ALOHA, from the RETIRED ACTIVITIES OFFICE

Due to the COVID-19 virus, this year’s Annual Military Retiree Seminar will be held as a Facebook event online. This decision was made out of an abundance of caution and concern for the health of our retiree population and their families. The back cover page provides details on accessing the event through Facebook. We fervently hope that next year we may all return to our more natural Seminar surroundings possibly at The Hickam Officers’ Club.

And speaking of our event, it is fast approaching. Mark your calendars for Saturday, November 7th (always the first Saturday of November) for the initial Facebook presentation. After the event, a recording will be available on the RAO Facebook page whenever you want to view it. Check the back page of this BULLETIN for additional information and Facebook access directions.

If you have not already done so, you are strongly encouraged to visit your regular pharmacy or health care provider to get your flu shot. There will be no virtual flu shots provided at the virtual seminar. Sorry but there will be no virtual door prize raffle either. If COVID goes away, we promise to have flu shots and door prizes at our normal seminar next year.

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 and leave a voice message. If we have reopened, please visit us at the Military and Family Support Center, 4827 Bougainville Drive, Room 226. Comments and questions can also be emailed to us at MFSCHawaii@navy.mil.

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

Volunteers stand a watch (shift), either in the morning or afternoon, from 2 to 4 hours on a designated day per week answering the phone and greeting walk-ins. Before going solo, we would review important program particulars such as 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. For more information on the position, contact us at the RAO. The whole idea of the RAO is to help people. 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 leave a message for Jack Power to schedule an interview.

Due to the current COVID-19 pandemic, our office is closed for walk-ins but our telephone messages [(808) 474-0032] are monitored and responded to. Additionally, messages can be left with the MFSC reception staff. Call [(808) 474-1999] or email MFSCawaii@navy.mil.

Updated useful information can be found on our RAO Facebook Page: https://www.facebook.com/RAO.JBPHH
YOUR SOCIAL SECURITY BENEFIT CAN INCREASE AFTER RETIREMENT

Once you begin receiving Social Security Benefits, there are three common ways benefit checks may increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.

COLA increases are announced annually, and there is usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase when the cost of living rises, as measured by the Department of Labor’s Consumer Price Index (CPI-W).

If you work after you begin receiving benefits, your additional earnings may increase your payment. If you had fewer than 35 years of earnings when you calculated your benefit, a zero earnings year will be replaced with your new earnings. If you had 35 years or more of employment, the agency would verify if your new year of earnings is higher than the lowest of the 35 years (after considering indexing). Maybe you chose to receive reduced Social Security retirement benefits while continuing to work. You made the choice to take benefits early, but at a reduced rate. If you exceeded the allowable earnings limit and had some of your benefits withheld, the agency will adjust your benefit once you reach full retirement age. As an added piece of good news, if you have dependent children under the age of 18 and you are collecting Social Security, your children are eligible for monthly benefits.


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

CHANGING TRICARE PRIME/SELECT AND FEDVIP PLANS

2021 TRICARE AND FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP) OPEN SEASON

Open season for all federal health programs, including Tricare and FEDVIP, is usually scheduled to start on Monday of the second full week of November through Monday of the second full week of December. Tricare and FEDVIP’s official Open Enrollment for insurance year 2021 will take place starting Monday, November 9, 2020, through Monday, December 14, 2020, for a term of five weeks. Any changes to programs you make during open season will start on January 1, 2021. 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. To enroll in FEDVIP Vision you must be enrolled in a TRICARE health plan. If you didn’t enroll last year, you can decide during this year’s open season if one of the plans available in Hawaii meets your family’s needs. To prepare you for this year’s open season and help you stay informed, please sign-up for alerts and notifications at 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 go to the Tricare West contractor Health Net Federal Services at 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 want 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.).

TRICARE SELECT becomes a fee program in 2021 as per the National Defense Appropriations Act of 2017 Military RETIREEs and family members who select to become enrolled in or continue to be enrolled in TRICARE SELECT for 2021 will start paying enrollment fees on January 1, 2021. This doesn’t apply to families of active-duty family members or to Medicare eligible retirees and/or family members on Tricare-for-Life. The new enrollment fees are $125.00 per month for an individual and $ 25.00 for a family. Current TRICARE SELECT enrollees should have been contacted already about the enrollment fee requirement with payment alternatives. If not, please contact your regional Tricare contractor immediately. The western region (which includes Hawaii) contractor is Health Net Federal Services (844-866-9378).

Source: Tricare and Benefeds websites
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 three ways:

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.
3. Check your state Office of Veteran Services to see if they have a copy of your DD Form 214.

Source: National Archives, VA.gov, RAO Files

MAKE ID CARD APPOINTMENTS ONLINE

All ID card issuing facilities on Oahu and Kauai and at Hilo want you to use the Defense Manpower Data Center’s (DMDC) ID Card Office Online-RAPIDS appointment scheduler to make appointments. Military ID cards issued include active, reserve, retired, dependent, surviving spouse, annuitant. The scheduler is advertised as being more user-friendly and may be accessed at https://idco.dmdc.osd.mil/idco.

The Navy Personnel Support Detachment (PSD) here on Bougainville Drive under normal circumstances would accommodate walk-ins on a space-available basis but during this COVID-19 pandemic the scheduler should definitely be used. Due to the COVID-19 situation, ID Cards expiration dates may be handled differently. Please check for updates on the RAPIDS system, phone system or RAO Facebook page.

Use the ID Card-RAPIDS appointment scheduler for Hilo (Army NG), Hickam, Kaneohe Bay, Kauai, Camp Smith, Fort Schafer, Pearl Harbor, CGB Sand Island, Schofield Barracks, and Kapolei (Army NG).

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 ID Card-RAPIDS appointment website provides a great deal of information in this regard.

Sources: Navy Shift Colors/DMDC website/RAO files
– info as of July 2020

YOU’VE LOST YOUR SOCIAL SECURITY CARD. NOW WHAT?

You probably don’t have the answer to “What now?” or you wouldn’t be reading this. You must produce the card only when you really, really need it such as getting a new job. Like most of us it’s on that rare occasion that you won’t be able to find it…the dog ate it or maybe you lost it. Whatever the reason, visit www.socialsecurity.gov/ssnumber before visiting your local Social Security (SSA) office.

You will need to prove your identity with a driver’s license, state issued identification card, or passport. Sometimes you may need to prove U.S. citizenship or lawful noncitizen status with a birth certificate or passport. Only original or certified copies of documents are accepted. No photocopies or notarized copies.

To apply, print the Application for a Social Security Card, fill it out and get it and your original documents to your local SSA office either by mail or in person. You can find the office address on the SSA website. In some areas, you can replace your Social Security card if you meet certain requirements using your mySocial Security account. Access your account and follow the instructions.

Replacement of your Social Security card is free so stay away from “service providers” charging a fee. There is a limit of three replacement cards in one year and ten during your lifetime. Exceptions to these limits include legal name changes and changes in immigration status. Your new card will be mailed to you after receipt and verification of the documents.

Source: www.socialsecurity.gov and George Mead, CAPT, USN Ret.
Dropping out of college without plans, I joined the Navy Reserve. However, after digging a ditch during a Pittsburgh winter as a plumber’s helper, I went back to school. Since I didn’t want a desk job after graduation, I went to OCS instead. As a 23-year-old ensign, going to San Diego couldn’t have been a better start. Then one year in Vietnam on Swift Boats happened. It was an experience never to be forgotten.

My best memories included B-40s (RPGs) and friendly fire missing me. I enjoyed independent steaming, in the middle of the Pacific, on a clear night, with a full moon, calm sea, and no engineering problems. As a facilities manager at Treasure Island I liked traveling around the western United States checking on my 42 reserve sites. I also liked the uniform.

I began thinking of retiring while working at Treasure Island. My detailer mentioned Boise as a final tour. I had been to Boise while inspecting reserve sites. My retort was something like “how about someplace bigger?”. I ended up as CO of the Honolulu Reserve Center. Retirement was good. I landed a job with GSA here in Honolulu, then Sacramento. I also worked for the Rite Aid Corporation in Seattle and San Diego.

My final thoughts... I wish the Navy had sent me to Hong Kong once more before retirement. I would have again taken the tram to Victoria Peak and had dinner in a floating restaurant at Aberdeen. Oh well.

Source: Jack Power, LCDR, USN Ret.

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

Navy Personnel Center (NPC), Millington, TN
For information regarding Navy reserve retirement call PERS-912 at 1-866-827-5672. Questions can also be emailed to uasinpc@navy.mil. The NPC webpage can be accessed at http://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/reserveretirements/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.

Source: Navy Reserve Retirement webpage

AF Reserve & National Guard-HQ ARPC/DPTTR, Buckley AFB
Information regarding submission for retired pay is available at https://www.arpc.afrc.af.mil/retirement. As per direction in the website the process begins by submitting an application through the Virtual Personnel Center, VPC, a link for which is provided therein. The 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.

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

MY SOCIAL SECURITY” ACCOUNT IS A GOOD IDEA TO HAVE

Your SSA-1099 Social Security Benefit Statement is your tax form from Social Security. It is mailed out each January to people 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.

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 your birthday. In your account you can review your Social Security Statement anytime. You can also request a replacement Social Security Card through your account.

To create your my Social Security account go to https://ssa.gov and click either the “Sign In/Up” or the my Social Security button. 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, need assistance, or don’t understand how to create your account.

Source: www.ssa.gov
I come from a family of children raised on a Maui farm. I saw no future there, so enlisted in the Air Force after high school. Traveling all over the world broadened my knowledge of customs, traditions, and cultural differences.

Throughout my military career I have many friends (new) from all over the country/world. In 1988 I transferred as a Veteran Benefit Counselor at E-Wing, Tripler Army Hospital. I retired from the VA in 2011.

The Retired Activities Office keeps me busy and I love visiting my grandchildren on the mainland whenever I can. I still love gardening and especially Enjoy Cruises and have traveled over 35 countries. I enjoy traveling and especially Enjoy Cruises and have traveled over 35 countries.

My final thoughts... I would like our readers to know that the RAO Volunteer Staff are available 24/7. Call and leave a message for us at 808-474-0032. We will return your call at our first opportunity.

Source: Joe Thompson, MSgt, USAF Ret.

### TRICARE TRAVELS WITH YOU

Due to COVID restrictions, many of us dream of once more traveling to see the world. When we finally do, remember that TRICARE coverage follows you. The exact coverage depends on your care provider and what you are traveling for. For non-emergencies, call the appropriate TOP center while you are there to verify that you complete proper procedures now. Note down contact info for the Tricare Regional Call Center in the region where you will travel.

For emergencies, call the regional TOP or call TRICARE Services (1-800-TRICARE) and attach a copy of your DD Form 214, “Certificate of Release or Discharge from Active Duty,” and apply for an upgrade in your discharge status.

For more information on Veteran Directed Care, contact your VA Primary Care Provider and/or a VA Social Worker at 1-800-214-1306. You may also find more information at https://www.va.gov/VETERAN_DIRECTED_CARE.asp.

Source: Joe Thompson, MSgt, USAF Ret.

### VETERAN DIRECTED CARE (VDC)

VDC is a new and not widely known special benefit program that allows veterans of all ages to continue to receive VA health care and live independently. Recently started in 2018, it replaced the former Veteran-Directed Home and Community-Based Services (V-DCBS) program.

What does VDC and VDC-gives Veterans of all ages the opportunity to receive the Home and Community-Based Services they need in a Veteran-directed way. This program is for Veterans who need personal care services and help with activities of daily living. Veterans include their caregivers as part of their VDC team and are able to direct their own care or have a representative chosen by the Veteran to assist.

Eligibility? The veteran must have a referral from a local VA Social Worker, be able to direct their own care or have a representative chosen by the Veteran to assist. The Retired Activities Office keeps me busy and I love what I do, helping people. I visit my grandchildren on the mainland whenever I can. I still love traveling and especially Enjoy Cruises and have traveled over 35 countries.

Source: George Uehara, RWO, UWO Ret.
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=1June). If you are already receiving Social Security benefits, you will probably receive a Medicare card in the mail about three months prior to your 65th birthday showing that you are automatically enrolled in both Parts A and B. The letter with the card gives you the opportunity to opt out of Part B if you so desire as you will be charged a monthly premium for it. Such monthly premiums will be automatically deducted from your monthly Social Security benefit.

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

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 certain medical exceptions can 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

VA PATIENT STATEMENT PORTAL

Veterans now have digital access to their patient statements through AccessVA at https://access.va.gov/ accessva/ using their secure information for DS Logon, ID.me, or MyHealthVet Premium. For VA healthcare services received for non-service-connected conditions, the veteran can view, download, and print their patient statements using the Veteran Patient Statement selection on the AccessVA homepage. This recent advancement will help veterans manage their healthcare more efficiently. Patient statements are available on AccessVA for up to six months and includes a summary of services received at any VA medical facility. VA will continue to mail paper statements to the address on file.

Source: George Mead, CAPT, USN Ret.

MEET

GEORGE MEAD

RAO VOLUNTEER

My father graduated from the US Naval Academy in 1920. During WWII, he was the captain of a troop transport active in the Pacific, Atlantic and Indian oceans. I recall reading his V-mails, listening to radio reports of D-Day, and finally remembering VE and VJ days. Following in his footsteps, I graduated from the Academy in 1955.

After 18 years of moving from one duty station to another with my parents, I was thrilled by my first assignment as a newly commissioned ensign, assigned to the USS Lexington CV16. I then became aware of the difference between being a Navy Junior and a junior officer; the former takes orders giving none, the latter takes fewer and gives a few. Throughout my life my fondest memories were in moving from one duty station to another and literally seeing the world...new places, faces, cultures and ideas.

I started thinking about retirement as my time in Hawaii grew shorter and prospects of leaving here for Washington, DC, grew longer, and I was offered a civilian job here. My Navy specialty was petroleum logistics, so I worked with an independent oil refinery. Following that were opportunities in private industry, state government, and education. I got over the need for frequent moves and since retiring forty years ago, we stayed in Hawaii, I volunteer and take care of a granddaughter and her grandmother.

My final thoughts... Remember, don’t sweat the petty things; don’t pet the sweaty things. Adapt and overcome.

Source: George Mead, CAPT, USN Ret.
My father, Albert Gallatin Hager II, was career Army. When I graduated as a registered nurse from Southeastern Louisiana University in 1972, I explored joining the military because of the great benefits and retirement at 20 years. I chose the Navy because I loved being near water. At Naval Hospital Jacksonville, Florida, my first duty station, the job I had occupied for two years was downsized much to my distress. I then joined the Navy Reserve. Except for another eight years active duty in Jacksonville and at Makalapa Clinic, I was a Navy reservist enjoying two weeks active duty at different Navy Hospitals yearly—from Adak, Alaska, to Sigonella, Sicily.

My most significant active duty memory was being taken to Admiral’s Mast for starting a Depo Provera Birth Control Clinic at Makalapa Clinic in 1993. I started this clinic before at Naval Hospital Jacksonville and I wanted the most up-to-date medical care for Oahu military beneficiaries. I was exonerated but my active duty career was over. It was back to the Navy Reserve for me.

I would have remained in the Navy indefinitely. Retirement in 2010 gave me the opportunity to spend time with my three beautiful and bright children, start a business, do genealogy, substitute teach, travel, and volunteer for the Retired Activities Office, the USO and Defense POW/MIA Accounting Agency, where I utilize my research skills.

My final thoughts...do not take democracy for granted. It needs to be continuously nurtured or it will be snatched from us.

Source: Jo Ellen Reynolds, CDR, NC, USNR Ret.
LET’S TALK EYEBALLS!

Three major problems associated with eyes and age.

CATARACTS: A clouding of the eye’s naturally clear lens. This causes blurred vision and changes in ability to determine colors. No matter what causes it, you can take care of it by prescription lenses or with surgery to replace the lens with a permanent intraocular implant. Out with the old... in with the new!

MACULAR DEGENERATION: The most common cause of severe vision loss in people over 50. Risk factors include being over 50 years old, having a family history of Macular Degeneration, and cigarette smoking. An area on the back of the eye stops working properly causing the center of your vision to blur or certain areas to become dark or distorted. Symptoms include:
- Words on a page look blurred
- A dark or empty area appears in the center of your vision
- Straight lines look wavy

GLAUCOMA: This is a leading cause of blindness in the United States! The optic nerve which runs from the eye to the brain is damaged because of rising pressure in the eyeball. Treatment is medication or surgery. See a doctor right away if you have any of these symptoms:
- Blurred vision
- Severe eye pain
- Headache
- Rainbow-colored halos around lights
- Nausea and vomiting

There is treatment to stop the process but avoid sight loss by catching it early. See your eye doctor every year and let the doctor know immediately if you have any visual changes!

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

WHICH IS GOOD CHOLESTEROL?

Cholesterol is a fat-like material that provides structure for the body cells. The liver makes most of the cholesterol the body needs beyond the dietary cholesterol consumed in food. Too much cholesterol causes a sticky substance (plaque) to build up in the blood vessels and may lead to a heart attack or stroke. Most people with high cholesterol feel healthy and may not show symptoms. One way to find out is to get a blood test from your doctor. The test will show two types of cholesterol, a low-density lipoprotein (LDL) and a high-density lipoprotein (HDL). High levels of LDL increase the person’s chance of heart disease and is known as the “bad cholesterol.” High levels of HDL decrease a person’s chance of heart disease and is known as the “good cholesterol.”

There are several ways to lower one’s cholesterol, such as following a healthy eating plan. A plan should include plenty of fruits, vegetables, whole grains, and low-fat dairy products. One should also try different activities, such as brisk walking, running or sports. A final way is to maintain a healthy weight. A healthcare provider can help with losing weight and dieting. The provider can also help by prescribing medication to help lower your cholesterol if necessary. When taking the medicine, one should always follow the provider directions. Finally, if you take care of your body it will give you plenty of “good cholesterol.”


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: Afterburner, Military Health System

MEET BELINDA CHUNG

RAO VOLUNTEER

Down the hall from my husband’s office was a Navy Recruiter. My husband went and got picked for the Navy Reserve. I thought his work was interesting, so I decided I wanted to do it, too. I joined a program that offered direct commissions to people without service background.

Being one of the first with a direct commission, there was no training program available. Therefore, my sister, who was in the Army, taught me how to salute and wear my uniform! The friends I made in the military became my family.

I’m grateful that our mobilization billet was in Japan because I would travel there almost yearly. Women were not a common sight in a military uniform, so it was always a surprise when locals saw me.

When the billets I qualified for ran out, I retired after 27 years. My reserve center (one of Jack’s organization) was supportive. There was no formal transition training, but we all helped each other.

Now, in my spare time I help with RAO and other volunteer positions in my old field (college counseling). Eventually, I have plans to acquire and train a puppy for services like visiting hospitals. I also can’t wait for things to go back to normal so I can see the world again. I love to travel!

My final thoughts... Remember, help is available! Call the RAO, PSD, or Tricare Ask A Nurse service. They can help you or refer you to someone who can.

Source: Belinda Chung, CAPT, USNR Ret.
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, the document preparer (DFAS, your annuitant manager, Social Security Administration, etc.) must send these items to you by January 31.

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

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

If you have an account with banks, credit unions and other financial institutions that generated interest, you will receive 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/withholding. 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.

**Retiree Account Statement (RAS)**
If you have a trust account or IRA, contact your bank or trust company for the RAS. MyPay is now mobile friendly, and available on your computer web browser. Checkout myPay how-to videos on DFAS youtube channel at www.youtube.com/dfas. After checking your RAS, if the SBP coverage shown no longer applies to your current life situation, please see their website for the steps to take. In the RAS you should look under Survivor Benefit Plan coverage, it will explain information about your decision regarding SBP coverage. Under myPay in DFAS you will find a DD Form 2656-7 used to establish the SBP after the passing of a service member.

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 https://tax.hawaii.gov/forms. Information can be obtained at 1-800-222-3229.

**HAVE YOU TOLD YOUR LOVED ONES YOU CHOSE SBP COVERAGE?**
It’s the middle of tax season. That means you are likely gathering important documents and combing through paperwork while you have the important documents at hand. It’s time to let loved ones know how you have planned to care for them after you pass away. One can choose to provide an income for one’s family by electing to participate in the Survivor Benefit Plan (SBP), which pays the beneficiary a monthly annuity. Now is a good time to establish the SBP after the passing of a service member. Additional help filling out the DD Form 2656-7 and a helpful checklist is available from the Start an SBP annuity webpage at: https://www.dfas.mil/RetiredMilitary/. Signing up for SBP may be the best investment and will help care for your loved ones.

**MEET ROY UMEDA**

Meet Roy Umeda, Retired Military Volunteer

The war in Vietnam was escalating and thousands of Americans were involved in the fighting. I was still in college but several of my classmates had already died in Vietnam. It seemed better to join the Air Force and learn a trade. The first few weeks seemed repetitious with getting up, going to chow, drilling, PT, and marching - just like ROTC in high school.

I had both good and bad experiences in the military. For example, once our shop was ordered to clean and paint our maintenance hangar in Hickman battleship gray. We spent several days removing the old paint and prepping for the new. Our shop chief laughed and ordered only half the paint we needed. Several months later a new general changed the order to go back to the original paint.

I started thinking about retiring after retraining into the security police and being assigned to SAC Minuteman missiles system. Once, I had to face protesters at a missile site and made the 6 o’clock news. After I retired, it was fun for about three months then I realized there was something missing. I went back to school for a teacher’s degree and taught for twenty years at a middle school and retired. Since I retired, keeping busy is hard. I do volunteer work, yardwork, go fishing, care for my dog and travel.

My final thoughts...What I learned in the military taught me to keep trying and you will succeed.

Source: Roy Umeda, MSgt, USAF Ret.
REPLACING A MISSING IRS FORM 1099R
FROM DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS)

Some of these forms arrive in the mail to retirees and annuitants and others are downloaded from your 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 “3” 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

WHY DO I NEED A PASSWORD?

The Defense Finance and Accounting Service (DFAS) requires everyone using My Chart to have a unique password and to change it every 150 days. The reason for that is to prevent easy-to-crack passwords which could then be used by hackers to get into your retiree account. And more and more internet services have requirements for similar reasons: privacy, security, and your peace of mind.

So, you say, isn’t that just wonderful? But please tell me how am I to create, much less remember, 5 to 30-character passwords consisting of letters and numbers and special characters? And I have a dozen or more online accounts needing them and I cannot use my birthday for all of them? Password manager services can help by creating a complex password for each of your accounts and storing them safely so that you need remember only one password. That password which opens the electronic vault must be one of strong encryption.

And of course, the vault must be secure. Research to find a password manager that fits your needs. Assistance can be found by using Google and magazines written for PC and Mac users. However you decide to approach creating and using your passwords, bear in mind that there are a number of people with nothing better to do than hack into your accounts and try to steal from you. Be safe, not sorry.

Source: George Mead, CAPT, USN Ret.

MYPAY

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

After you verify your payment and correspondence information, you should verify that your Survivor Benefit Plan (SBP) information is current by checking your RAS. If you are still paying for SBP, but do not have an eligible beneficiary (for example: death or divorce or no minor children), you need to let DFAS know by sending the appropriate documentation (available on the Forms page of the website).

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

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

Source: DFAS newsletters

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

I’m from NJ and grew up believing in military service. The USAF sent me to ICBM, which was boring, so I volunteered for combat in Vietnam. I served in several areas, but the VA later claimed 18 months of my records was blank. That’s typical for Spec. Ops. General Daniel “Chappie” James Jr selected me as the outstanding officer in his command, but I received a generic justification due to my project’s national sensitivity.

I retired because I was in a staff job – which I never liked - at the 20-year point as a Lt. Colonel. Afterward, I volunteered for recall IF they would send me to the combat zone because troops were going to the Middle East. They offered a U.S. Base squadron CO billet… No thanks. DoD later thanked me with a “souvenir” cammo hat.

I later worked for the NIH and received the Director’s Award for extraordinary contributions to the NIH mission… the first and only time it was awarded to a non-doctor. I also managed to marry and have two children – an engineer and a physician and they crank out some great grandkids.

We moved to Honolulu in 1997 and I’ve been volunteering ever since. I volunteered with the MOAA, HPD, VASH, Citizen Action Projects, and tutored in schools. I’ve been a RAO volunteer 2010 and a coach/pacer for various running clubs since 1998.

My final thoughts… Whether retired or not – go find something you ENJOY doing and volunteer. But don’t think about it… DO IT…

Source: Lou Crompton, LtCol, USAF Ret.
Ron Montgomery has volunteered with the RAO for many years. After retiring from both the U.S. Navy and Hawaiian Airlines, he still has a lot to offer the community and does so in different ways.

Born and raised in New Jersey, Ron earned an associate degree and an Airframe Powerplant Airplane Mechanic (A&P) license. Instead of waiting for the draft, he joined the Navy with the hope that he could work in Aviation Mechanics - his dream career.

The Navy benefitted from his mechanical skills and he enjoyed serving all over the world. Japan and Hawaii hold special places in his heart. He met and married his beloved wife in Japan, and they relocated to Hawaii where they purchased a home in Ewa Beach and welcomed a son.

However, he jokes about not serving on a ship for even one day in his whole Navy career.

Ron retired after serving 28 years in 1989 having earned the rank of E8 – Senior Chief. He then joined Hawaiian Airlines for another 25 years and retired again at 72. Sadly, he lost his wife in 2009. Their son attended the Naval Academy at Annapolis and is a Naval Radiologist. He has grandchildren who enjoy visiting him in Hawaii.

Ron enjoys volunteering with several organizations and is learning Japanese. “It makes me glad to help.” We are glad to have him for as long as we do. His services are unbelievably valuable.

Source: Ron Montgomery, ADCS, USN Ret. Interviewed by: David Ascher, MFSC Staff
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
   - Naturalization and adoptions 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. DISCUSS YOUR WISHES FOR BURIAL AND FUNERAL SERVICES WITH YOUR NEXT-OF-KIN. 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. Coast Guard Retiree & Annuitant Services (including NOAA & PHS retiree deaths), 866-772-8724
3. Social Security Administration (SSA) (for death benefits), 800-772-1213
4. Department of Veterans Affairs (VA) (if applicable), 800-827-1000
5. Office of Personnel Management (OPM) (if applicable), 724-794-8690
6. Any fraternal group that you have membership with:
   e.g., MOAA, FRA, NCOA, VFW, TREA, etc.
7. 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)
- Retirement orders
- Discharge certificates
- Marriage license
- Divorce papers
- Birth certificates of immediate family
- Adoption papers
- Death certificates
- Survivor Benefit Plan program documentation
- Retiree Account Statements from DFAS
- Wills
- 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 arrange for a copy to be sent to you.

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.

Sources: USA.gov, www.veteranscrisisline.net

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.

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

ALL SERVICES’ RETIREE PUBLICATIONS

Navy Shift Colors

Air Force Afterburner
www.retires.af.mil/library, Hover over “Library” and click “Afterburner” Scroll down to the newsletters.

Marine Corps Semper Fidelis
www.manpower.usmc.mil/webcenter/portal/MRAHome, Hover over "Veteran Marines" in top horizontal ribbon and click "Retired Services" in middle column. In left column click "Semper Fidelis Newsletter" then select the newsletter

Coast Guard Evening Colors
www.dcms.uscg.mil/ppc/ras, On left side column click “The Retiree’s Newsletter” then in center column click “Current Issue...”

Army Echoes
www.army.mil, Click MENU in upper left corner, click “Soldier and Family Readiness,” click “Retiree Services,” click “Soldier for Life,” click MENU again, then click “Army Echoes” in RETIREMENT column

Source: RAO Files
<table>
<thead>
<tr>
<th>Service/Agency</th>
<th>Contact Information</th>
</tr>
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<tbody>
<tr>
<td>Air Force Casualty Assistance Services (CAS) (Hickam)</td>
<td>449-0865</td>
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<tr>
<td>Army Retired Services Office (Schofield)</td>
<td>665-1585/5384/1514</td>
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<tr>
<td>Air Force Aid Society (Hickam)</td>
<td>449-0301 (Automated phone tree-follow instructions)</td>
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<td>Air Force Mortuary Affairs and Funeral Honors Support (Hickam)</td>
<td>447-2046</td>
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<td>Air Force Casually Assistance Services (CAS) (Hickam)</td>
<td>449-0300/0303/0313</td>
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<td>Air Force Retiree Services (Randolph AFB)</td>
<td>800-531-7502</td>
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<td>Base Operator (Joint Base Pearl Harbor-Hickam)</td>
<td>449-7710</td>
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<td>Burial at Sea Services (Pearl Harbor)</td>
<td>433-4709</td>
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<td>Cemetery-Hawaii State Veterans Cemetery</td>
<td>369-3-575</td>
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<tr>
<td>Cemetery-National Memorial Cemetery of the Pacific (VA) (Punchbowl)</td>
<td>522-3-720</td>
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<td>Chaplains Office (Navy)</td>
<td>473-3971</td>
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<td>Chaplains Office (Air Force)</td>
<td>449-1754</td>
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<td>Coast Guard Retiree &amp; Annuitant Services (including NOAA and HPS) (Alternate: 1-786-359-2200)</td>
<td>866-772-8724</td>
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<td>Coast Guard Retiree &amp; Annuitant Services FAX</td>
<td>785-3-3977</td>
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<td>DEERS Support Office</td>
<td>800-538-9552 (Alternate: 1-502-335-9860)</td>
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<tr>
<td>DEERS Support Office FAX</td>
<td>800-336-4416</td>
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<tr>
<td>Defense Finance and Accounting Service (DFAS)</td>
<td>800-321-1080</td>
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<td>DFAS FAX</td>
<td>800-469-6559</td>
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<tr>
<td>DFAS-myPay Customer Service</td>
<td>888-332-7411</td>
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<tr>
<td>Express Scripts (Tricare Mail-Order Pharmacy)</td>
<td>877-363-1303</td>
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<td>FEDVIP</td>
<td>877-88-3337</td>
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<td>Identification Cards (ID)/DEERS (Hickam Military Personnel Flight)</td>
<td>449-0846</td>
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<tr>
<td>Identification Cards (ID)/DEERS (Navy PSD)</td>
<td>471-2405</td>
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<td>Legal Assistance Office (Navy) (Region Legal Assistance Office Hawaii)</td>
<td>473-477</td>
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<tr>
<td>Marine Corps Retired Activities Coordinator (Kaneohe Bay)</td>
<td>257-7796</td>
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<tr>
<td>Medicare</td>
<td>800-633-4227</td>
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<tr>
<td>National Archives and Records Administration Center (NARA)</td>
<td>866-272-6272</td>
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<td>Navy-Marine Corps Mortuary Affairs Office &amp; Burial at Sea Info (Millington, TN)</td>
<td>866-787-0081</td>
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<td>Navy-Marine Corps Relief Society (Pearl Harbor)</td>
<td>473-0282</td>
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<td>473-4512</td>
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<td>Navy Funeral Honors Support &amp; CACO (Pearl Harbor) FAX</td>
<td>473-3614</td>
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<td>Navy-NAVPERSCOM-NAVRES Personnel Management-myNavy Career Center (Millington, TN)</td>
<td>833-330-6622</td>
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<tr>
<td>Oahu Veterans Center (Foster Village – Venue/Meeting Hall Rental)</td>
<td>422-4002</td>
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<tr>
<td>Office of Personnel Management (OPM)</td>
<td>888-7876-6738</td>
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<tr>
<td>Retired Activities Office Pearl Harbor (RAO)</td>
<td>474-0032</td>
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<tr>
<td>Report of Death (DFAS)</td>
<td>800-321-1080</td>
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<tr>
<td>Social Security Administration (SSA)</td>
<td>800-772-1213</td>
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<td>Tripler Army Medical Center (TAMC) (APPOINTMENTS)</td>
<td>433-2778</td>
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<td>Tripler Decedent Affairs (Navy and Marine Corps)</td>
<td>433-4709</td>
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<tr>
<td>Tripler Tricare/Retiree Ombudsman</td>
<td>433-7074</td>
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<td>Tricare Customer Services West Region (Health Net Federal Services)</td>
<td>844-966-9378</td>
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<tr>
<td>Tricare for Life (TFL)-Wisconsin Physicians Service</td>
<td>866-773-0404</td>
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<td>VA-Vet Centers (Counseling, outreach, and referral services)</td>
<td>247 line: 1-877-WAR-VETS (1-877-927-8387)</td>
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<tr>
<td>West Oahu Vet Center (Kapoleo)</td>
<td>674-2414</td>
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<td>Honolulu Vet Center (Honolulu)</td>
<td>973-8387</td>
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<tr>
<td>VA-Veterans Benefits Administration (VBA)</td>
<td>800-827-1000</td>
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<tr>
<td>VA-Veterans Group Life Insurance (VGLI)</td>
<td>800-419-1473</td>
</tr>
<tr>
<td>VA-Veterans Health Administration (VHA)</td>
<td>433-0600</td>
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<tr>
<td>VA-Veterans Crisis Line (National Crisis and Suicide Intervention Line)</td>
<td>800-273-8255</td>
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<tr>
<td>VA-Ambulatory Care Clinic (Tripler campus) (Appointment Scheduling)</td>
<td>800-214-1306</td>
</tr>
<tr>
<td>VA-Service Disabled Veterans Insurance (NOT OSGLI or VGLI)</td>
<td>800-669-8477</td>
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<tr>
<td>VA-MyVA311 (national number for questions about VA services)</td>
<td>844-688-2311</td>
</tr>
<tr>
<td>Hawaii State Office of Veterans Services (OVS)</td>
<td>433-0420</td>
</tr>
</tbody>
</table>

Telephone numbers are subject to change without notice.
2020 ANNUAL MILITARY RETIREE SEMINAR GOES VIRTUAL!
SATURDAY, NOVEMBER 7, 2020
0800 – 1200 (HST)

For years, this annual informational seminar was held at the Historic Hickam Officers’ Club. Due to the COVID-19 situation, this year’s event will be provided virtually on the JBPHH RAO’s Facebook page.

How does one attend a virtual seminar? Well, here are, hopefully, simple directions:

On November 7th, go to the JBPHH RAO Facebook page:
https://www.facebook.com/RAO.JBPHH
Click on the event “2020 Annual Retiree Seminar”.
Sit back and enjoy.

The event will include presentations, short question & answer sessions and resource table providers will provide short informational clips throughout the event. You can post questions in the comments section. The Master/Mistress of Ceremonies (MC) will field questions but all questions may not be addressed if time is short. However, presenter and resource table representative contact information will be provided. A recording of the event will be available on the RAO Facebook page afterward for future viewing.

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