

# JOINT BASE PEARL HARBOR-HICKAM MILITARY RETIREE

## BULLETIN

OCTOBER 2020-OCTOBER 2021 EDITION

PUBLISHED ANNUALLY

**2020 ANNUAL MILITARY RETIREE SEMINAR GOES VIRTUAL**  
See back cover for details



**JBPHH RAO FACEBOOK PAGES**

@RAO.JBPHH ([HTTPS://WWW.FACEBOOK.COM/RAO.JBPHH](https://www.facebook.com/rao.jbphh))

### 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](mailto:MFSCHawaii@navy.mil).

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*

## RAO VOLUNTEER OPPORTUNITIES!

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 MFSC Hawaii@navy.mil.**

**Updated useful information can be found on our RAO Facebook Page:  
<https://www.facebook.com/RAO.JBPHH>**

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

# 3 WAYS 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.

Source: <https://blog.ssa.gov/three-common-ways-your-social-security-payment-can-grow-after-retirement>, Posted on 21 June 2018  
by Jim Borland, Acting Deputy Commissioner of Communications.

## 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](http://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.

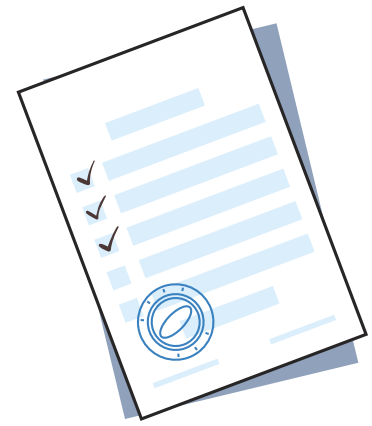
If you have TRICARE-FOR-LIFE, you will always be in that plan. Open season doesn't apply.

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.).

**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 \$12.50 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:

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.
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



## HILO, KAHULUI, & KAUAI ID CARD SITES

**AG HQ, 1304 Kekuaaoa Street, Bldg 643A, Room L103, Hilo (Army NG)**  
IN ID CARD-RAPIDS appointment scheduler, APPOINTMENT REQUIRED.  
Monday thru Friday, 0900-1200, call 808-844-6601/6607 for info

**AG ANG, 75 Kuleana Street, Kahului, Maui (Air NG).**  
NOT in ID CARD-RAPIDS appointment scheduler,  
APPOINTMENT REQUIRED-CALL.  
Tuesdays only, call 808-789-0637 for info (this was a new phone number starting last year)

**PMRF Barking Sands, Kauai, Bldg 275 CAC Office (Navy)**  
IN ID CARD-RAPIDS appointment scheduler, APPOINTMENT REQUIRED.  
Tuesdays and Thursdays only, 0830-1130, call 808-335-4493 for info.

Source: [idco.dmdc.osd.mil/idco](https://idco.dmdc.osd.mil/idco) website and RAO office files  
- info as of July 2020



## 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

## 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](http://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](http://www.socialsecurity.gov) and George Mead, CAPT, USN Ret.

# RESERVE RETIRED (GRAY AREA) PAY REQUESTS

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 [uasknpc@navy.mil](mailto:uasknpc@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](mailto:askmncc@navy.mil) immediately and verify they have your correct name and address.

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*

## 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](http://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](http://www.ssa.gov)*



## MEET JACK POWER RAO VOLUNTEER

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.*



## WHO IS ELIGIBLE FOR VA HEALTHCARE?

VA health care is and always has been available for our veterans. You may be able to receive VA health care benefits if you served on active military duty and received an honorable discharge. If you enlisted after September 7, 1980, or entered active duty after October 16, 1981, you must have served 24 continuous months or the full period for which you were called to active duty. You are also eligible if you were discharged for a disability that was caused or made worse by active-duty, discharged for a hardship or "early out, or served prior to September 7, 1980.

For those who were or still are in the Reserve or National Guard, you must have been called to active duty by a federal order and completed the full period for which you were called or ordered to active duty. If you had or have active-duty status for training purposes only, you don't qualify for VA health care.

However if you received an "Other than Honorable," "Bad Conduct," or "Dishonorable Discharge" and you wish to get it checked, then you may want to consider applying for a discharge upgrade or request a VA Character of Discharge review.

For enrollment eligibility you need to complete VA Form 10-10EZ, "Application for Health Benefits," and attach a copy of your DD Form 214, "Certificate of Release or Discharge from Active Duty," and apply with your local VA Health Clinic, or call (808) 433-0600.

SOURCE: *Va.gov Joe Thompson, MSgt, USAF Ret.*



## VETERAN DIRECTED CARE (VDC)

VDC is a new and not widely known special benefit program to serve veterans of all ages to live independently. Recently started in 2018, it replaced the former Veteran-Directed Home and Community-Based Services (VD-HCBS).

What does VDC do? 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. Examples include help with bathing, dressing, or fixing meals. This program is also for Veterans who are isolated, or their caregiver needs assistance providing the Veteran's care. Veterans in this program receive a budget to purchase these services.

Eligibility? The vet must be enrolled in VA health care, have a Primary Care Provider, and must be able to direct their own care or have a representative chosen by the Veteran to assist.

Referral? The veteran must have a referral from a local VA social worker.

Who provides care? This can be provided by family members, friends, or commercial services.

For more information on Veteran Directed Care, contact your VA Primary Care Provider and/or VA Social Worker at 1-800-214-1306. You may also find more information at [https://www.va.gov/GERIATRICS/pages/Veteran-Directed\\_Care.asp](https://www.va.gov/GERIATRICS/pages/Veteran-Directed_Care.asp)

Source: *Va.gov George Mead, CAPT, USN 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 location and health plan, and coverage may vary slightly when you are travelling abroad. To plan for those unplanned medical needs, familiarize yourself with your TRICARE coverage and proper procedures now. Note down contact info for the Tricare Overseas Program (TOP) regional call center for the region where you will travel.

For non-emergencies, call the appropriate TOP center or call the TRICARE Ask-A-Nurse line (1-800-TRICARE, Option 1) for assistance with Overseas Regional Call Center coordination.

For emergencies, go to the nearest emergency care facility and call the medical assistance number in that region.

If you have to pay up front for medical services, you can file a reimbursement claim afterwards. Therefore, keep all documentation and receipts. For hospital treatment, call the TOP Center while you are there to verify that you complete reimbursement procedures correctly.

NOTE: TRICARE only covers what is medically necessary. Rules, limits, and exclusions apply for certain services. For example, medical evacuation travel is only covered to the nearest medical facility that meets your needs. If you choose

to travel home, you may have to pay. You can investigate travel insurance in case TRICARE does not cover everything,

Visit the TRICARE website below for the archived article dated 11/25/2019 titled "Traveling for the Holiday Season? TRICARE Travels with you." You'll find links to contact information, procedures, and forms mentioned above. [https://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/11\\_25\\_19\\_Traveling\\_Overseas\\_This\\_Holiday\\_Season\\_TRICARE\\_Travels\\_With\\_You](https://www.tricare.mil/CoveredServices/BenefitUpdates/Archives/11_25_19_Traveling_Overseas_This_Holiday_Season_TRICARE_Travels_With_You)

Source: *Belinda Chung, CAPT, USNR Ret.*



## MEET JOE THOMPSON RAO VOLUNTEER

I come from a family of 11 children raised on a Maui farm. I saw no future there, so I enlisted in the Air Force in 1963. I enjoyed the lifestyle of discipline and daily challenges and traveling all over the world. My favorite assignment took my family and me to a three-year tour in Madrid, Spain. My least favorite was a one-year tour (1968-1969) to Vietnam.

Throughout my military career I have met many friends (new) from all over the country/world broadening my knowledge of customs, traditions, and cultural differences.

In 1987, I had back surgery at Biloxi, Mississippi, which led to my retirement from the Air Force after 24 years. Transitioning to civilian life went well. I worked for the Department of Veterans Affairs (VA) at the Federal Building as Chief of Administration in 1988. In 1990 I transferred to the Maui Vet Center as Office Manager. In 1999 I transferred as a Veterans 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 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 visited 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.*

# 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-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 Social Security benefits. At that time, the premiums will be automatically deducted.

Go to [Socialsecurity.gov](https://www.socialsecurity.gov) and [Medicare.gov](https://www.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](https://www.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](https://www.tricare.mil) for details.

## IMPORTANT SIGN-UP DETAIL LATE SIGN-UP PENALTY

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

You may be able to delay enrolling in Medicare Part B and avoid the penalty due to your enrollment in other health insurance. But without Medicare Part B coverage, you will not have Tricare-For-Life coverage. Again, go to [Medicare.gov](https://www.medicare.gov) and [Tricare.mil](https://www.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.*

# HEART ATTACK OR STROKE

## RECOGNIZE SYMPTOMS & GET HELP FAST!

Heart attack and stroke are among the leading causes of illness and death in the U.S. Aging increases risks of occurrence. Timely treatment is important. Restoring blood and oxygen to the brain and heart quickly results in less overall damage and better chances for successful recovery. Learn to recognize heart attack or stroke symptoms and get help FAST.

Common heart attack symptoms include:

- Discomfort, tightness, crushing, pressure, squeezing in center of chest
- Pain spreading to shoulders, neck, upper back, jaw, or arms
- Shortness of breath, difficulty breathing
- Dizziness, nausea, clammy sweats, paleness, heart flutter
- Unexplained anxiety, weakness, or fatigue
- Stomach/Abdominal pain

Men often exhibit the well-known symptoms of chest pain or difficulty breathing while Women sometimes exhibit some of the other symptoms. Symptoms may occur suddenly or build up slowly over days. If you feel any symptoms, get help FAST. Tell them you may be having a heart attack.

### Symptoms of Stroke include

- Numbness or weakness in face, arm, or leg, especially only one side
- Confusion, trouble speaking, or understanding
- Trouble seeing, walking, balance, or coordination
- Dizziness, hiccups, or seizures
- Unexplained severe headache
- Fainting

Most stroke sufferers report another symptom: odd behaviors or "altered mental status" including drowsiness, unresponsiveness, disorientation, confusion, sudden behavioral changes, agitation, or hallucination.

### Remind yourself about stroke using the acronym FAST:

**Face.** Is the smile symmetrical?

**Arms.** Can both arms be raised without one side drifting down?

**Speech.** Can they repeat a simple phrase without slurring?

**Time.** For any of these symptoms, don't waste TIME. Call 911 and get help FAST

*Source: Belinda Chung, CAPT, USNR Ret.*



# SUGAR IS POISON

As a genealogist, I'm keenly aware of why my relatives died. I am also keenly aware of the changes in causes of death such as diabetes, heart disease, high blood pressure, cancer, and dementia. These diseases were relatively rare on my ancestor's death records unlike now. Within the last 50 years, advertising has suckered us into eating processed and packaged foods with added sugars starting with TV dinners.

Grocery stores are havens of illness with rows of processed foods loaded with sugar, which is as addictive as cocaine. Fast food restaurants are no better. Ongoing research shows that we spend money on foods that make us unhealthy and then spend money on medicines to fix the resulting problems.

I don't know anyone who can kick bad eating habits cold turkey. Take small steps by first eliminating all sugary drinks including juices. Snack on fresh fruits, vegetables, and nuts. Replace one daily meal with a healthy version. Then replace a second meal. After a while, anything you eat should be real food, not processed or packaged.

To learn more, watch on YouTube: "Better Brain Health", "Robert Lustig and Fat Emperor", "Processed Food Documentary" and "The Complete Skinny on Obesity". I hope by this time next year, you will be healthier and more knowledgeable.

Finally, to grandparents out there, what we feed our grandchildren becomes a lifelong pattern. Let's feed them healthy foods. I'll do my part by giving Trick or Treaters whiffle balls instead of candy, as I have done for three years. I refuse to add to the diabetic problem in my community.

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



## MEET JO ELLEN REYNOLDS RAO VOLUNTEER

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.

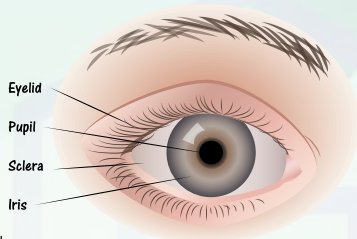
I would have remained in the Navy indefinitely. Retirement in 2010 gave me the opportunity to spend time with my three beautiful and bright children, start a business, do genealogy, substitute teach, travel, and volunteer for the Retired Activities Office, the USO and Defense POW/MIA Accounting Agency,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

*Source: <https://www.blogs.va.gov/VAntage/75688/good-cholesterol-ldl-hdl/>, Roy Umeda, MSgt, USAF Ret.*

## NURSE ADVICE LINE

Visit [MHSNurseAdviceLine.com](http://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.*

# 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, 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/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*

## 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 check the Retiree Account Statement (RAS) to ensure that the correct SBP coverage is shown. Please visit myPay to view

your 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](http://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 how-to videos in DFAS are designed for use by the spouse, eligible former spouse, or child of a deceased military service member. Additional help filling out the DD Form 2656-7 and a helpful checklist is available 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.

*SOURCE: DFAS SmartDoc Email, youtube.com/dfas, https://www.dfas.mil/RetiredMilitary/, Roy Umeda, MSgt, USAF Ret.*



## MEET ROY UMEDA RAO 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 Hickam 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 protestors 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 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](http://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, 9 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 other than hack into your accounts and try to steal from you. Be safe, not sorry

Source: *George Mead, CAPT, USN Ret.*

## MY PAY

### SELF-SERVICE ONLINE OPTIONS 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. 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, arrears-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 continuing to pay 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*



## MEET LOU CROMPTON RAO VOLUNTEER

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 cranked 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.*



# 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 here in Hawaii. The RLSO is located in Building 1746, 850 Willamette Street, Pearl Harbor.

Phone: 808-473-4717 for information. When resources permit, the Legal Assistance Department provides the following services:

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

### Attorney Legal Assistance -

Walk-ins: Monday, Tuesday, & Wednesday 0830-1030; Thursday 1330-1500; No Walk-in service on Friday. All walk-in services are first-come, first-served.

### Attorney Legal Services -

By Appointment: Call 808-473-4717 to schedule

### Estate Planning (Ex: 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

Please verify any changes due to the COVID-19 situation by calling 808-473-4717. NORMALLY, THE CHECK-IN OFFICE FOR ALL SERVICES IS ON THE FIRST FLOOR. Follow directions provided when appointment was made.

*Source: Region Legal Service Office Hawaii handout*



## MEET RON MONTGOMERY RAO VOLUNTEER

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*



# AVOID PHONE SCAMS & VISHING

## (VOICE PHISHING)

Protect yourself from malicious tricksters. Here is some important information to help you:

Online and Cell phone scams are increasing. Vishing is when a scammer calls to request your personal information. No legitimate organization will call for that purpose. If they are making you feel pressured or rushed, it's probably a scam. Don't let them scare or intimidate you. You aren't required to provide information to anyone without verifying who they are. Here's how to do it.

If in doubt, ask for their name and number. Hang up. Call the organization's main phone number. Request if the phone caller was legitimate. It probably wasn't. If it will make you feel better, ask the legitimate agent to check your account to see if all is well.

If they say they are verifying your information because of something extreme such as someone filing a lawsuit against you, ask them to give YOU the information they have. Confirm nothing. Legal proceedings are communicated in writing via official channels.

If they offer you a prize but require a payment hang up. They want access to your bank accounts to access more than that small amount.

When entering codes into online verification sites, ensure the website is legitimate (<https://> - including the "s"). Be safe and stay careful.

*Source: Fran Salas, MFSC Staff Member*

# RETIREE CHECKLIST:

## WHAT SURVIVORS SHOULD KNOW

To follow previous Bulletin editions, 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
- 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](mailto: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 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](http://www.veteranscrisisline.net)



### 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](http://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>.

## ALL SERVICES' RETIREE PUBLICATIONS

**Navy Shift Colors** [www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/pages/default.aspx](http://www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/pages/default.aspx), Scroll down and click the "Current Issue Shift Colors" in the middle column.

**Air Force Afterburner** [www.retirees.af.mil/library](http://www.retirees.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](http://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](http://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](http://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

# PHONE REFERRALS

Agent Privilege Cards, Joint Base PHH (Vehicle Pass Office at Nimitz Gate).....	449-0865
Army Retired Services Office (Schofield).....	655-1585/5384/1514
Air Force Aid Society (Hickam).....	449-0301 (Automated phone tree-follow instructions)
Air Force Mortuary Affairs and Funeral Honors Support (Hickam).....	447-2046
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).....	449-1754
Coast Guard Retiree & Annuitant Services (including NOAA and PHS)(Alternate: 1-785-339-2200).....	866-772-8724
Coast Guard Retiree & Annuitant Services FAX.....	785-339-3770
DEERS Support Office.....	800-538-9552 (Alternate: 1-502-335-9980)
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-NAVRES Personnel Management-myNavy Career Center (Millington, TN).....	833-330-6622
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 Customer Services West Region (Health Net Federal Services).....	844-866-9378
Tricare for Life (TFL)-Wisconsin Physicians Service.....	866-773-0404
VA-Vet Centers (Counseling, outreach, and referral services).....	24/7 line: 1-877-WAR-VETS (1-877-927-8387)
West Oahu Vet Center (Kapolei).....	674-2414
Honolulu Vet Center (Honolulu).....	973-8387
VA-Veterans Benefits Administration (VBA).....	800-827-1000
VA-Veterans Group Life Insurance (VGLI).....	800-419-1473
VA-Veterans Health Administration (VHA).....	433-0600
VA-Veterans Crisis Line (National Crisis and Suicide Intervention Line).....	800-273-8255
VA-Ambulatory Care Clinic (Tripler campus) (Appointment Scheduling).....	800-214-1306
VA-Service Disabled Veterans Insurance (NOT OSGLI or VGLI).....	800-669-8477
VA-MyVA311 (national number for questions about VA services).....	844-698-2311
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

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# 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.**

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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](mailto:MFSCHawaii@navy.mil) and leave questions or comments.