

MILITARY RETIREE

BULLETIN

**2019 ANNUAL
RETIREE SEMINAR**

SATURDAY, NOVEMBER 2
More information on back cover

OCTOBER 2019-OCTOBER 2020 EDITION

PUBLISHED ANNUALLY



ALOHA, from the RETIRED ACTIVITIES OFFICE

For the 2019 Annual Retiree Seminar, the JBPHH RAO joined forces with the Army Retiree Advisory Council/Retirement Services Office at Schofield Barracks. With this joint event, there will not be a separate Army Retiree Appreciation Day event at any of the Army installations.

And speaking of our event, it is fast approaching. Mark your calendars for Saturday, November 2nd at the Hickam Officers' Club (always the first Saturday of November). Exhibitors will have their displays set-up by 7:30 a.m. in the main building. This is an effort to reduce any chatter disrupting the speaking program. The speaking program will begin at 8:00 a.m. on-stage in the rear lanai and will finish by noon. Flu shots will again be provided by Navy Health Clinic Hawaii before and during the presentations. Check the back page of this BULLETIN for directions to the club if needed.

Please review the articles in this issue 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.

Aloha,
Jack Power,
RAO RETIREE BULLETIN Editor



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



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MISSION OF THE RETIRED ACTIVITIES OFFICE (RAO)

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

Our RAO volunteers also 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 may be required for various benefits.

In addition to our RAO volunteers, the Air Force Casualty Assistance Services (CAS) office at Hickam Field is staffed to assist families of deceased Air Force (AF) retirees and AF Reserve/Air Guard retirees by reporting a member's death and filing for benefits and entitlements.

Source: OPNAV N135C Retired Program Office

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.

FOR MORE INFORMATION 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 Avenue, Building 1105, JBPHH, HI 96853

REGIONAL 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
- 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

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

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

For Real Estate Notary Services call for an appointment at 808-473-4717

The check-in office for all services is on the first floor. Please arrive 15 minutes early to complete a preliminary client intake sheet and bring all related paperwork with you. Those 10 minutes late will have to reschedule.

Source: Region Legal Service Office Hawaii handout

GRAY AREA RESERVE RETIREES

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

For Navy GRAY AREA reserve retirees, the RAO can provide assistance by reviewing and helping to complete the forms for requesting retired pay. Navy Personnel Center sends these forms to each retiree four months prior to their pay eligibility date. If not received, the member must contact PERS-912 at 1-833-330-6622 immediately. Additional information can be found on page 5 of this BULLETIN.

Air Force GRAY AREA reserve retirees (reserve & National Guard) should start their retired pay application process online prior to the four-month point before their pay eligibility date. Go to <https://www.afpc.afrc.af.mil/retirement> for specific direction. The Total Force Service Center toll free number is 800-525-0102; select Option 3 or 4 for the Air Reserve Personnel Center. Additional information can be found on page 5 of this BULLETIN.

Source: Navy and Air Force reserve personnel center websites



CHANGING TRICARE PRIME/SELECT AND FEDVIP PLANS

2020 TRICARE AND FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP) OPEN SEASON

Open season for all federal health programs, now including Tricare, are usually scheduled to start in November and end in December for a term of four weeks. Tricare's official Open Enrollment for insurance year 2020 will take place starting Monday, November 11, 2019 and ending Monday, December 9, 2019. Any changes to programs you make during open season will start on January 1, 2020. If you are happy with your current insurance plan status, you don't need to do anything as all previous selections will be carried forward.

FEDVIP Programs can be reviewed at www.opm.gov/fedvip. As you know from last year 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.

Vision coverage was new last year 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 2017 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. If you didn't enroll last year, you can decide during this year's open season if one of the plans available in Hawaii meet your family's needs.

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

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

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

If you have TRICARE-FOR-LIFE, you will always be in that plan. Open season doesn't apply. If you want to enroll in or make changes in TRICARE PRIME or TRICARE SELECT outside the open season period, you may only do so within 90 days of when you or a family member experiences a Qualifying Life Event (QLE) (e.g., marriage, divorce, birth, etc.).

Source: [Tricare.benefeds.com](https://TRICARE.benefeds.com) and [Tricare.mil](https://tricare.mil)

SUGAR!

YOUR HEALTH & THE COINS IN YOUR POCKET

Another year has passed and more people have become pre-diabetic or type two diabetic. These diagnoses come complete with diabetic medication, kidney disease, heart disease, blindness, Peripheral Neuropathy, and Alzheimer's Disease. I'm going to go out on a limb by saying it may not be your fault. It is the fault of food companies who advertise their processed foods loaded with sugars. All of those sugar sodas you drink, they are nothing but slow-acting poison. But, YUM, they make those foods taste so good! How about you decide you would rather not die on kidney dialysis? Or that lower limb amputation does not appeal to you? Or that you would really like to watch your grandchild grow up? Or that you would rather not spend big bucks on healthcare and would rather spend it on fun stuff in your old age?

Then your game plan is to:

1. Limit your added sugars to 9 grams per day if you are a man and 6 grams per day if you are a woman. Sugars found in non-processed foods such as fruits do not count. **READ THE INGREDIENT LABEL!**
2. Stop eating processed foods. If it comes out of a box – STOP! Don't eat it!
3. Stop drinking sugared drinks, juices and alcohol.
4. Find healthy recipes that appeal to you and your family.
5. Go for daily walks!

See a healthier you next year and keep those health dollars in your pocket!

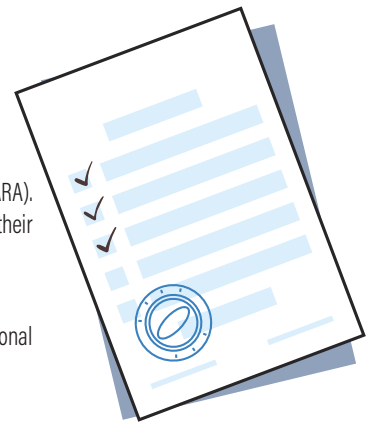
Source: Jo Ellen Reynolds, CDR, NC, USNR Ret.

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 two ways:

1. Visit <http://archives.gov/veterans/military-service-records/>
2. Mail or Fax a Standard Form (SF) 180. (Visit the website to obtain mailing address, fax number and/or SF 180 or visit the VA Regional Office at Tripler Army Medical Center "E" Wing.)

Source: National Archives, VA.gov, RAO Files



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 Gingling Road, Seaside, CA 93955-6771

Source: *Tricare.mil*

MAKE ID CARD APPOINTMENTS ONLINE

All ID card issuing facilities on Oahu and Hilo 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 a while 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 service ID card you need a second unexpired ID such as a driver license. To replace a missing or expired card, you will need two forms of unexpired identification-at least one with a photo. The RAPIDS Appointment website provides a great deal of information in this regard.

Sources: *Navy Shift Colors/DMDC website/RAO files*





NAVY RESERVE RETIRED (GRAY AREA) PAY REQUESTS NAVY PERSONNEL CENTER (NPC), MILLINGTON, TN

For information regarding your reserve retirement call PERS-912 at 1-866-827-5672. Questions can also be emailed to uasknpc@navy.mil. The NPC webpage can be accessed at <http://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/reservetirements/pages/default.aspx>.

PERS-912 is tasked with sending necessary application for retired pay paperwork to Retired Reservists four months prior to their eligibility date for pay, normally at age 60 unless earlier eligible due to specific service. If you haven't received your application paperwork package call the MyNavy Career Center at 1-833-330-6622 or email to askmncc@navy.mil immediately and verify they have your correct name and address.

Your application package will contain two forms which when completed are to be returned to Commander, Navy Personnel Command (PERS-912), 5720 Integrity Drive, Millington, TN, 38055. The two forms are identified and can also be downloaded at the above website. Additionally we have copies of the forms at the RAO office if anyone wants to see them and/or fill them out as a rough in advance (DD Form 108, Application for Retired Pay Benefits -&- DD Form 2656, Data for Payment of Retired Personnel). Call or stop by.

The Retired Reservist will receive an email from PERS-912 acknowledging receipt of your application package and, if needed, any deficiencies that may need correcting. If after you have submitted your retirement with pay application package and even after the start of retired pay you have questions or concerns contact MyNavy Career Center at 1-833-330-6622 with details. If there is a change of address after submission and prior to notification of DFAS processing, make sure you call MyNavy Career Center to report it.

Source: Navy Reserve Retirement webpage

FINDING LOST MONEY

The Federal Government does not have a specific website to find lost money! So, try finding some money yourself using FREE official databases...

Check your state [or former states where you lived] unclaimed property office. For example, in Hawaii it's in the Dept. of Budget & Finance <https://budget.hawaii.gov/finance/unclaimedproperty>. If your bank or brokerage account is dormant say 3-5 years, accounts are usually transferred to States' unclaimed property office.

Check for unclaimed money in banks and credit union. Get started by checking the Federal Deposit Insurance Corporation [FDIC]. You can also check with the Securities & Exchange Commission for companies that owe investors' money. Search for unclaimed or undelivered tax refunds on the IRS website. Contact the state revenue department for state taxes.

Check for unclaimed wages [3-year limit - check with Federal Department of Labor], pension money [did an old company close or end its defined benefit plan?], or life insurance [don't forget VA unclaimed funds or SGLI/VGLI policies]. Have any old US Savings Bonds? Did uncle or grandpa give you a "war bond" as a child, and now it's "lost"? Check with <https://www.treasurydirect.gov/forms/sav1048.pdf> to submit a form for lost, missing, stolen or destroyed US savings bonds.

Happy hunting and good luck...

SOURCE: Lou Crompton, LtCol, USAF Ret.

HILO, KAHULUI, & KAUAI ID CARD SITES

Hilo: AG HQ, 1304 Kekuaaoa Street, Bldg 643A, Room L103, Hilo (Army NG)
IN RAPIDS Appointment Scheduler, APPOINTMENT REQUIRED.
Monday thru Friday, 0900-1500, call 808-844-6601/6607 for info

Kahului: AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG).
NOT in RAPIDS Appointment Scheduler, APPOINTMENT REQUIRED.
Tuesdays only, call 808-789-0637 for info (this is a new phone number)

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

Source: RAO office files - info as of June 2019

AIR FORCE RESERVE RETIRED PAY REQUESTS (GRAY AREA-RESERVE & NATIONAL GUARD) HQ ARPC/DPTTR, BUCKLEY AFB

Information regarding submissions for retired pay is available at <https://www.arpc.afrc.af.mil/retirement>. As per direction in the website the process begins by submitting an application through the Virtual Personnel Center, vPC, a link for which is provided therein. The application process should begin as members approach the four month mark before eligibility for retired pay. This is normally at age 60 unless earlier eligible due to specific service.

In this electronic process you will be filling out a DD Form 2656-Data for Payment of Retired Personnel. We have a few copies of this form at the RAO office if you want to get one and fill it out as a rough. Stop by or call.

The website indicates that applicants will be notified when a technician receives their application and will receive their retirement order two weeks prior to their retirement with pay date. The website also discusses exceptions including filing late.

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

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

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

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

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

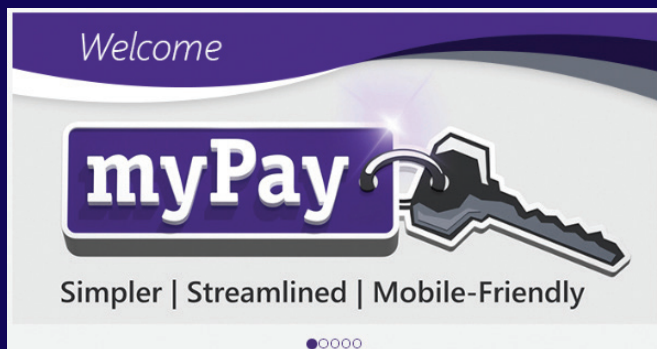
If you rely only on mail and you need to replace a lost 1099R and the mailing address you have on file with DFAS is current, the fastest and easiest way is to use the DFAS telephone self-service option. The requests are logged immediately and the form is sent to your

on-file address. Call 1-800-321-1080, select option "1" for self-service, and then follow the prompts to finally arrive at the needed level. Enter your Social Security number at the prompt. Your 1099R should arrive within 7-10 business days at the address DFAS has on record.

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

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

Source: www.dfas.mil/retiredmilitary



NEW MYPAY SCREEN APPLICATION LAUNCHED AT DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS)

DFAS' pay management system, myPay, has undergone a significant transformation with a simpler design, streamlined navigation and easier use on customers' mobile devices. Current account holders can now see changes from the old when they access the application. The most striking difference is the myPay home page, which looks fresher and more modern. Customers can always ensure they are connected to the official myPay system by checking their browser's address bar for the correct myPay URL: <https://mypay.dfas.mil>.

DFAS is also updating video and website content to help customers accomplish a variety of common online tasks, such as accessing a myPay account for the first time, password updates, and bank account and address changes. For more myPay information go to www.dfas.mil.

Visit <https://mypay.dfas.mil/> and view the new look. All the log-in and sign-in tabs are now on the right-hand side. To establish a myPay account, look for the "New User" tab also on the right side below the sign-in blocks. You can also click on a short video describing the process. If you have a problem, call myPay at 888-332-7411 to speak to a customer service representative.

Source: *Shift Colors, Afterburner and DFAS*



GETTING YOUR SOCIAL SECURITY STATEMENT OF EARNINGS

AND YOUR SSA-1099 SOCIAL SECURITY BENEFIT STATEMENT

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

However, you can create your own "my Social Security" account and review your Social Security Statement anytime. The statement contains important Social Security information and while you are still working, it has estimates of your future benefits and can help you plan your financial future. Also, you are encouraged to check your earnings record at least yearly to make sure it is correct.

Your SSA-1099 Social Security Benefit Statement is your tax form from Social Security. It is mailed out each January to people only when receiving benefits and it tells you how

much Social Security income to report on your tax returns. It is not available to people who receive Supplemental Security Income (SSI). If you need a replacement copy, it is immediately available for download via your "my Social Security" account.

AND YES, IT IS A GOOD IDEA TO HAVE AN ONLINE "MY SOCIAL SECURITY" ACCOUNT

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

Source: www.ssa.gov

MY PAY SELF-SERVICE ONLINE OPTIONS MAKE PAY MANAGEMENT EASY AT DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS)

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

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

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

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

Source: *Aftburner and DFAS*

NURSE ADVICE LINE

Visit MHSNurseAdviceLine.com for web chat and video chat, or dial 1-800-TRICARE (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: *Aftburner, Military Health System*





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

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 enclosed 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.

Go to Socialsecurity.gov and Medicare.gov for details. Call Social Security to make an appointment to sign-up for Medicare (if needed) and Social Security benefits at 800-772-1213.

REMAINING TRICARE-ELIGIBLE

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.

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. 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 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. The telephone number for Health Net Federal Services (our Tricare West regional administrator) is 844-866-9378. The telephone number for Wisconsin Physicians Service (Tricare-For-Life administrator) is 866-773-0404.

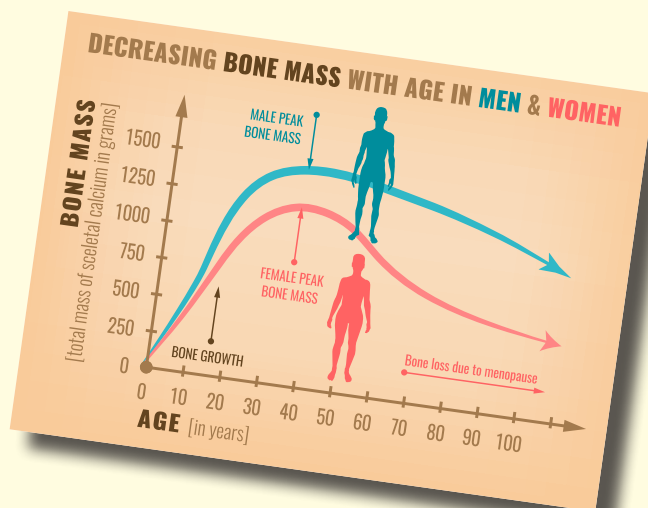
Source: Tricare.mil information sheet

HAVE YOU EVER HEARD OF A BONE MASS MEASUREMENT?

Brittle bones can happen to anyone-male or female. You can take steps to make your bones stronger and healthier, no matter your age. And Medicare can help you prevent or detect osteoporosis at an early stage, when treatment works best.

What's one thing you can do? Talk to your doctor to see if you need a bone mass measurement. If you're at risk for osteoporosis, Medicare Plan B (Medical Insurance) covers this test once every 24 months (more often if medically necessary), when your doctor or other qualified provider orders it. Visit Medicare.gov to learn more about how Medicare can help protect your bones.

Source: Medicare.gov





WHAT IS A TIA?

IT IS AN EARLY WARNING OF A POSSIBLE IMPENDING STROKE

A TIA (Transient Ischemic Attack, sometimes referred to as a mini-stroke) is an early warning that a possibly severe stroke may be coming. TIA is a temporary stroke that usually causes no lasting damage, but the effects of an actual stroke, if it happens, can be very serious and lasting. If you think you are having symptoms of a TIA or stroke—even if they don't last (and you don't know how long they will last or how severe it may be)—get medical help right away.

SYMPTOMS of TIA and STROKE

Symptoms may come on suddenly and last for a few minutes or a few hours. You may have symptoms only once or they may come and go for days. If you notice any of the following symptoms, don't wait. Call 911 immediately.

- Weakness, numbness, tingling, or loss of feeling in your face, arm, or leg
- Trouble seeing in one or both eyes or double vision
- Slurred speech, trouble talking, or problems understanding others when they speak
- Sudden, severe headache
- Dizziness or a feeling of spinning
- Loss of balance or falling

SOURCE: veteranshealthlibrary.org

A PERSONAL NOTE

I had a TIA in June of 2016. The symptoms I experienced came on quickly and by the time the EMTs put me in an ambulance for transport the symptoms had for the most part dissipated. But the symptoms were as described above - weakness & numbness in leg, loss of balance, trouble talking, etc. I underwent an MRI and other tests and was seen by several specialists including a neurologist. Even though the attack was short and did not cause any problems, I was very lucky - supposedly the blockage in a blood vessel in the brain area dissolved quickly. It could have been much, much worse. I am now on long-term medication to hopefully alleviate the possibility of again experiencing that or something more severe.

Jack Power, RAO Pearl Harbor

20/20/20 RULE

ITS EFFECT ON FORMER MILITARY SPOUSES

The Uniformed Services Former Spouse Protection Act specifies under what conditions a former spouse can retain certain legal protections to include his/her medical, commissary, and exchange privileges. This is often called the "20/20/20 Rule." Divorced former spouses may retain health benefits and commissary/exchange privileges if they meet the following criteria:

- 1) The marriage lasted at least 20 years
- 2) The military member completed at least 20 years of service
- 3) The marriage and active duty overlapped for at least 20 years

A marriage must meet all three requirements in order for the spouse to keep his/her benefits. He or she loses health care forever upon remarriage. However, the former spouse may be able to regain commissary and exchange privileges if the subsequent marriage ends.

SOURCE: *Belinda Chung, CAPT, USNR Ret*



OPTION IS ADDED TO WAYS TO ACCESS DFAS ASSISTANCE

In addition to the traditional phone number and website options for obtaining assistance from DFAS, now, we have the AskDFAS option. On the top right-hand corner of the website, you'll find the "AskDFAS" icon under the myPay icon and Search box. When you click on the AskDFAS icon, you'll have the option of choosing your area of interest. The "Retirees and Annuitants" section would pertain to our population. Under that category, you'll find categories to explore such as Questions about Pay, Issues with myPay, Updating Your Mailing Address and many more. So, if you are looking for another way to reach out to DFAS, try out the "AskDFAS" option.

SOURCE: *DFAS website*



PREPARING FOR **TAX SEASON**

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

Earnings & Tax Statements

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

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

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

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

Changing Your Withholding

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

Retiree requests to start, end or change state income tax withholding must be in writing and mailed or FAXed to the address/FAX phone listed below. Written requests

must indicate a whole-dollar amount greater than \$10.00 and the state for which to withhold this amount. Additional important details can be found at <https://www.dfas.mil/retiredmilitary/manage/taxes/sitw.html>. Although not stated on the webpage, we recommend you include your name, Social Security number, mailing address, email address and contact telephone number in any such correspondence. There is no provision for DFAS SBP annuitant state income tax withholding.

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

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

TAX FORMS

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

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

Source: DFAS, Social Security, IRS and state websites

AUTHORIZING SOMEONE TO CONTACT MEDICARE ON YOUR BEHALF - AUTHORIZATION TO RELEASE INFORMATION

Would you like for a family member or caregiver to call Medicare on your behalf? Medicare can't give personal health information about you unless you give permission in writing first. To do this, fill out form CMS-10106: Authorization to Disclose Personal Health Information. You can fill out and submit the form online by logging into your www.MyMedicare.gov account and following these steps:

- Navigate to the "My Account" tab.
- Click "Authorized Representative."
- Click "Medicare Authorization to Disclose personal Health Information form."
- Enter the requested information and click the "Continue" button.

SOURCE: Medicare.gov

DON'T LOSE YOUR FEDERAL INCOME TAX REFUND BY NOT FILING

Many people may lose out on a tax refund simply because they did not file a federal income tax return.

Many taxpayers may not file because they believe they didn't earn enough money to be required to do so. However, taxpayers who had federal taxes withheld by their employer may be eligible for a refund of those taxes. Also, even if you aren't required to file, you may qualify for benefits like the Earned Income Tax Credit. However, you must file a tax return to get the money.

There is usually no penalty for failure to file, if you are due a refund. But, if you wait too long to file a return or otherwise claim a refund, you risk losing your refund altogether. In most cases, an original return claiming a refund must be filed within three years of its due date for the IRS to issue a refund.

Generally, after the three-year window closes, the IRS can neither send a refund for the specific tax year nor apply any credits, including overpayments of estimated or withholding taxes, to other tax years that are underpaid. Current and prior tax forms and instructions are available on the IRS.gov Forms and Publications page.

Taxpayers who are missing form W-2, 1098, 1099 or 5498 should request copies from their employer, bank or other payer. Taxpayers who are unable to get missing forms from their employer or other payer should go to IRS.gov and use the Get a Transcript tool to order a "Wage and Income Transcript." Taxpayers can also file Form 4506-T to request a transcript of their tax return. Taxpayers can use the information on the transcript to file their return.

SOURCE: Internal Revenue Service

WILLS, LIVING WILLS, POWERS OF ATTORNEY & LAWYERS (YEA, LAWYERS!)

Do you have a WILL? If not, why not? Do you really want a probate court to handle all your affairs after you die and distribute your assets? Please talk to an attorney.

Do you have a SPRINGING DURABLE POWER OF ATTORNEY FOR HEALTH CARE? Basically this document names someone to make medical care decisions for you if you are incapacitated due to illness or injury. You need to talk to an attorney.

Do you have a NATURAL DEATH ACT DECLARATION (LIVING WILL)? Basically, this document allows you to authorize termination of artificial life support in the event you have a terminal, incurable medical condition, your life is being prolonged only by means of artificially provided life support, AND you are unable to personally communicate your wishes to your doctor. You need to talk to an attorney.

Do you have a SPRINGING DURABLE GENERAL POWER OF ATTORNEY? Your will takes effect only after your death, but you should also plan for who can handle your finances when you might be mentally or physically unable to do so because of illness or accident. Because you are of sound mind right now, you can legally appoint someone to handle your financial and property management affairs if you ever become incapacitated. You need to talk to an attorney.

BURIAL INSTRUCTIONS: Do you have burial instructions in your will? Have you specified such things as burial (and where), cremation (and where to place the ashes), donation (to what school), military honors?

There is an article about the Region Legal Service Office Hawaii at Pearl Harbor (808-473-4717) on page 3. If you don't have a will or any of the other items listed in this article contact them for assistance - it is painless - honest - trust me!

SOURCE: RAO Retiree Personal Affairs Log

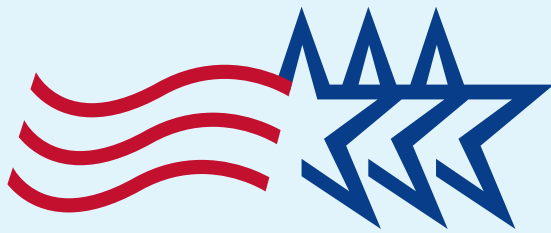
VOLUNTEERING OPPORTUNITIES FOR RETIREES

Volunteering is an excellent way for retirees to add meaning and fun to their lives by finding ways to help others, learn interesting new skills, or make new friends. There is a wealth of volunteer opportunities available. The challenge is to find them. You can either contact the Volunteer Coordinator at the Military & Family Support Center or visit the following websites, which provide a good starting point:

- Volunteer.gov (national and state parks)
- Ready.gov (disaster relief and education)
- ConservationConnections.org (save the environment)
- VolunteerMatch.org
- IdealList.org
- AllForGood.org
- CreateTheGood.org (AARP)
- SeniorCorps.gov
- RedCross.org/volunteer

Or you can contact religious groups, schools, or local non-profits.

SOURCE: Belinda Chung, CAPT, USNR Ret



TRICARE® VISION OPTIONS FOR DIFFERENT TRICARE PLANS

Your eye exam coverage depends on which plan you're using if you are a retired service member, a family member of a retiree, and/or covered by retiree benefits, including Medal of Honor recipients and survivors.

For those with TRICARE Prime and TRICARE Young Adult-Prime, your eye exams are covered for routine exams every two years. For those with US Family Health Plan, your eye exams are covered for routine eye exams once a year.

For those with TRICARE Select, TRICARE Select Overseas, TRICARE Young Adult-Select, or TRICARE for Life, eye exams are not covered at all. Children up to age six covered under any plan can get well-child eye exams

TRICARE Prime Enrollees: Be sure to check with TRICARE about payment to ophthalmic and optometric providers as differences apply between Network providers and Non-network providers.

SOURCE: TRICARE.mil website



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

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

Eldercare Locator

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

Federal Long-Term Care Insurance Program

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

ABUSE IS GETTING OLD

"Elder abuse affects all generations." What is Elder Abuse? An action by a person, usually in a position of trust, which causes harm to an elderly person. Any elderly person can become a victim of abuse, and it can happen anywhere.

Types of Elder Abuse

Physical Abuse - Infliction of physical injury upon an elderly person. Examples are assaults, unreasonable physical restraint, inappropriate dosages of medication, or prolonged deprivation of food or water.

Financial Abuse - Mismanagement of money, property or other assets belonging to a senior. Relatives are responsible for the majority of these crimes. It can also include, however, contractors who target elderly by doing work they are paid to do.

Neglect - Occurs when a person responsible for providing care to an elder fails to do so. Elder neglect may include denying someone food, proper medication, clean clothes, daily hygiene or medical attention.

Emotional Abuse - When a person inflicts emotional suffering on another. It can include yelling, threats, and destruction of property.

Sexual Abuse - Occurs when a senior is subjected to unwanted or non-consensual sexual contact.

If You Suspect Elder Abuse - Call Adult Protective Services at 832-5115 or Honolulu Police Department at 911 (emergencies or non-emergencies).

SOURCE: Elder Abuse Justice Unit Pamphlet "Abuse is Getting Old"



FRAUD, SCAMS, AND ID THEFT: A SUMMARY

Whether you have a personal fortune or not, we are all susceptible to becoming victims of fraud, scams or even identity theft. Safeguarding our legacies and our livelihoods shouldn't be as difficult as many make it sound. There are basic ways in which you can be sure that your identity, financial health and "nest egg" are kept safe. Educate yourself by reaching out to reputable sources of information. Some examples are:

FEDERAL GOVERNMENT:

Internal Revenue Service (IRS) - www.irs.gov/identity-theft-fraud-scams

USA.gov - www.usa.gov/common-scams-frauds

Federal Bureau of Investigation (FBI) - www.fbi.gov/scams-and-safety/common-fraud-schemes

U.S. Securities and Exchange Commission - www.sec.gov

HAWAII STATE GOVERNMENT:

State of Hawaii Crime Prevention and Justice Assistance Division - ag.hawaii.gov/cpja/ccp

State of Hawaii Department of Commerce and Consumer Affairs (DCCA) - cca.hawaii.gov

Kapuna Alert Partners - cca.hawaii.gov/kupuna

Be diligent in pulling your annual credit report to verify that no errors are made and that no scams have been placed on your record. You can obtain a free annual report at www.annualcreditreport.com. This is the ONLY website authorized by the federal government to provide this service. All other websites and service providers are privately owned.

SOURCE: Government websites listed above

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 Form 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 (or Annuitant Pay)
8899 E 56th Street
Indianapolis, IN 46249-1200 (or 46249-1300 for Annuitant Pay)
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

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. 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 38055-6220

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

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

EXPANDED TRICARE COVERAGE FOR AMBULANCE SERVICES

TRICARE expanded ambulance services to cover both treat-and-release and joint response services this year. Treat-and-release is when an ambulance treats you, but doesn't take you to the hospital. Joint response is when an ambulance crew needs the help of a paramedic or intermediate EMT to give you advanced life support services.

Ambulance can be network or non-network providers. In an emergency, sometimes a non-network ambulance may treat or transport you. If a non-network provider bills you for treat-and-release or joint response, they can charge up to 115 percent of the TRICARE allowable charge. Active duty service members aren't liable for payment for treat-and-release or joint response services. Learn more about TRICARE ambulance services, your costs and take command of your health.

SOURCE: Tricare.mil

ALL SERVICES' RETIREE PUBLICATIONS

Navy Shift Colors

www.public.navy.mil/bupers-npc. Hover over "Support & Services" in top ribbon and click "Retired Activities." Scroll down and click "Shift Colors" in the left "Retiree Toolbox" column.

Air Force Afterburner

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

Marine Corps Semper Fidelis

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

Coast Guard Evening Colors

www.dcms.uscg.mil/ppc/ras. On left side column click "The Retirees' Newsletter," then in center column click "Current Issue.."

Army Echoes

www.army.mil. Click MENU in upper left, click "Soldier and Family Readiness," click "Retiree Services," click "Soldier for Life," click MENU again, then click "Army Echoes" in RETIREMENT column. (Last year's easier web address didn't work so I traced this out)

Source: RAO searching the web

PHONE REFERRALS

Agent Privilege Cards, Joint Base PHH (Vehicle Pass Office at Nimitz Gate).....	449-0865
Army Retired Services Office (Schofield).....	655-1514/1585/5384
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
Air Force Retiree Services (Randolph AFB).....	800-531-7502
Base Operator (Joint Base Pearl Harbor-Hickam).....	449-7110
Burial at Sea Services (Pearl Harbor).....	433-4709
Cemetery-Hawaii State Veterans Cemetery.....	369-3575
Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl).....	532-3720
Chaplains Office (Navy).....	473-3971
Chaplains Office (Air Force).....	449-1755
Coast Guard Retiree & Annuitant Services (including NOAA and PHS).....	800-722-8724
Coast Guard Retiree & Annuitant Services FAX.....	785-339-3770
DEERS Support Office.....	(Alternate: 1-502-335-9980) 800-538-9552
DEERS Support Office FAX.....	800-336-4416
Defense Finance and Accounting Service (DFAS).....	800-321-1080
DFAS FAX.....	800-469-6559
DFAS-myPay Customer Service.....	888-332-7411
Express Scripts (Tricare Mail-Order Pharmacy).....	877-363-1303
FEDVIP.....	877-888-3337
Identification Cards (ID)/DEERS (Hickam Military Personnel Flight).....	449-0846
Identification Cards (ID)/DEERS (Navy PSD).....	471-2405
Legal Assistance Office (Navy) (Region Legal Assistance Office Hawaii).....	473-4717
Marine Corps Retired Activities Coordinator (Kaneohe Bay).....	257-7796
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 - NAVPERSCOM - myNavy Career Center (Millington, TN).....	833-330-6622
Navy - Naval Reserve Personnel Management (Millington, TN).....	866-827-5672
Oahu Veterans Center (Foster Village - Venue/Meeting Hall Rental).....	422-4000
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.....	844-866-9378
Tricare for Life (TFL)-Wisconsin Physicians Service.....	866-773-0404
Vet Centers (Counseling, outreach, and referral services).....	24/7 line: 1-877-WAR-VETS (1-877-927-8387)
West Oahu Vet Center (Kapolei).....	674-2414
Honolulu Vet Center (Honolulu).....	973-8387
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
VA National Veterans Helpline.....	800-507-4571
Hawaii State Office of Veterans Services (OVS).....	433-0420

Telephone numbers are subject to change without notice

DEPARTMENT OF THE NAVY
MILITARY AND FAMILY SUPPORT CENTER (JB91)
4827 BOUGAINVILLE DRIVE
HONOLULU, HI 96818

Presorted
Standard
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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.

2019 ANNUAL RETIREE SEMINAR

SATURDAY, NOVEMBER 2, 2019
EXHIBITORS: 07:30 - NOON | SPEAKER AGENDA: 08:00 - NOON



This annual event is open to all Navy, Air Force, Army, Marine Corps, and Coast Guard retirees, their families, SBP annuitants, and surviving spouses. Exhibitors will be open by 07:30 am 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. This year's theme is "Retiree Whole Health." Topics of our speakers will review subjects such as medical, dental, retirement income, legal, ID theft and avoiding scams.

REGISTRATION REQUIRED
ONLINE, VISIT [HTTPS://JBPHH.GREATLIFEHAWAII.COM/SUPPORT](https://jbphh.greatlifehawaii.com/support).
CLICK ON CLASS CALENDAR OR CALL 808-474-0032 OR 808-474-1999 FOR ASSISTANCE.
REGISTRATION BEGINS ON OCTOBER 1ST

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.