Sea Info (Millington, TN).....	866-787-0081
Navy-Marine Corps Relief Society (Pearl Harbor).....	473-0282
Navy Funeral Honors Support & CACO (Pearl Harbor).....	473-4512
Navy Funeral Honors Support & CACO (Pearl Harbor) FAX	473-3614
Navy Personnel Command (NPC) (Millington, TN).....	866-827-5672
Oahu Veterans Center (Foster Village)	233-3630
Office of Personnel Management (OPM).....	888-767-6738
Retired Activities Office Pearl Harbor (RAO).....	474-0032
Report of Death (DFAS)	800-321-1080
Social Security Administration (SSA).....	800-772-1213
Tripler Army Medical Center (TAMC) (APPOINTMENTS)	433-2778
Tripler Decedent Affairs (Navy and Marine Corps).....	433-4709
Tripler Tricare/Retiree Ombudsman	433-7074
Tricare-Health Net Federal Services.....	-866-9378
Tricare for Life (TFL)-Wisconsin Physicians Service	866-773-0404
Veterans Benefits Administration (VBA) (VA)	800-827-1000
Veterans Group Life Insurance (VGLI) (VA).....	800-419-1473
Veterans Health Administration (VHA) (VA)	433-0600
Veterans Insurance Services (VA) (NOT OSGLI or VGLI)	800-669-8477
Hawaii State Office of Veterans Services (OVS).....	433-0420

All telephone numbers are subject to change

DEPARTMENT OF THE NAVY
MILITARY AND FAMILY SUPPORT CENTER (JB91)
4827 BOUGANVILLE DRIVE
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2018

JOINT BASE PEARL HARBOR-HICKAM ANNUAL RETIREE SEMINAR

SATURDAY, NOVEMBER 3, 2018
EXHIBITORS: 07:30 - NOON
SPEAKER AGENDA: 08:30 - NOON
HISTORIC HICKAM OFFICERS' CLUB

(NO RESERVATIONS REQUIRED, PLEASE JUST SHOW UP)

This annual event is open to all Navy, Air Force, Marine Corps, and Coast Guard retirees, their families, SBP annuitants, and surviving spouses. As per our program charter we will be focusing on entitlements, benefits, and updates thereto.

Exhibitors will be open at 07:30 for displaying their literature, handouts, and giveaways (you know; pens, post-its, magnets, etc.). Flu shots will be provided courtesy of Navy Health Clinic Hawaii for DoD ID card holders. Light refreshments will be provided. Guest speakers will start at 08:30.

DIRECTIONS TO HISTORIC HICKAM OFFICERS' CLUB

Enter MAIN GATE to Hickam Field. Stay in immediate RIGHT lane which bears onto VANDENBERG Blvd. Continue on VANDENBERG thru both traffic signals and blend LEFT onto FOX Blvd. Go STRAIGHT LINE thru housing area and continue the STRAIGHT LINE on the opposite side of SMALL CIRCLE onto SIGNER Blvd. Continue STRAIGHT LINE thru housing to the "O" Club. You can't miss it; if you don't turn you will drive up the front steps. Except for "RESERVED" spots, parking is available anywhere in the front, either side, and in the rear.