

## SURVIVOR SPECIAL ISSUE

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# Act OKs Survivor Benefit Plan

## SBP Open Season will end Jan. 1, 2024

*By Jim Elston, SBP Program Manager  
Navy Casualty Office*

The National Defense Authorization Act (NDAA) for Fiscal Year 2023 authorizes a Survivor Benefit Plan (SBP) Open Season.

The SBP Open Season began Dec. 23, 2022, and will end at midnight, Eastern Standard Time, Jan. 1, 2024.

This allows an eligible member, defined as a member or former member who, as of Dec. 22, 2022, is either, receiving retired pay, or would be receiving retired pay but for the fact of being under 60 years of age, to make the following election:

### Enrollment

A member not participating in SBP or the Reserve Component Survivor Benefit Plan (RCSBP) may elect SBP or RCSBP for any type of coverage that member would have been eligible to elect and declined, or failed to elect, at an earlier opportunity.

Members who are already participating in the SBP or RCSBP for any beneficiary are not eligible to make an election to add beneficiaries during this open season enrollment or change the base amount elected.

Members who elect to enroll must pay open enrollment premiums for elected coverage based on the number of years that have elapsed since the member's first opportunity to participate in the SBP or RCSBP.

There are two types of open enrollment premiums. The first premium type will be collected each month beginning with the effective date of the election. Such premiums shall be collected in the same manner as if the member elected to

participate in the program at the earliest opportunity.

The second premium type is a one-time buy-in premium. This premium amount is due and payable in a one-time, lump sum payment at the time a member files an election, although a portion of this amount may be deferred and deducted from retired pay in 12 equal monthly installments beginning immediately following the effective date of the election.

The amount deferred may not exceed the total net retired pay the member expects to receive over this period. Regardless of any amount deferred, the member or former member is considered obligated for payment of the full lump-sum premium at the time of election, and a debt is established. This debt accrues interest until paid in full.

For members who choose to pay a portion of the one-time buy-in premium in 12 equal monthly installments, that interest is factored into these payment amounts.

If the member's net retired pay is reduced for an unrelated matter after deductions begin, the member shall make an immediate payment equal to the anticipated shortfall in deductions from retired pay expected through the end of the original 12 month period. The option to make monthly payments from retired pay is not required by law; it is an administrative accommodation offered to members for their convenience so they may distribute the financial impact of remitting the amount over time.

To make an election to enroll in SBP, members who are receiving retired pay must submit a Letter of Intent (LOI) to enroll during the SBP Open Season. After receiving an LOI from a member, the one-time buy-in premium will be calculated and provided to the member to provide the amount that

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the member will be required to pay.

Members who wish to enroll in SBP after notification of the amount of their one-time buy-in premium must submit an SBP Open Season Enrollment Form,

Provisional LOI form can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/>. [Click here.](#)

SBP Open Season Enrollment form will be at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/> when approved.

[Click here.](#)

### Ending existing coverage

A member who is participating in SBP or RCSBP as of Dec. 22, 2022, may elect to discontinue participation in SBP or RCSBP. Reserve plan participants who discontinue participation during the open enrollment period are precluded from electing to participate in SBP at a later date, unless they later qualify to retire under a different provision of law.

To make an election to discontinue participation in SBP or RCSBP members must complete a discontinuation form and submit it to the appropriate agency. To be effective, the signature of the member and of all persons who are required to concur in the election to discontinue must be notarized or witnessed by an SBP counselor.

Elections to discontinue existing coverage that are received after the end of the open season on Jan. 1, 2024, cannot be honored.

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## Shift Colors

Deputy Chief of Naval Personnel;  
Commander, Navy Personnel Cmdr:  
Rear Adm. Michael W. Baze

NPC Public Affairs Officer:  
Cmdr. Rick Chernitzer

Editor:  
Gene H. Hughes

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Send correspondence to:  
Navy Personnel Command  
Shift Colors  
5720 Integrity Drive  
Millington, TN 38055

E-mail:  
[MILL\\_ShiftColors@navy.mil](mailto:MILL_ShiftColors@navy.mil)



**SAN DIEGO (Feb. 14, 2023) Quartermaster 2nd Class Mayra Cortes, a tactical craft crewman gunner assigned to Maritime Expeditionary Security Squadron 11, mans a machine gun aboard a 34-foot Sea Arc patrol boat during a High Value Asset escort mission exercise as part of the Maritime Expeditionary Security Force Boat University advanced course in San Diego.**

Photo by Chief Boatswain's Mate Nelson Doromal Jr.

## SEASON from Page 2

Members who elect to discontinue coverage will not receive a refund of premiums previously paid.

Provisional discontinuation form can be found at <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/#Discontinue>.

For more information visit the following pages:

<https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/>

<https://www.mynavyhr.navy.mil/Support-Services/Casualty/SBP/>

You can also contact the SBP program manager at (877) 270-2162 or email [MILL\\_SBP-LOD@NAVY.MIL](mailto:MILL_SBP-LOD@NAVY.MIL).



**SECNAV RETIREE COUNCIL**

<https://www.mynavyhr.navy.mil/Support-Services/Culture-Resilience/Retired-Activities/>

Access the Council's Facebook page by searching for Navy and Marine Corps Retirees, then like and follow for frequent news updates.

## NAVY RETIREE SEMINAR & APPRECIATION DAY EVENTS FY 2023

**NAS Jacksonville, FL**  
 Retiree Appreciation Day  
 8 a.m., Saturday, April 15, 2023  
 River Cove Center (former O'Club)  
 (904) 542-5790  
[thomas.j.brennan34.vol@us.navy.mil](mailto:thomas.j.brennan34.vol@us.navy.mil)

**NSA Mid-South, TN**  
 Retiree Appreciation Day  
 8 a.m., Friday, June 16, 2023

Virtual Facebook Event  
[alexander.d.young3.naf@us.navy.mil](mailto:alexander.d.young3.naf@us.navy.mil)  
**NRNW Naval Base Kitsap, WA**  
 Retiree Appreciation Day  
 9 a.m., Thursday, Aug. 3, 2023  
 Bangor Plaza  
 2720 Ohio St.  
 Silverdale WA 98315  
 (360) 315-3052

[terry.f.wimmer.civ@us.navy.mil](mailto:terry.f.wimmer.civ@us.navy.mil)

**NAS Lemoore, CA**  
 Retiree Appreciation Day  
 8 a.m., Saturday, Sept. 23, 2023  
 MWR Movie Theater,  
 Bldg. 822 Hancock Circle  
 (559) 998-4524

**See RAO Locator, page 26**

# SURVIVOR'S ASSISTANCE CHECKLIST

There are numerous tasks to be completed following the death of a retiree. This checklist is designed to assist your surviving family members in taking the necessary actions in the event of your demise.

## Immediate Actions

1. Notify the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) of the retiree's passing. DFAS-CL will stop the member's retired pay and provide the required information regarding the Retired Service members' Family Protection Plan (RSFPP) or the Survivor Benefit Plan (SBP) if the member was enrolled in either program.

Call DFAS-CL: (800) 321-1080  
Date completed: \_\_\_\_\_

2. Contact your nearest Navy Retired Activities Office (RAO) for assistance if there is one nearby. Alternatively, use an Army Retirement Services Office (RSO) or an Air Force Retiree Activities Office (RAO).

Check a recent edition of Shift Colors or call (866) 827-5672 for a listing of Navy RAO telephone numbers.  
Date completed: \_\_\_\_\_

3. Contact the Department of Veterans Affairs (VA) to obtain:

- a. Flag for burial (frequently funeral directors will assist in this matter);
- b. Burial assistance (if member died of a service-connected disability or in VA hospital);
- c. Dependency and Indemnity Compensation (DIC) (if the cause of the retiree's death was service connected).

**Note:** You will need a copy of the service member's discharge document(s) to include the DD Form 214, retirement certificate/orders to apply for any VA benefits.

VA Regional Office: 800) 827-1000  
Date completed: \_\_\_\_\_

4. Contact the Social Security Administration (SSA) to apply for the \$255 burial payment paid only to spouses, not adult children. (Note: You will need to schedule an appointment with the local SSA office to review eligibility for additional benefits.)

SSA: (800) 772-1213  
Date completed: \_\_\_\_\_

5. If covered under Veterans' Group Life Insurance (VGLI), report the death to the Office of Service member's Group Life Insurance (OSGLI). If covered by VA National Service Life Insurance (NSLI) call (800) 669-8477

VGLI Office: (800) 419-1473  
Date completed: \_\_\_\_\_

## Follow-up Actions (to be completed within 6 months):

1. Obtain a new dependents identification card (ID) (will change/update DEERS) from the nearest military installation. Questions concerning ID cards should be directed to the Navy Personnel Command, Benefits/Identification Eligibility Branch, PERS-312, at (866) 827-5672.

Date completed: \_\_\_\_\_

2. If enrolled in RSFPP or SBP and not yet receiving an annuity, contact Defense Finance and Accounting Service-Cleveland Center.

DFAS-CL: (800)321-1080  
Date completed: \_\_\_\_\_

3. When necessary, call DFAS-CL for member's 1099R (for tax purposes) and call DFAS-CL for SBP annuitant's 1099R.

DFAS-CL: (800) 321-1080  
Date completed: \_\_\_\_\_



**Members of a Navy Honor Guard prepare to fold an American Flag prior to its presentation to family members during a burial ceremony at NAS Oceana, CA.**

# SURVIVOR'S ASSISTANCE CHECKLIST

Recommendation: Your spouse or surviving family member should be aware of where and how to locate original documents. It should be completed NOW. Don't put off doing it.

## Personal Information

|   | Retiree | Spouse |
|---|---------|--------|
| Name:   |         |        |
| Street and Number                                 |         |        |
| City, State, Zip+4:                               |         |        |
| Date of Birth:                                    |         |        |
| Place of Birth:                                   |         |        |
| Social Security Number:                           |         |        |
| Date/Place of Marriage:                           |         |        |
| Driver's License Number:                          |         |        |
| State Issued by:                                  |         |        |
| Father's Name:                                    |         |        |
| Date of Birth:                                    |         |        |
| Place of Birth:                                   |         |        |
| Mother's Maiden Name:                             |         |        |
| Date of Birth:                                    |         |        |
| Place of Birth:                                   |         |        |
| Location of Birth/<br>Marriage/Divorce Documents: |         |        |

## Military Information

|  |  |
|--|--|
| Name:  |  |
| Branch of Service:   |  |
| Service/File Number:   |  |
| Date Entered:  |  |
| Place:   |  |
| Date of Retirement:  |  |
| Retired Rank/Rating:   |  |
| Location of Current Retiree Account Statement (RAS):                             |  |
| Enrolled in: RSFPP SBP RCSBP (Circle all that apply)                             |  |
| Can be verified by checking retiree's Retiree Account Statement (RAS) from DFAS. |  |
| <u>Wars And Conflicts Served:</u>  |  |

Awards/Decorations:

DD Form 214:

Locations of Documents:



# SURVIVOR'S ASSISTANCE CHECKLIST

## Social Security Information

Receiving Social Security Benefits:

Health Insurance: Medicare Part A. - Medicare Part B.

Medicare Part D: YES NO - TRICARE for Life: YES NO

Other \_\_\_\_\_

Location of Documents: \_\_\_\_\_

## Veterans Affairs Information

VA Universal Access Identification Card: \_\_\_\_\_

Document Location: \_\_\_\_\_

## Insurance Information

National Service Life Insurance (NSLI), Service Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI) (Circle the appropriate coverage), Other \_\_\_\_\_

|       |                |
|-------|----------------|
| Name: | Policy Number: |
| Name: | Policy Number: |
| Name: | Policy Number: |
| Name: | Policy Number: |

Locations of Policies: \_\_\_\_\_

## Investment and Banking Information

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Location of Documents: \_\_\_\_\_

Safety Deposit Box Number(s): \_\_\_\_\_

Box(s) Location (Bank): \_\_\_\_\_

Number of Key(s): \_\_\_\_\_

Locations of Key(s): \_\_\_\_\_

## Individual Retirement and/or Annuity Accounts

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_



# SURVIVOR'S ASSISTANCE CHECKLIST

## Certificates of Deposit

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

Bank/Financial Institution: \_\_\_\_\_

## Medical And Dental Records

Physician's Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip+4: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Physician's Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip+4: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Physician's Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip+4: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Dentist Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip+4: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Living Will: \_\_\_\_\_

Location: \_\_\_\_\_

## Miscellaneous Information

Trust: \_\_\_\_\_

Will: \_\_\_\_\_

Real Estate Deeds: \_\_\_\_\_

Income Tax: \_\_\_\_\_

Vehicle Registrations: \_\_\_\_\_

Vehicle Titles: \_\_\_\_\_

Credit Cards Numbers: \_\_\_\_\_

Location of Documents: \_\_\_\_\_







# SURVIVOR'S ASSISTANCE CHECKLIST

## Help Numbers

A listing of Retired Activities Offices (RAOs) with contact information can be found on page 22 of this issue.

| Activity  | Telephone Number   |
|---|--|
| Burial Benefits Information, call:<br>Veterans Affairs<br>Social Security   | (800) 827-1000<br>(800) 772-1213   |
| Death Notification<br>call Defense Finance Accounting Service<br>(DFAS Casualty)<br>Indianapolis, IN  | (800) 321-1080 (24 hours)  |
| Death Notification Insurance, call:<br>National Service Life Insurance (NSLI)<br>Service Group Life Insurance (SGLI)<br>United States Government Life Insurance<br>(USGLI) or (OSGLI)<br>Veterans Group Life Insurance (VGLI) | (800) 669-8477<br>(800) 419-1473<br>(800) 669-8477<br><br>(800) 419-1473 |
| Death Notification Social Security  | (800) 772-1213   |

### Necessary Documents (when completing forms DFAS sends AFTER notification of death)

1. Copies of Form DD214, or Retirement Orders, or 20-Year Letter
2. Copies of Marriage License
3. Certified copies of death certificate



**ATLANTIC OCEAN (Feb. 7, 2023) Sailors watch the sunset aboard the Nimitz-class aircraft carrier USS Dwight D. Eisenhower (CVN 69) after an ammunition onload with the dry cargo and ammunition ship USNS Medgar Evers (T-AKE 13).**

Photo by Mass Communication Specialist 2nd Class Asheka Lawrence-Reid

# Delivering value for military families, taxpayers

**By Gilbert Cisneros Jr.,  
Under Secretary of Defense for  
Personnel and Readiness**

FALLS CHURCH, Va. — I'm proud of the work of our team at the Defense Department to negotiate and implement a new TRICARE pharmacy contract. The improvements that were made will not only establish stronger access standards and deliver exceptional value for military families, they will also improve efficiency and stewardship of taxpayer funds.

During my time in public service—from Congress to the Pentagon, where I now serve as under secretary of defense for personnel and readiness—I have always worked to put military families first. The new TRICARE pharmacy contract has attracted criticism in another Military.com op-ed, and I want to respond and correct the record.

The previous contract had two major problems. First, it measured access by the straight-line distance from a beneficiary's home to a retail pharmacy, so it failed to consider traffic, road conditions, or topography—such as the need to cross a body of water or go around a mountain—that could make for an unacceptably long journey. Second, the retail network was overly costly and, in some cases, inefficient. The network included pharmacies that were filling few or no prescriptions for our beneficiaries, resulting in unnecessarily high costs. We saw an opportunity to improve service while saving money by creating a more efficient, competitively priced network.

Under the new contract, 98 percent of TRICARE beneficiaries live within 15 minutes' driving time of a network retail pharmacy, and more than 99 percent live within a 30-minute drive. This improved standard for TRICARE is comparable to the Veterans Health Administration standard and exceeds the Medicare pharmacy-access stan-



**The new TRICARE pharmacy contract is more efficient and does right by beneficiaries and taxpayers, says Gilbert Cisneros Jr., Under Secretary of Defense for Personnel and Readiness.**

dard. By paying competitive fees to pharmacies, we will save an estimated \$2 billion in taxpayer funds over the seven-year life of the contract, and beneficiaries are projected to save \$100 million through lower out-of-pocket costs. These savings are notable, given long-term trends in the cost of health care: Medicare projects that annual growth in health spending will average 5.1% through 2030. Some beneficiaries have found that their pharmacy is no longer in-network, but the new contract provides other options within a 15-minute drive for nearly all beneficiaries, in addition to mail-order access.

Furthermore, we made these changes while maintaining among the lowest cost-sharing of any health plan. Service members, retirees, and their families can fill prescriptions at military hospitals and clinics, via mail order, or at network retail pharmacies. TRICARE beneficiaries can fill generic and name-brand prescriptions for \$0 copays—that's right, no out-of-pocket cost—at a military pharmacy. At a retail pharmacy, a 30-day fill costs no more than \$14 for generics (TRICARE

beneficiaries pay the lower of the actual cost or \$14) and \$38 for name-brand drugs. Compare this to one of the most popular health plans for federal employees, the Service Benefit Plan Basic Option, which charges a \$15 copay for a 30-day supply of generic drugs, \$60 for preferred name-brand drugs, and \$90 or more for non-preferred name-brand drugs. And TRICARE beneficiaries can pay even less and receive a 90-day supply from a mail-order pharmacy.

After hearing from both beneficiaries and independent pharmacies, we asked the contractor to offer additional time for pharmacies to opt into the contract.

As a result, more than 4,000 of the roughly 15,000 independent pharmacies that had left re-joined as a result of the re-solicitation, bringing the total number of independent pharmacies in the network to more than 11,000. With these additions, TRICARE's current network includes more than 42,500 participating retail pharmacies.

The new contract is more efficient and does right by beneficiaries and taxpayers. That's exactly what Americans should expect of their government.

# Gray Area Retirees: Get the new tips & tools for retirees new to retired pay

DFAS Retired and Annuitant Pay now has new Tips & Tools for members who are new to retired pay to make understanding and managing your retired pay easier.

The *DFAS Helpful Tips & Tools for Retirees New to Retired Pay* PDF is available at: <https://www.dfas.mil/ret>

The PDF provides tips and links to information of general interest to all retirees. There is also information for retirees with specific considerations, such as those with VA disability pay and separation pay.

Of special interest to members awaiting pay in the Gray Area is a link to important information and processes for applying to your Service for pay when you are eligible. There is also exciting information about how you can stay connected to DFAS by using a new type of account, especially for you: the Gray Area Retiree “Future Retiree” myPay account.

## Pay Details

Unlike military pay which comes every two weeks, retired pay comes once a month on the first of the month (or sooner if the first is on a weekend or holiday). Similar to the military Leave and Earnings Statement, you'll get a monthly detailed account statement called a Retiree Account Statement (RAS), which outlines your pay and deductions. Be sure to look for your new retired pay account in [myPay](#), the quickest and most convenient way to manage your retired pay.

## Taxes

You'll also find tax documents in your retired pay account on myPay, but as a retiree, you'll get a 1099-R rather than a W-2.

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on their individual circumstances. Be sure to speak with a tax professional about your specific situation.

## Gray Area Retiree Accounts

If you are a Gray Area Retiree, DFAS created a new kind of myPay account especially for you. This account will help you stay connected to important news and updates between the time you retire from your Branch of Service and the date you're eligible to receive retired pay. Find out how to log on and update your contact information so you never miss a message: <https://www.dfas.mil/grayarea>

We want you to start receiving retired pay as soon as you are eligible. So please be sure to familiarize yourself with your Service's specific procedures and timeframes, which can be

found on the helpful page listed above, in the right-hand menu.

## Veterans Affairs (VA)

In some cases, the pay or reductions in pay you receive in retirement may involve both DFAS and the VA. The Tips & Tools refer to some of the more common examples, but individual cases may vary. For instance, disability pay comes from VA, but this may reduce the amount you will receive from DFAS. Also, if you ever received Separation Pay, it must be recouped in retirement, but usually a portion of that money is recouped by DFAS and a portion by VA if you are receiving VA disability pay. Be sure to check out which laws and programs may impact your pay.

## Form Wizards

DFAS currently has several Form Wizards available and we are working on more. These “take the form out of the form” by walking you through the information needed to help ensure all necessary fields are completed properly.

The Form Wizards also have a helpful link to submit the form through an askDFAS online upload tool. Plus, some offer the option of signing electronically.

## askDFAS Online Upload Tools

Some forms or requests can be submitted online via the DFAS.mil website using the askDFAS online upload tools. The new askDFAS submission tools were established to improve the way requests are submitted and eliminate the time sending requests through mail or fax.

Upload your form in a PDF directly from your computer or device. Just fill in the information requested on the askDFAS online upload tool page and upload the form you want to submit in a PDF.

As your time awaiting pay in the Gray Area comes to a close, please make sure you are preparing to manage your retired pay successfully. The *DFAS Helpful Tips & Tools for Retirees New to Retired Pay* is a helpful resource.

## Gray Area Retiree Spotlight Special Note

If you are a Gray Area Retiree applying for retired pay, be sure to check our special focus webpages:

<https://www.dfas.mil/grayarea>

Navy: <https://www.dfas.mil/grayareanavy>

Marines: <https://www.dfas.mil/marinesgrayarea>

Also, be sure to use the most recent version of any forms you submit. There are new versions for two commonly-used forms: DDI08 - Application for Retired Pay Benefits and DD2656 - Data for Payment of Retired Personnel

# Don't let disasters catch you unprepared

It's the time of year when Mother Nature starts shaking of the winter and feeling frisky, and that means hurricanes, tornadoes, earthquakes, droughts, wildfires and floods. Natural disasters are no longer confined to certain regions.

Who was ready when Hurricane Sandy hit the northeast? That kind of severe storm damage in New England was truly a strange site.

Start preparing now, before a disaster strikes. You'll need up-to-date, critical information that may affect your health benefits. [Tricare](#) information is gathered from a variety of sources, including other federal agencies and departments, state and local government and the news and media.

- ▶ You can get care during any time of crisis—check emergency radio channels for current disaster alerts .
- ▶ Learn about your benefits before, during, and after a disaster.
- ▶ If you're evacuated, take the necessary precautions.
- ▶ Dial 911 or go to the nearest emergency facility.

## Before a Disaster

Plan a safe evacuation route and identify a safe shelter space. If you're evacuating, take these items with you in waterproof containers:

- ▶ Uniformed services identification (ID) card
- ▶ Medicare card
- ▶ Other Health Insurance card: Health insurance you have in addition to TRICARE, such as Medicare or an employer-sponsored health insurance. TRICARE supplements don't qualify as "other health insurance."
- ▶ Driver's license
- ▶ Social Security card
- ▶ Checkbook, credit card, cash
- ▶ Prescription containers (preferred) and/or a list of medicines with names, doses, and frequencies
- ▶ Important phone numbers
- ▶ Any important medical or military documents
- ▶ Shot records
- ▶ First aid kit

## Special Needs

If you have special needs, including chronic medical conditions, vision, hearing, or mobility impairment:

- ▶ Talk to your doctors about emergency medical plans.
- ▶ Know the location of more than one facility if you need dialysis or other life-sustaining treatment.
- ▶ Wear medical alert tags or bracelets.
- ▶ Arrange to get disaster warnings.
- ▶ Arrange for help getting to a shelter.

Prepare to bring the following items with you:

- ▶ Your doctor's contact information
- ▶ A list of your specific illnesses, allergies and medicines, including dosages

- ▶ A list of your medical devices, type and model number
- ▶ At least one week's supply of medicine. Get any prescription refills that are due before you leave and consider any medicines that may need refrigeration.
- ▶ Any needed medical devices or equipment. These include glucose monitors/diabetic supplies, breathing aids (nebulizers, oxygen tanks, tubing), CPAP gear, spare eyeglasses/contacts, wheelchairs, batteries, and walkers.
- ▶ Special foods or supplements, and food for service animals.

## More Information

Visit the [Are You Ready Guide](#) for lists and plans.

## After a Disaster

Here are a few items to help to make sure your needs are met.

### Check your identification (ID), enrollment cards

You must have a valid uniformed services ID card to get care or have prescriptions filled. If you lost your ID card, visit the nearest [ID card office](#) to get a new ID card.

### Follow appropriate referral and authorization procedures

TRICARE may issue blanket referrals and authorizations after a disaster. This means you'll get your care easier during this time. After this period ends, you must follow the usual referral and authorization procedures for your TRICARE health plan. This helps you avoid unnecessary out-of-pocket costs. [Learn if your area is affected.](#)

### Transfer your enrollment if you move

If you move after an evacuation, you should:

- ▶ Transfer your enrollment, or
- ▶ [Find a new provider.](#)

You have 90 days from the date of your address change to change your health plan to avoid a break in coverage.

### Keep paying fees and premiums

If you pay an enrollment fee or monthly premium for your health care option, continue to pay on time to stay enrolled.

### File claims in a timely manner


If you pay out-of-pocket for care, you may need to [file your own health care claims](#) with TRICARE for reimbursement.

### Keep copies of your medical records

Keep any personal copies of your and your family's medical records with you. This helps any new providers understand your health care needs.

Did someone offer a can't-miss investment opportunity?  
**Skip it. It's a scam.**

Report investment scams:  
**ReportFraud.ftc.gov**

# Crypto scammers targeting your community groups

By Cristina Miranda, FTC Consumer Education Specialist

Crypto investment talk is everywhere — even in your local community groups in real life or online. But scammers join these groups, too. Their mission? Gain the group's trust...and then exploit relationships and trick you into crypto investment scams.

But how do you spot and avoid these scammers?

Scammers use common bonds to build trust. They might speak the same language as you, claim to be the same age, or pretend to share things in common like your religion, ethnicity, hobbies, or profession. Why? Because when they then offer crypto investment advice or help, they think you'll be more likely to listen.

Once they start chatting with you, before long, they'll ask you for money to invest in crypto, make up a reason you need to send a payment in crypto, or both. But if you give it to them, the money or crypto will be gone.

The bottom line? Crypto investing comes with lots of risks, including scams. To spot the scams:

Don't believe promises that you'll make money, get a big payout, or earn guaranteed returns. Those are signs of a scam. No one can guarantee crypto investment riches.

Ask online group moderators to remove people pushing crypto. Or, if you're a group moderator, remove anyone offering advice or "help" with crypto investing to prevent scams.

Research before you invest. Scammers are exploiting what people don't know about crypto. It pays to search online for the company or currency name with the words "review," "scam," or "complaint." Find out how it works and where your money is going. If you need help making investment decisions while avoiding fraud, visit Investor.gov.

And remember, anyone who tells you to pay by cryptocurrency, wire transfer, or gift card is a scammer. If you pay, there's usually no way to get your money back.

Read more at [ftc.gov/cryptocurrency](https://ftc.gov/cryptocurrency). Need to report a cryptocurrency scam?

Visit [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov). New

## New FTC data reveals top lies told by romance scammers

Data spotlight also shows large increase in explicit pic 'sextortion' as tool for fraud

New data released recently by the Federal Trade Commission sheds new light on lies that romance scammers use to take advantage of people — lies that reports to the FTC show cost nearly 70,000 consumers \$1.3 billion in 2022.

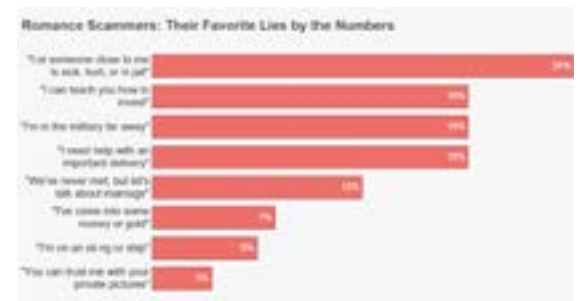
Using data from the FTC's Consumer Sentinel Network, the new data spotlight breaks down the most common lies that consumers reported being told when they were contacted by romance scammers last year.

Topping the list was scammers telling consumers that they needed money because a friend or relative was sick, hurt or in jail — a lie consumers reported hearing in nearly a quarter of reports. The next most commonly reported lie was that the scammer had great investment advice to share with their newfound romantic interest, followed closely by the lie that the scammer was in the military, or that they needed help with some sort of important delivery.

The data spotlight also highlights a growing tactic used by romance scammers: sextortion, when a romance scammer convinces a consumer to share explicit photos and then threatens to share those photos with the consumer's social media contacts.

The spotlight notes these reports have increased more than eightfold in the past three years, with consumers ages 18-29 six times more likely than older consumers to report this form of romance scam.

According to the spotlight, consumers most often report being contacted by romance scammers via social media, though they often push to move to other messaging apps. Consumers also reported losing more money by sending cryptocurrency than any other method.



## The Hospital Corpsmen of Iwo Jima

# Stories of Valor and Sacrifice

**Story by André Sobocinski**  
**U.S. Navy Bureau of Medicine**  
**and Surgery**

At 0900 on February 19th, 1945, the first assault waves from the 4th and 5th Marine Divisions hit the beaches of Iwo Jima. Embedded within these units were corpsmen like Pharmacist's Mate Second Class Stanley Dabrowski, of New Britain, Conn., who remembered the "tremendous noise," concussion of small arms fire, explosions of artillery and sounds of shells. "As we were coming into the beach we were under a rolling barrage of 16-inch guns of the battle-ships. You could just feel those shells going over your head."

The beach was unlike anything U.S. forces had encountered in previous campaigns. What was called "sand" was in fact volcanic ash that one corpsman later likened to walking in a "bin of buckwheat." Directly behind the beach the wind and waves shaped this soft terrain into a 15-foot terrace that slowed the progress of vehicles and men into the fight. It was not long before the beaches were clogged with the invading force. Although the initial landings did not face heavy counterattack, once the beaches were full of men, vehicles and equipment the island's defenders unleashed the full fury of artillery, mortar and rockets. In this chaos, casualties mounted quickly and calls for "Corpsman!" were ever-present.

Hospital Apprentice First Class James Ferkin Twedt was among the first to arrive on Iwo. A veteran of the Navy for just over a year, the 19-year old Iowa native was assigned to the 26th Marines. As Twedt followed the calls for medical assistance an exploding shell amputated his foot and badly mangled the other. Incredibly, despite these grievous wounds and loss of blood, he dragged himself to two wounded Marines and was somehow able to



***In the 36-day battle for Iwo Jima, 332 hospital corpsmen were killed in action or died of their wounds. Another 659 corpsmen were wounded and required evacuation. Iwo corpsmen received a total 14 Navy Crosses (including six posthumous), 108 Silver Stars and 287 Bronze Stars.***

administer first aid and stabilize them before being relieved. Twedt later died of his wounds.

Pharmacist's Mate Third Class Herman S. Trevor of Hollywood, Calif., arrived on Iwo Jima as a veteran of the bloody Saipan and Tinian campaigns. When his mortar platoon came under heavy fire, Trevor left his sheltered position to attend to four seriously wounded Marines. He was applying a tourniquet to a Marine who had lost his leg when his position came under targeted attack. Trevor remained with the casualties treating hemorrhage and shock before dashing 75 yards under fire to locate a litter team. It was later reported that time and time again Trevor "treated

casualties with a cool expertness that inspired all who observed him."

Pharmacist's Mate Third Class Byron A. Dary of Clinton, Wisc., had the unique distinction of being a Silver Star recipient from the Normandy invasion of June 1944. On Iwo Jima, he landed as part of USS Sanborn's "beach party" assigned to control the movement of personnel and equipment and help oversee the evacuation of casualties. Again and again, Dary left his covered position to salvage medical supplies and equipment scattered across the invasion beaches. When calls for corpsmen rang out, Dary supported the FMF corpsmen in providing emergency medical aid to

————— See RATINGS Page 15



TWEDT

the wounded before being killed.

Iwo Jima is a pork chop-shaped volcanic island located 750 miles south of Tokyo. On its southern end is Mount Suribachi a dormant volcano rising 550 feet southwest of the beaches where the landings of Feb. 19, 1945, took place. The northern end of the island is a rocky plateau where the Imperial Japanese forces operated two active airfields and a third was under construction. Iwo Jima was truly an island fortress heavily fortified by some 23,000 troops equipped with a formidable array artillery, mortars, rockets, tanks, an extensive system of underground tunnels and irrepressible need to defend this island at all costs.



DARY

The battle for Iwo may have been a suicide mission for the defenders of the island; it certainly was for U.S. forces. There was no strategic advantage for the Marines and no surprise attack. Casualties were immense, and outside of Marine litter bearers corpsmen suffered the largest casualty rate. As in previous battles, corpsmen serving on Iwo were targets of snipers, but were also killed and injured while going into harm's way to treat casualties.

Dabrowski recalled that corpsmen were often singled out because they "looked different."

"We carried [medical kits] which I didn't like at all because they marked us as corpsmen. . . because of this, we were told to carry side-arms not as offensive weapons but for self-protection."

Despite the fact that the 4th and 5th Marine Divisions on Iwo Jima were assigned five percent more corpsmen than was allotted by the Marine Corps Tables of Organization, corpsmen losses were too great to overcome. Corpsmen casualties in six battalions exceeded 50 percent. Hospital Corps casualties in one battalion exceeded 68 percent. In the 36-day battle, 332 hospital corpsmen were killed in action or died of their wounds.

Another 659 corpsmen were wounded and required evacuation.

Knowing this fact, it is little surprise that Iwo's corpsmen were highly decorated. Iwo corpsmen received a total 14 Navy Crosses (including six posthumous), 108 Silver Stars and 287 Bronze Stars. And among the 27 Medals of Honor awarded to Iwo veterans (the most of any battle in World War II), four were bestowed to hospital corpsmen—Francis Junior Pierce, George Wahlen, Jack Williams, and John Willis.

Pharmacist's Mate First Class John Harlan Willis, was a 23-year old corpsman from Colum-



WAHLEN



WILLIS

bia, Tenn., serving with the 27th Marines. On February 28th, Willis was sent to an aid station with shrapnel wounds but, disregarding his injuries, soon left to rejoin the fight and attend a wounded Marine. While administering plasma to the Marine, the enemy lobbed eight consecutive grenades into his shell hole. Willis retrieved each and hurled them back towards the enemy before being killed by a ninth grenade.

In December 1945, Secretary of the Navy James Forrestal bestowed a posthumous Medal of Honor to Willis's young widow, Winifred, and his newborn son. A photograph taken of the event remains a poignant and a powerful reminder of preciousness of life and the pain of loss.

On February 19th, 1945, Jack Williams of Harrison County, Ark., was part of the first assault waves to land on Iwo Jima. While attached to the 28th Marines, Williams took part in the effort to isolate Mount Suribachi and later secure it. On March 3, while on patrol, Williams abandoned a secure position to attend to two fallen Marines, before dressing his own wounds. While returning to the rear, Williams was killed by an enemy sniper. He was 20 years old.

Despite incurring severe wounds, Pharmacist's Mate Second Class George Wahlen of Ogden, Utah, and Pharmacist's Mate First Class Francis Junior Pierce of Earlville, Iowa, both survived the battle and were the only surviving Iwo Jima corpsmen to receive the Medal of Honor.

After leaving the Navy in 1945, Wahlen served in the Railway Messenger Service and later the Army. He passed away in 2009 at the age of 84 years old. Today he is the namesake of the Department of Veterans Affairs Medical Center in Salt Lake City, Utah.

After the war, Francis Junior Pierce joined the Grand Rapids Police Department after the war remaining in this role until retiring in the 1980s. He passed away from lung cancer at the age of 62. In 2003, Hasbro released a commemorative G.I. Joe figure of Pierce.

To date, Pierce is the only hospital corpsman ever to be honored with his own action figure.

Pharmacist's Mate Second Class John Bradley of Antigo, Wisc., is perhaps the best known corpsman to have served at Iwo Jima. Initially credited as one of the six Suribachi flag raisers in Joe Rosenthal's Pulitzer Prize winning photograph, Bradley was later sent on a war bond drive across America with Marines Ira Hayes and René Gagnon. He appeared as himself in the John Wayne

See **CORPSMEN** Page 18

# AROUND THE FLEET



Photo by Mass Communication Specialist 3rd Class Hannah Kantner

**PHILIPPINE SEA (March 5, 2023)** Sailors launch an F/A-18E Super Hornet from Strike Fighter Squadron (VFA) 146 from the flight deck of the aircraft carrier USS Nimitz (CVN 68) during flight operations in the Philippine Sea.



Navy photo by Ivan Skvaril



Photo by Mass Communication Specialist 2nd Class Justin McTaggart

**SANTA RITA, Guam (Feb. 9, 2023)** Sailors assigned to Explosive Ordnance Disposal Mobile Unit (EODMU) 5 and Special Enforcement and Tactics Officers from Guam Airport Police conduct a raid drill exercise onboard Naval Base Guam. **PHILIPPINE SEA (Feb. 23, 2023)** Lt. Cmdr. Timothy Miller, a U.S. Navy chaplain, from Eugene, Ore., says the evening prayer for the crew over the ship's public address system aboard the aircraft carrier USS Nimitz (CVN 68).



# AROUND THE FLEET



Photo by Mass Communication Specialist 3rd Class Rodrigo Caldas



Photo by Mass Communication Specialist 2nd Class Elliot Schaudt

**Above left:** ATLANTIC OCEAN (Feb. 23, 2023) Quartermaster Seaman Leteiacesia Lewis, from Kinston, N.C., shoots sun lights with a sextant aboard the Nimitz-class aircraft carrier USS Dwight D. Eisenhower (CVN 69). **Above right:** GULF OF OMAN (Feb. 20, 2023) Damage Controlman 3rd Class Christopher Gutierrez, assigned to guided-missile destroyer USS Paul Hamilton (DDG 60), inspects fuel during a replenishment-at-sea.



Marine Corps photo by Cpl. Vincent Pham)

**PHILIPPINE SEA (Feb. 7, 2023)** Marines with Battalion Landing Team 1/4, 31st Marine Expeditionary Unit, return to the amphibious transport dock ship USS Green Bay (LPD 20) during training in the Philippine Sea.

**GREAT LAKES, Ill. (Feb. 9, 2023)** Recruits participate in firefighting training at USS Chief onboard Recruit Training Command. More than 40,000 recruits train annually at the Navy's only boot camp.



Photo by Mass Communication Specialist 2nd Class Olympia O. Martin



Photo by Mass Communication Specialist 2nd Class Gwendelyn L. Ohrazda

**NAVAL BASE KITSAP-BANGOR, Wash. (Feb. 8, 2023)** Master-at-Arms 3rd Class Aidan Lopez detains simulated active shooter Chief Master-at-Arms Mikel Meister during a force protection drill.

# New memorial pays tribute to Corpsmen sacrifices

## From Navy Retired Activities

JACKSONVILLE, N.C. – A statue memorializing U.S. Navy hospital corpsmen was unveiled at the Lejeune Memorial Gardens, 109 Montford Landing Rd., here, on Oct. 12, 2022. The event was attended by hundreds of military and civilian officials, military veterans and family members, and community supporters. Former SECNAV Retiree Council member Senior Chief Hospital Corpsman (AW) Raymond L. Applewhite was instrumental in making it happen.

“The Memorial is a long overdue recognition of the service and sacrifice that Navy corpsmen have paid and continue to pay as they serve alongside their Marine Corps brothers and sisters,” Applewhite said. “The Fleet Marine Force corpsmen are diamonds in the rough. They have a long, storied history of brave and heroic duty in combat with the Marines.”

Per Navy.mil, Navy hospital corpsmen are the most highly decorated rate in the U.S. Navy. As of 2022, Corpsmen account for 22 Medals of Honor, 199 Navy Crosses and 984 Silver Stars. Per the Corpsmen Memorial Foundation website, about 2,000 corpsmen have been killed in action while serving with the Marine Corps: 1,170 in World War II, 109 in Korea, 639 in the Vietnam War, 15 in the Marine Barracks in Beirut and over 55 in Iraq and Afghanistan.

The Corpsmen Memorial is in good company. Other memorials at the Gardens commemorate the 10 million



Photo courtesy Master Chief Matthew DesChamps U.S. Navy (Ret.) / Corpsmen Memorial Foundation

### **The Corpsmen Memorial was unveiled Oct. 12, 2022, at the Lejeune Memorial Gardens in Jacksonville, N.C.**

men and women who served in the U.S. military during the Vietnam War, including three million who served in theater; the 20,000 Black Americans recruited into the Marine Corps and trained at Montford Point Camp (now known as Camp Johnson) at Camp Lejeune between 1942 and 1949; and the 273 Marines killed in the terrorist attack their barracks in Beirut, Lebanon, on Oct. 23, 1983. An additional memorial features a beam taken from the rubble of the Twin Towers after the terrorist attacks of 9/11. The Gardens

is also the future home of the Carolina Museum of the Marine.

“Needless to say, some corpsmen made the ultimate sacrifice,” said Applewhite. “The training they receive make them eligible for duty whenever and wherever the Marines deploy.” Applewhite’s name is on file as potentially being the first African American Navy Instructor at Field Medical Service School at Camp Johnson during his assignment there from 1974-1977.

It’s fitting, then, that the Corpsmen Memorial found a home in the Lejeune Memorial Gardens, very near Marine Corps Base Camp Lejeune. Corpsmen such as Applewhite have trained in the area for duty with the Marines since 1950. “This memorial means that the Fleet Marine Force corpsmen now have a memorial in place at the Gardens that will forever represent the corpsmen’s mutual respect, admiration and total commitment to ‘take care’ of their Marines, Applewhite said.”

Applewhite is a supporter of the Corpsmen Memorial Foundation. The foundation officially formed in January 2008 and has advocated and raised funds for the Corpsmen Memorial ever since. Prospective supporters can learn more at <https://fmfcmf.org>. The statue for the Corpsmen Memorial was designed by Abbe’ Godwin, who also sculpted the Gardens’ Beirut Memorial statue.

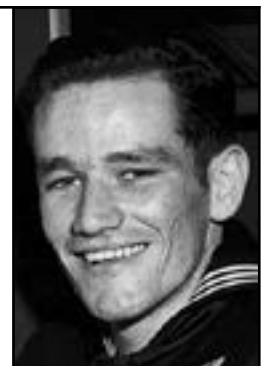
Applewhite, who retired from the Navy in 1993, served on the SECNAV Retiree Council: 2014-2017 and 2019-2022.

## CORPSMEN from Page 15

film, *Sands of Iwo Jima* (1949) and his story was the subject of the bestselling book, *Flags of Our Fathers* (2000) by his son James Bradley and Ron Powers. Although in 2016, a Marine Corps investigative team ruled Bradley was not in fact part of the second flag raising, he was, however, a recipient of the Navy Cross for heroism on Suribachi.

Suffering significant wounds during the battle, Bradley was medically discharged in November 1945.

Today, Rosenthal’s photograph of the second flag raising is emblematic of the Marine Corps and represents the hard-fought struggle and tenacity of service. Corpsmen were a vital part of hard fought victory and few ratings have been more impacted by a single battle. Their valor, their dedication to duty, their performance and their sacrifice is undeniable. Nearly 80 years later, the battle for Iwo should be remembered as a memorial to the fallen, to their service, and the sheer grit and resilience of those corpsmen who answered the call.



BRADLEY

# FY2024 budget proposes historic investments in veterans, their families, caregivers, survivors

WASHINGTON — The White House recently released the president's budget for fiscal year 2024, which proposes critical resources to help VA serve veterans, their families, caregivers, and survivors as well as they have served their country.

This is the largest budget proposal in U.S. history for veterans, their families, caregivers and survivors. The total FY 2024 request for VA is \$325.1 billion, a \$16.6 billion increase above the FY 2023 budget enacted level. This includes a discretionary budget request of \$142.8 billion, a \$3.0 billion increase over FY 2023. The 2024 mandatory funding request is \$182.3 billion, an increase of \$13.6 billion above 2023.

“As President Biden often says, our nation has a sacred obligation to support veterans, their families, caregivers and survivors — and this proposed budget will help us do exactly that,” said VA Secretary Denis McDonough. “With these historic investments, we at VA can continue to deliver more care and more benefits to more veterans than ever before in our nation's history.”

Supporting veterans is a key pillar of the President's Unity Agenda, and his budget request demonstrates the administration's focus on ensuring veterans have timely access to world-class care and benefits. At the VA, the budget will:

**Expand health care and benefits for toxic-exposed veterans:** The PACT Act, landmark legislation which President Biden signed into law last year, expands VA health care and benefits to millions of veterans exposed to burn pits, Agent Orange and other toxins. The budget requests \$20.3 billion in 2024 for the Cost of War Toxic Exposures Fund — \$15.3 billion above 2023 — for health care, research and benefits delivery associated with exposure to environmental hazards for Veterans and their survivors.

**Invest in preventing veteran suicide:** Suicide prevention is VA's top clinical priority and a top priority of the administration. This budget provides \$16.6 billion in 2024 for mental health efforts, including suicide prevention — up from \$15.0 billion in 2023. As a part of that, the budget includes \$559 million for Veteran suicide prevention outreach programs and an estimated \$2.5 billion in suicide-specific medical treatment. Among other efforts, these funds will support VA's initiatives to provide free emergency health care to Veterans in suicidal crisis at VA or non-VA facilities and help fund local organizations that provide or coordinate suicide prevention services for Veterans and other eligible individuals and their families.

**Bolster efforts to end veteran homelessness:** Veteran homelessness has decreased by 11 percent since 2020 and VA permanently housed more than 40,000 homeless Veterans in 2022, but VA and the Biden-administration will not rest until



every Veteran in America has a good, safe home. The budget invests \$3.1 billion in providing homeless veterans — and veterans at-risk of homelessness — with permanent housing, access to health care and other supportive services.

**Support women veterans' health care:** More women Veterans are choosing VA health care than ever before, with the number of women Veterans using VA services tripling over the last 20 years — growing from 160,000 in 2002 to more than 627,000 today. The budget invests \$257 million for women's health and childcare programs to increase access to infertility counseling and assisted reproductive technology, eliminate copayments for contraceptive coverage, and support full-time women veteran program managers at all 172 VA medical centers. These investments support provide comprehensive specialty medical and surgical services for women Veterans, including \$1.0 billion for women's gender specific care.

**Invest in veteran medical facilities:** Veterans deserve world-class health care facilities, but the median VA's hospital was built nearly 60 years ago — compared to just 13 years ago in the private sector. The budget makes a historic investment of \$4.1 billion (discretionary and mandatory) for construction to begin restoring VA's aging infrastructure and providing Veterans with state-of-the-art health care facilities, as well as a \$5 billion investment in medical care funding (discretionary) for non-recurring maintenance to improve medical facility infrastructure.

# VA increases maximum life insurance coverage for veterans and service members by \$100,000

WASHINGTON — Beginning March 1, VA is increasing the maximum amount of life insurance coverage available to veterans and service members from \$400,000 to \$500,000 for Veterans' Group Life Insurance (VGLI) and Servicemembers Group Life Insurance (SGLI). This increase in coverage reflects the current cost of living and helps ensure that the families of Veterans and service members will have the financial support they deserve after their loved ones pass away.

Veterans who are under age 60 and currently enrolled in VGLI will be able to purchase additional coverage in \$25,000 increments up to \$500,000. All active duty, guard, and reserve service members eligible for SGLI will automatically receive the increased coverage on March 1.

"All veterans and service members

deserve to know that when they pass away, their families will be taken care of," said VA Secretary Denis McDonough. "This increase in coverage will help our country keep that promise, ensuring that the families of these heroes will get the financial support they need."

VA currently serves nearly 6 million veterans, service members, and their families with more than \$1.2 trillion of insurance. Life insurance options include SGLI, which eligible service members are automatically signed up for while serving; VGLI, which Veterans can transition to from SGLI or apply for within 1 year and 120 days of leaving the service; VA Life, a new option that provides up to \$40,000 of whole life insurance for all veterans, age 80 or under, with service-connected disabilities rated from 0-100 percent; and more.

Under this increase, the SGLI premium rate will remain the same, meaning that service members will receive maximum coverage for \$30 per month, plus \$1 for Traumatic Injury Protection (TSGLI) coverage. Service members who separate from service with SGLI coverage at the new higher amount can convert their coverage to VGLI.

Service members who do not wish to keep the increased SGLI coverage amount can elect a reduced coverage amount or decline coverage online through the SGLI Online Enrollment System (SOES) on milConnect. If coverage is reduced or declined by March 31, service members will not be charged for the increased coverage amount.

This increase in life insurance is a part of the Supporting Families of the Fallen Act. For more information, veterans and servicemembers can visit VA's life insurance portal.

## VA will award \$52.5 million in grants to local groups working to end suicides

WASHINGTON — The VA recently announced the availability of \$52.5 million in grants to community-based organizations that provide or coordinate suicide prevention services for veterans and their families – including conducting veteran mental health screenings, providing case management and peer support services, delivering emergency clinical services, reaching out to veterans at risk of suicide and more.

The Notice of Funding Opportunity provides information about the program, eligibility, and award process. Applications are due by 11:59 p.m. ET on May 19 and awards will be granted to eligible entities by Sept. 30. The funds will be used by the selected organizations in Fiscal Year 2024.

Preventing veteran suicide is VA's top clinical priority.



Photo by Mass Communication Specialist 3rd Class Dylan Lavin

**CORONADO (January 29, 2023) U.S. Navy SEAL candidates in class 358 participate in "Hell Week" during first phase of Basic Underwater Demolition/SEAL (BUD/S) training.**



Photo by Mass Communication Specialist 2nd Class Elliot Schaudt

**ARABIAN GULF (Feb. 27, 2023) Boatswain's Mate 3rd Class Akos Polgar, assigned to guided-missile destroyer USS Paul Hamilton (DDG 60), directs an MH-60S Seahawk helicopter attached to Helicopter Sea Combat Squadron (HSC) 26 during deck landing qualifications in the Arabian Gulf, Feb. 27, 2023.**



Photos by Mass Communication Specialist 1st Class John Bellino

**Information Systems Technician Seaman Joshua French stands watch over caskets staged aboard the San Antonio-class amphibious transport dock ship USS Arlington (LPD 24) in preparation for a burial-at-sea, Feb. 21, 2023. The Navy performs burials-at-sea for an average of 1,500 cremated remains and 15 casketed remains per year. Sailors and a U.S. Marine assigned to the San Antonio-class amphibious transport dock ship USS Arlington (LPD 24) carry a casket to the ship's edge during a burial-at-sea in the Atlantic Ocean, Feb. 24, 2023. Arlington committed 20 cremated remains and 7 casketed remains to the sea.**



Photo courtesy of AARP

## AARP backs legislation to expand veterans' long-term care options

By *Natalie Missakian*

The AARP is backing legislation that aims to give veterans more choices for long-term care by expanding their access to assisted living services covered by the Department of Veterans Affairs. AARP recently wrote to leaders of the Senate Committee on Veterans Affairs expressing our support for the Expanding Veterans' Options for Long Term Care Act.

The [bipartisan bill](#) would set up a pilot program to study the effectiveness of veterans receiving assisted living care through the VA. The agency is currently prohibited from paying room and board for veterans in those facilities.

The measure, sponsored by Sens. Jon Tester (D-Montana) and Jerry Moran (R-Kansas), would allow eligible veterans to receive VA-covered assisted living care at six Veterans Integrated Services Networks across the country, including at least two in rural areas and two in State Veterans Homes.

"After their service, hard work and contributions to our society, America's veterans deserve to live with independence, security and dignity," Bill Sweeney, AARP's senior vice president for government affairs, wrote in the letter. He added that the legislation "could help provide veterans with more cost-effective care."

Read [AARP's letter](#) and learn more about [resources for veterans and their families](#).

For help finding and obtaining veterans' health benefits, use the [AARP Veterans and Military Families Health Benefits Navigator](#).

[AARP](#) (formerly American Association of Retired Persons) is an interest group in the U.S. focusing on issues affecting those over the age of 50.



Photo by Mass Communication Specialist 2nd Class Hannah Fry

**NAVAL STATION ROTA, Spain (March 8, 2023) Naval Aircrewmen (Tactical Helicopter) 1st Class Krystal Stahl, a Sailor assigned to Helicopter Maritime Strike (HSM) 79 "Griffins" checks the tail rotor and fin during pre-flight checks flight in celebration of International Women's Day on the flight line at Naval Station Rota.**



**S. 622: A bill to improve services provided by the Department of Veterans Affairs for veteran milities, and for other purposes.**

Introduced: March 2, 2023  
 Sponsor: Patty Murray (Wash-D)  
 Cosponsors: 8 (5 D, 2 R, 1 I)

This bill is in the first stage of the legislative process. It will typically be considered by committee next before it is possibly sent on to the House or Senate as a whole. Other activity may have occurred on another bill with identical or similar provisions.

**H.R. 226: Veterans Collaboration Act**

Introduced: Jan, 9, 2023  
 Sponsor: Robert Wittman (VA-R)

Summary: To direct the Secretary of Veterans Affairs to carry out a pilot program to promote and encourage collaboration between the Department of Veterans Affairs and nonprofit organizations and institutions of higher learning that provide administrative assistance to veterans.

**S. 449: Veterans Patient Advocacy Act**

Introduced: Feb. 15, 2023  
 Sponsor: Debbie Stabenow (MI-D)

Summary: A bill to amend title 38, United States Code, to improve the assignment of patient advocates at medical facilities of the Department of Veterans Affairs.

**H.R. 1078: Veteran Education Empowerment Act**

Introduced: Feb. 17, 2023  
 Sponsor: Lois Frankel (FL-D)

Summary: To reauthorize and improve a grant program to assist institutions of higher education in establishing, maintaining, improving, and operating Student Veteran Centers.

**H.R. 104: TEAM Veteran Caregivers Act**

Introduced: Jan 9, 2023  
 Sponsor: Andy Biggs (AZ-R)

Summary: To require the Secretary of Veterans Affairs to formally recognize caregivers of veterans, notify veterans and caregivers of clinical determinations relating to eligibility for caregiver programs, and temporarily extend benefits for veterans who are determined ineligible for the family caregiver program, and for other purposes.

**S. 106: Commitment to Veteran Support and Outreach Act**

Introduced: Jan. 26, 2023  
 Ordered Reported: Feb. 16, 2023  
 Sponsor: Tammy Baldwin (WI-D)  
 Cosponsors: 2 (1 R, 1 I)

Summary: A bill to amend Title 38, United States Code, to authorize the Secretary of Veterans Affairs to award grants to States to improve outreach to veterans, and for other purposes.

The committees assigned to this bill sent it to the House or Senate as a whole for consideration.

**H.R. 903: Veterans Entrepreneurship Act of 2023**

Introduced: Feb. 9, 2023  
 Sponsor: Ben Cline (VA-R)  
 Cosponsors: 6 (4 R, 2 D)

Summary: To amend the Small Business Act to require the Administrator of the Small Business Administration to carry out a pilot program on issuing grants to eligible veterans to start or acquire qualifying businesses, and for other purposes.

**S. 42: BUILD for Veterans Act of 2023**

Introduced: Jan. 24, 2023  
 Sponsor: Jon Tester (MT-D)  
 Cosponsors: 4 (4 D)

Summary: A bill to improve the management and performance of the capital asset programs of the Department of Veterans Affairs so as to better serve veterans, their families, caregivers, and survivors, and for other purposes.

**H.R. 726: Veterans for Mustangs Act**

Introduced: Feb. 1, 2023  
 Ordered Reported: Feb. 16, 2023  
 Sponsor: Lisa McClain (MI-R)  
 Cosponsors: 20 (11 D, 9 R)

Summary: To amend the Wild Free-Roaming Horses and Burros Act to direct the Secretary of the Interior to implement fertility controls to manage populations of wild free-roaming horses and burros, and to encourage training opportunities for military veterans to assist in range management activities, and for other purposes.

**NOTE:** With the exception of S. 106, these bills are in the first stage of the legislative process.



# Blue Angels Release 2024 Air Show Schedule

*By Chief Mass Communication Specialist Michael Russell, Blue Angels Public Affairs*

LAS VEGAS - In December, the U.S. Navy Flight Demonstration Squadron, the Blue Angels, released their 2024 air show schedule at the International Council of Air Shows convention. During their 78th air show season, the Blue Angels are scheduled to perform 66 demonstrations at 33 locations in 2024.

Demonstration sites are selected in support of Department of Defense objectives and in the interest of the armed services, with safety as the primary consideration. Performances greatly assist in recruiting and retention goals for the military services, enhance esprit de corps among uniformed men and women, and demonstrate the professional skills and capa-

bilities of the naval services to the American public and U.S. allies.

The mission of the Blue Angels is to showcase the teamwork and professionalism of the United States Navy and Marine Corps by inspiring a culture of excellence and service to country through flight demonstrations and community outreach. Since 1946, the Blue Angels have performed for more than 500 million fans.

For information about individual air shows, please go to each air show's official website. For more information about the Blue Angels, including the 2023 and 2024 air show schedules, visit [www.blueangels.navy.mil](http://www.blueangels.navy.mil).

## APRIL

1 - 2: Lakeland, FL | Sun 'n Fun Aerospace Expo | [Website](#)  
15 - 16: NAS Key West, FL | NAS Key West Southernmost Air Spectacular | [Website](#)  
22 - 23: MCAS Beaufort, SC | MCAS Beaufort Air Show | [Website](#)  
29 - 30: Fort Lauderdale, FL | Fort Lauderdale Air Show | [Website](#)

## MAY

6 - 7: Corpus Christi, TX | Wings Over South Texas Air Show | [Website](#)  
13 - 14: Scott AFB, IL | Scott AFB Air Show | [Website](#)  
20 - 21: Seymour Johnson AFB, NC | Wings Over Wayne Air Show | [Website](#)  
24: U.S. Naval Academy, Annapolis, MD | USNA Air Show | [Website](#)  
26: U.S. Naval Academy, Annapolis, MD | USNA Graduation Flyover | [Website](#)  
27 - 28: Long Pond, PA | The Great Pocono Raceway Air Show | [Website](#)

## JUNE

10 - 11 | Smyrna, TN | The Great Tennessee Air Show | [Website](#)  
17 - 18: Columbus, OH | Columbus Air Show | [Website](#)  
24 - 25: Montgomery, NY | New York Air Show | [Website](#)

## JULY

1 - 2: Oklahoma City, OK | Tinker AFB Star Spangled Salute | [Website](#)  
8: Pensacola Beach, FL | Pensacola Beach Air Show | [Website](#)  
15 - 16: Duluth, MN | Duluth Air and Aviation Expo | [Website](#)  
22 - 23: Milwaukee, WI | Milwaukee Air and Water Show | [Website](#)

## AUGUST

5 - 6: Seattle, WA | Boeing Seafair Air Show | [Website](#)  
12 - 13: Billings, MT | Yellowstone International Air Show | [Website](#)  
19 - 20: New Century, KS | KC Air Show | [Website](#)  
26 - 27: Lincoln, NE | Guardians of Freedom Air Show | [Website](#)

## SEPTEMBER

2 - 4: Toronto, ON, Canada | Canadian International Air Show | [Website](#)  
16 - 17: NAS Oceana, VA | NAS Oceana Air Show | [Website](#)  
23 - 24: MCAS Miramar, CA | MCAS Miramar Air Show | [Website](#)  
30: McMinnville, OR | Oregon International Air Show | [Website](#)

## OCTOBER

1: McMinnville, OR | Oregon International Air Show | [Website](#)  
7 - 8: San Francisco, CA | San Francisco Fleet Week | [Website](#)  
14 - 15: Grand Junction, CO | Grand Junction Air Show | [Website](#)  
21 - 22: Jacksonville Beach, FL | Jacksonville Sea and Sky Air Show | [Website](#)  
28 - 29: Greenfield, IN | Crossroads Air Show | [Website](#)

## NOVEMBER

3 - 4: NAS Pensacola, FL | Blue Angels Homecoming Air Show | [Website](#)



# REUNIONS



To ensure your reunion has the more exposure, send us your information as soon as details are finalized.

| SHIP/STATION                            | Date            | Phone                            | Email/Web                                      |
|---|-----------------|----------------------------------|--|
| OLD SALTS AND ASSORTED SPIES            | April 21-25     | (410) 703-8661                   | halbigmc@aya.yale.edu                          |
| USS RICH (DD/DDE 820)                   | April 25- 29    | (941) 966-1252                   | reunion2023@ussrich.org<br>www.ussrich.org     |
| Camp Lejeune Retired<br>Navy Downeast'r | April 28-29     | (910) 330-7713<br>(910) 459-3493 | Cozz20@aol.com<br>Kevinkesterson@yahoo.com     |
| USS HORNE (DLG/CG 30)                   | May 4-6         | (760) 409-7000                   | icl@usshorne.net                               |
| Fighter Squadron 161 (VF 161)           | May 8-12        |                                  | battlestarbuk@gmail.com                        |
| USS VOGELGESANG (DD 862)                | May 11-14       | (703) 474-3185                   | Ldobb@aol.com                                  |
| USS ROCHESTER (CA-124)                  | May 15-19       | (731) 336-0824                   | garryleephillips@gmail.com                     |
| USS TIGRONE (SS SSR AGSS 419)           | May 18-22       | (757) 573-1695                   | Jtmurray148@gmail.com                          |
| USS SAM RAYBURN (SSBN 635)              | May 22-27       | (228) 623-0451                   | n5phms@gmail.com<br>www.ssb635.org             |
| USS CARR (FFG 52)                       | June 23-25      | (502) 368-2775                   | CARRFFG52@yahoo.com                            |
| USS HOWARD W. GILMORE (AS 16)           | Sept. 7-11      | (228) 387-3352                   | j.benn.21778@gmail.com                         |
| USS RASHER (SS/SSR/AGSS 269)            | Sept. 13- 17    | (804) 815-0730                   | Drifterpilot2@gmail.com                        |
| U.S. Navy Mine Division 113 Vietnam     | Sept. 28-Oct. 1 | (501) 620-0593                   | don9329@hotmail.com                            |
| USS BELKNAP (DLG/CG 26)                 | Oct. 11-15      | (336) 202-1160                   | goodstuff003@triad.rr.com                      |
| USS ROBERT H MCCARD (DD 822)            | Nov 8-12        | (724) 487-7873<br>(904) 228-1028 | mhanna58@gmail.com<br>glenn.just4fun@gmail.com |



*A file photo dated May 19, 1942 of the WWII Gato-class submarine USS Albacore (SS 218). Albacore was presumed lost and stricken from the Naval Vessel Register in 1945. The wreck site of Albacore was confirmed Feb. 16, off the coast of Hokkaido, Japan.*



# Retired Activities Office Locator

★ - Office needs volunteers

## Navy and Joint RAOs

### Arizona

➤ Retired Activities Office  
Navy Operational Support Center  
14160 W. Marauder St.  
Luke AFB, Glendale, AZ 85309  
9 a.m. - 2 p.m. (Mon.-Fri.)  
☎ (602) 353-3033  
✉ [stellareyes@cox.net](mailto:stellareyes@cox.net)

### California

➤ Retired Activities Office  
Naval Air Weapons Station  
Code 75H000D  
1 Administration Circle  
China Lake, CA 93555-6100  
9 a.m. - 3 p.m. (Mon-Fri)  
☎ (760) 939-0978  
✉ [retired\\_activities@mchsi.com](mailto:retired_activities@mchsi.com)

➤ Retired Activities Office (★)  
Fleet and Family Support Center  
966 Franklin Ave., Bldg. 930  
Naval Air Station  
Lemoore, CA 93246  
8 a.m. - 2 p.m. (Thu)  
☎ (559) 998-4032  
✉ [curtis.m.miller1@navy.mil](mailto:curtis.m.miller1@navy.mil)

➤ Retired Activities Office  
Fleet and Family Support Center  
1000 23rd Ave, Bldg. 1169, Code N93V  
Port Hueneme, CA 93043  
8 a.m. - 4 p.m. (Mon-Fri)  
☎ (805) 982-1023  
✉ [pternahan@gmail.com](mailto:pternahan@gmail.com)

➤ Retired Activities Office (Closed)  
Naval Amphibious Base  
Coronado, CA 92155

➤ Retired Activities Office  
Housing Office, Bldg. 587  
Moffet Field, CA 94035-0162  
9:30 a.m. - 12:30 p.m. (Tues/Wed/Fri)  
☎ (650) 603-8047  
✉ [bfrench2905@gmail.com](mailto:bfrench2905@gmail.com)

➤ Retired Activities Office  
Fleet and Family Support Center  
Naval Station San Diego  
3005 Corbina Alley, Suite 1  
San Diego, CA 92136  
8:30 - 11:30 a.m. (Mon/Tue/Thurs/Fri)  
☎ (619) 556-9752  
✉ [annanias.rose1@navy.mil](mailto:annanias.rose1@navy.mil)

➤ Retired Activities Office  
Naval Weapons Station Seal Beach  
Bldg. 22, Room 2  
Seal Beach, CA 90740-5000  
9 a.m. - 3 p.m. (Mon-Thu)  
9 a.m. - noon (Fri)  
☎ (562) 626-7152  
✉ [RAO-NWSSB@navy.mil](mailto:RAO-NWSSB@navy.mil)  
[tomckerr@aol.com](mailto:tomckerr@aol.com)

### Connecticut (& Rhode Island)

➤ Retired Activities Office  
Naval Sub Base, New London  
Building 83, P.O. Box 93  
Groton, CT 06349-5000  
9 a.m. - 3 p.m. (Mon-Fri)

☎ (860) 694-3284  
✉ [paul.f.dillon@navy.mil](mailto:paul.f.dillon@navy.mil)

### Florida

➤ Retired Activities Office  
Naval Air Station, Jacksonville  
Fleet and Family Support Center  
27 Ranger Street  
P.O. Box 136  
Jacksonville, FL 32212-0136  
10 a.m. - 2 p.m. (Tue-Thu)  
☎ (904) 542-5790, Fax: 542-5716  
✉ [thomas.j.brennan@navy.mil](mailto:thomas.j.brennan@navy.mil)

➤ Milton RAO (Closed)  
Refer to NAS Pensacola for issues

➤ Retired Activities Office  
Fleet and Family Support Center  
Naval Air Station Pensacola  
151 Ellyson Ave., Bldg. 625  
NAS Pensacola, FL 32508-5217  
9 a.m. - 1 p.m. (Mon-Fri)  
☎ (850) 452-5622  
✉ [marsha.f.williamson1@navy.mil](mailto:marsha.f.williamson1@navy.mil)

### Hawaii

➤ Retired Activities Office  
Military and Family Support Center  
4827 Bougainville Drive  
Honolulu, HI 96818-3174  
8 a.m. - 3 p.m. (Mon-Fri)  
☎ (808) 474-0032  
✉ [mfschawaii@navy.mil](mailto:mfschawaii@navy.mil)

### Illinois

➤ Retired Activities Office (Closed)

### Maine

(& Portsmouth Shipyard)  
➤ Retired Activities Office (★)  
62 Pegasus St.  
Brunswick, ME 04011  
9 a.m. - noon (Mon-Fri)  
☎ (207) 841-0582  
✉ [navyraomevt@gmail.com](mailto:navyraomevt@gmail.com)

### Maryland (★)

➤ Retired Activities Office  
Fleet and Family Support Center  
NSA Annapolis  
168 Bennion Rd.  
Annapolis, MD 21402  
9 - 11 a.m. (Wed.)  
☎ (410) 293-2641  
✉ [marilyn.a.lewis@navy.mil](mailto:marilyn.a.lewis@navy.mil)

### Massachusetts

➤ Retired Activities Office (Closed)

### Michigan (Joint RAO)

➤ Retiree Affairs Office  
43156 Wagner Bldg 164  
(Dining Facility)  
Selfridge ANG Base, MI 40045  
9 a.m. - 3 p.m. (Tues. - Fri.)  
☎ (586) 239-5580  
✉ [selfrao@yahoo.com](mailto:selfrao@yahoo.com)

### Minnesota (★)

➤ Retired Activities Office  
Navy Operational Support Center  
5905 34th Avenue South  
Minneapolis, MN 55450  
10 a.m. - 2 p.m. (Thu)

☎ (612) 713-4664  
✉ [corypaulsen@outlook.com](mailto:corypaulsen@outlook.com)

### Missouri

➤ Retired Activities Office (Closed)

### New Hampshire (★)

➤ Retired Activities Office  
Portsmouth Naval Shipyard  
Code 866, Bldg. 22  
Portsmouth, NH 03804-5000  
10 a.m. - 2 p.m. (Mon-Fri)  
☎ (207) 438-1868  
✉ [pnsvrao@gmail.com](mailto:pnsvrao@gmail.com)

### South Carolina (Joint RAO) (currently no Navy volunteers ★)

➤ Retired Activities Office  
103 Hill Blvd., Bldg. 503, Room 122  
Joint Base RAO  
Charleston, SC 29404  
9 a.m. - noon (Mon-Fri)  
☎ (901) 874-5195i-

### Tennessee (★)

➤ Retired Activities Office  
Fleet and Family Support Center  
Bldg. 456, 1st Floor  
NSA Memphis, Code N 763  
Millington, TN 38054-5000  
10 a.m. - 2 p.m. (Tue & Thu)  
☎ (901) 874-5195  
✉ [brenda.sherman@navy.mil](mailto:brenda.sherman@navy.mil)

### Virginia

➤ Retired Activities Regional Office  
Fleet and Family Support Center  
7928 14th St., Suite 102  
Norfolk, VA 23505-1219  
10 a.m. - 2 p.m. (Mon-Thu, appt only)  
☎ (757) 445-4380 Fax: 445-5326  
✉ [navretactnorva@gmail.com](mailto:navretactnorva@gmail.com)

➤ Retired Activities Office  
JEB Little Creek-Fort Story  
Fleet and Family Support Center  
1450 D Street  
Virginia Beach, VA 23521  
10 a.m. - 2 p.m. (Mon-Fri)  
☎ (757) 462-8663  
✉ [lutherwilliams@cox.net](mailto:lutherwilliams@cox.net)

### Washington

➤ Retired Activities Office (★)  
Fleet and Family Support Center  
Naval Air Station Whidbey Island  
Oak Harbor, WA 98278  
9 a.m. - 3 p.m. (Mon-Fri)  
☎ (360) 257-6432  
✉ [raowhidbeyisland@gmail.com](mailto:raowhidbeyisland@gmail.com)

➤ Retired Activities Office  
Fleet and Family Support Center  
Naval Base Kitsap  
1099 Tautog Circle  
Silverdale, WA 98315  
9 a.m. - 3 p.m.

➤ Retired Activities Office (★)  
Fleet and Family Support Center  
Naval Station Everett  
13910 45th Ave. NE, Rm. 818  
Marysville, WA 98271

10 a.m. - 1 p.m. (Mon-Fri)  
☎ (425) 304-3775/3721  
✉ [francis.franchi@navy.mil](mailto:francis.franchi@navy.mil)

### Wisconsin

➤ Retired Activities Office (★)  
Navy & Marine Corps Reserve Center  
2401 South Lincoln Memorial Dr.  
Milwaukee, WI 532017-1999  
9 a.m. - 3 p.m. (Mon)  
☎ (414) 744-9766  
✉ [riorich64@yahoo.com](mailto:riorich64@yahoo.com)

## Overseas

### Rota, Spain (★)

➤ Retired Activities Office  
NS Rota Community Support  
Bldg. 3293  
PSC 819, Box 57  
FPO AE 09645-5500  
1 - 4 p.m. (Mon/Wed/Fri)  
☎ 011-34-956-82-3232  
✉ [patricia.rios@eu.navy.mil](mailto:patricia.rios@eu.navy.mil)

## Independent Retired Coordination Offices (IRCOS)

*IRCOS are independent retired activities efforts of interested retirees, not sponsored by the Navy, in areas which are geographically isolated from Navy and Marine Corps commands/installations, but which have a sizeable retired population and share a similar RAO mission and operate in a similar manner.*

### Florida

➤ Retired Activities Office  
VA Lakemont Campus, Rm. 125  
2500 Lakemont Ave.  
Orlando, FL 32803  
☎ (407) 646-4110/4111/4114  
✉ [rao.orlando@gmail.com](mailto:rao.orlando@gmail.com)

### Italy

➤ Retired Activities Office  
Via De Amicis No. 16  
07024 La Maddalena  
O. T. Italy  
100-Percent email contact  
Civilian working from home  
✉ [panzanic@Hotmail.com](mailto:panzanic@Hotmail.com)

➤ Retiree Resource  
Fleet and Family Support Center  
3 - 5 p.m. (Wed only)  
☎ 081-811-6372  
✉ [RSONaples@gmail.com](mailto:RSONaples@gmail.com)

### Subic Bay (Philippine Region)

➤ Retired Activities Office  
Subic Bay-Olongapo  
No. 34 National Highway  
Barrio Barretto 2200  
Olongapo City  
PSC 517, Box RS  
FPO/AP 96517-1000  
9 a.m. - 3 p.m. (Mon. - Fri.)  
☎ (Office) 011-63-47-222-2314  
(24/7 Cell) 639065705335  
Fax: 011-63-47-222-2899  
✉ [Dir@Raosubic.Com](mailto:Dir@Raosubic.Com)

# Ready Reference Contact Information

**Air Force Retiree Services:** (800) 531-7502; [www.retirees.af.mil](http://www.retirees.af.mil)

**Arlington National Cemetery:** (703) 607-8000;  
[www.arlingtoncemetery.org](http://www.arlingtoncemetery.org)

**Armed Forces Retirement Home:** (800) 422-9988; [www.afrh.gov](http://www.afrh.gov)

**Army & Air Force Exchange Service:** (214) 312-2011;  
[www.aafes.com](http://www.aafes.com)

**Army Retired Services:** (703) 571-7232;  
<https://soldierforlife.army.mil/retirement>

**Burial at Sea Information:** (866) 787-0081;

**Combat Related Special Compensation:**  
[www.va.gov/resources/combat-related-special-compensation-crsc/](http://www.va.gov/resources/combat-related-special-compensation-crsc/)

**DEERS:** (800)-538-9552, Fax: (831) 655-8317;  
[www.tricare.osd.mil/deers](http://www.tricare.osd.mil/deers)

**Defense Commissary Agency:** [www.commissaries.com](http://www.commissaries.com)

**DFAS Casualty Assistance Branch:** (800) 321-1080 or (216) 522-5955; (For Reporting a Retiree's death, option #1)

**Fleet Reserve Association:** (703) 683-1400; [www.fra.org](http://www.fra.org)

**Gulf War homepage:** [www.gulfink.osd.mil](http://www.gulfink.osd.mil)

**I.D. Cards Benefits and Eligibility:** (866) 827-5672;

**Internal Revenue Service:** (800) 829-1040; [www.irs.gov](http://www.irs.gov)

**Marine Corps Retired Affairs:** (800) 336-4649; [www.usmc.mil](http://www.usmc.mil)  
(Hover over "Marine Services" then click on "Retired Services")

**Medicare:** (800) 633-4227. TTY: (877) 486-2048; [www.medicare.gov](http://www.medicare.gov)

**Military Officers Assoc. of America:** (800) 234-6622; [www.moaa.org](http://www.moaa.org)

**National Burial Services:** (800) 697-6940

**Navy Reserve Personnel Management (PERS 9):** (866) 827-5672;

**Navy Casualty Assistance:** (800) 368-3202

After duty hours call (901) 634-9279 for Casualty Watch Officer

**Navy Retired Activities:** (833) 330-6622

Email: [MILL\\_RetiredActivities@navy.mil](mailto:MILL_RetiredActivities@navy.mil)

**Navy Retired Activities Offices**

**Navy Uniform Shop:** (800) 368-4088; [www.navy-nex.com/uniform](http://www.navy-nex.com/uniform)

**Report the Death of a Retiree:** (800) 321-1080

**Reserve Component SBP:** (866) 827-5672 ask for PERS-912

**Retiree Dental — Delta Dental:** (888) 838-8737; [www.trdp.org](http://www.trdp.org)

**Servicemembers Group Insurance (SGLI):** (800) 419-1473;  
[www.insurance.va.gov](http://www.insurance.va.gov)

**Naval Historical Center:** (202) 433-2210; [www.history.navy.mil](http://www.history.navy.mil)

**Social Security Administration:** (800) 772-1213; [www.ssa.gov](http://www.ssa.gov)

## Pay/SBP Questions: [www.dfas.mil](http://www.dfas.mil)

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

### Retiree:

Defense Finance and Accounting Service  
U.S. Military Retirement Pay  
8899 E 56th Street  
Indianapolis, IN 46249-1200  
(800) 321-1080 / Fax: (800) 469-6559.

### SBP/RSFPP annuitant:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
8899 E 56th Street  
Indianapolis IN 46249-1300  
(800) 321-1080 / (800) 469-6559

**TRICARE:** [www.mytricare.com/mtc](http://www.mytricare.com/mtc)

**TRICARE East:** [www.humanamilitary.com/beneficiary](http://www.humanamilitary.com/beneficiary)  
AL, AR, CT, DC, DE, IL, IN, KY, FL, GA, LA, MA, MD, ME, MI, MS, NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN (except 35 Western zips), TX (except the extreme Western area) VT, VA, WI, and WV

**TRICARE West:** [www.tricare-west.com](http://www.tricare-west.com)

AK, AZ, CA, CO, HI, ID, IA (except 82 zips near Rock Island), KS, MO (except St. Louis area), MN, MT, ND, NE, NM, NV, OR, DE, SW TX, UT, WA, WY some zips in IA, MO, TN

**TRICARE Overseas:** (888) 777-8343; [www.tricare-overseas.com](http://www.tricare-overseas.com)

**TRICARE For Life:** (866) 773-0404; [www.tricare.mil/tfl](http://www.tricare.mil/tfl)

**TRICARE mail order pharmacy:** (877) 363-1303;

[www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

[www.express-scripts.com](http://www.express-scripts.com)

**VA:** [www.va.gov](http://www.va.gov)

**Regional offices:** (800) 827-1000 (overseas retirees should contact the American Embassy/consulate), TDD (800) 829-4833

### Insurance:

VA Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

(800) 669-8477; [www.insurance.va.gov](http://www.insurance.va.gov)

**Burial information:** (800) 827-1000; [www.cem.va.gov](http://www.cem.va.gov)

**GI Bill:** (888) 442-4551; [www.gibill.va.gov](http://www.gibill.va.gov)

## Records:

For replacement DD 214s, service records, medical records, award information:

**Retired prior to 1995:**

[www.archives.gov/veterans/military-service-records](http://www.archives.gov/veterans/military-service-records)

**Retired after 1995:**

Navy Personnel Command

PERS-312E

5720 Integrity Drive

Millington, TN 38055-3120

Fax requests to: (901) 874-2664

**Gray-area reservists:** (866) 827-5672

**Navy Recreation:** [www.mwr.navy.mil](http://www.mwr.navy.mil)

**Navy Gateway Inns & Suites:** <http://dodlodging.net>

ITT: <http://navynwr.org/mwrprgrms/itt.html>

## Sister service retiree publications:

**Air Force Afterburner:** [www.retiree.af.mil](http://www.retiree.af.mil)

**Army Echoes:** <https://soldierforlife.army.mil/retirement/echoes>

**Coast Guard Evening Colors:** [www.uscg.mil/hq/cg1/psc/ras](http://www.uscg.mil/hq/cg1/psc/ras)

**Marine Corps' Semper Fidelis:** [Semper Fidelis](http://SemperFidelis)



**SOUTH CHINA SEA**  
**(Feb. 13, 2023) Aviation**  
**Ordnanceman Airman**  
**Patrick Tripp, from**  
**Mullica Hill, N.J.,**  
**inspects an M61A2**  
**20mm gun aboard the**  
**aircraft carrier USS**  
**Nimitz (CVN 68).**

Photo by Mass Communication Specialist  
3rd Class Caylen McCutcheon