

## Law change increases insurance coverage

*Courtesy Department of Veterans Affairs*

Some veterans covered under the Veterans Group Life Insurance program (VGLI) now have the opportunity to increase their coverage to the current maximum coverage under the Servicemembers' Group Life Insurance (SGLI) program.

"Currently, 70 percent of the veterans covered under VGLI are under age 60, have less than \$400,000 of coverage, and will greatly benefit from this law change," said Allison A. Hickey, Department of Veterans Affairs (VA) under secretary for benefits.

Under the Veterans' Benefits Act of 2010, enacted on Oct. 13, 2010, veterans can increase their coverage by \$25,000 at each five-year anniversary date of their policy to the current legislated maximum SGLI coverage, presently, \$400,000.

— See VGLI, Page 15



Photo by Mass Communication Specialist 3rd Class Scott Raegen

## Resurfacing...

**Mass Communication Specialist 1st Class Shane Tuck, Expeditionary Combat Camera Underwater Photo Team (UPT) diver, ascends after a training dive off the coast of Guantanamo Bay, Cuba. The UPT conducts semi-annual training to hone its divers' specialized skill set.**

## Obama announces program to hire vets as first responders

*By Army Sgt. 1st Class  
Tyrone C. Marshall Jr.*

*American Forces Press Service*

President Barack Obama continued his commitment to improving employment among veterans by introducing an initiative to hire them as the country's first responders.

"In my State of the Union address, I proposed a new initiative called the Veterans Jobs Corps to put veterans back to work protecting and rebuilding America," he said. "And today, we're laying out the details of this proposal."

Speaking at a fire station to veterans, firefighters, police officers and national park employees, Obama shared the

venue's significance before his remarks.

"This is a fire station that holds some special significance for our country," he explained. "On September 11th, the firefighters of this house were among the first to respond to the attack on the Pentagon.

"You guys answered this nation's call during its hour of need," Obama added. "And in the years that followed, as Americans went to war, some of you answered that call, as well."

The president encouraged the hiring of veterans to replenish the ranks of the nation's first responders.

"First, we want to help communities

hire more veterans as cops and firefighters," he said. "Over the past few years, tight budgets have forced a lot of states, a lot of local communities, to lay off a lot of first responders."

The country already has made progress in veterans' employment, Obama said.

"Already, we've helped 600,000 veterans and their family members go back to school on the Post-9/11 G.I. Bill," he said. "We've hired over 120,000 veterans to serve in the federal government [and] we've made it easier for veterans to access all sorts of employment services."

— See FIRST RESPONDER, Page 15

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## Shift Colors

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Photo by Mass Communication Specialist Seaman Brian Read Castillo

## Making sparks...

**Seaman Joy Huggins grinds non-skid on the boat deck of the aircraft carrier USS George H.W. Bush (CVN 77) while the ship was in the Atlantic Ocean conducting carrier qualifications.**

# How to apply for Retiree Council

Applications are now being accepted for the Secretary of the Navy Retiree Council.

Applications must be received by Sept. 30. Here's how to apply:

- Submit a one (1)-page bio/resume with the following:
  - Your full name, address, phone number, e-mail address and Social Security Number. (Left side top)
  - One paragraph highlighting your military career to include highest rank achieved, designator (if applicable), military specialty, total years of active duty, total years of service (if applicable) and entry date. Additionally, provide a brief summary of current civilian career.
  - One paragraph identifying all volunteer work, Retired Activities Office (RAO) affiliation, and/or membership in civic and other organizations.
  - Education (Associate Degree, Bachelors Degree, Masters Degree, Ph.D and field of study as appropriate).
  - Include a brief statement on how you can contribute to the RC.
  - A recent snapshot photo. It is requested that picture be placed on the one page application at the top right hand corner (head and shoulder shot). Photo should be no larger than 2 ½ inches by 3 inches. (Right side top)
- Send applications to:

Department of the Navy  
OPNAV N135C  
Retired Affairs  
5720 Integrity Drive  
Millington, TN 38055-6200

Selection is scheduled for October with appointment scheduled for December. For more information, contact Navy Retired Affairs toll-free at (866) 827-5672 or (901) 874-4308.



Photo by Mass Communication Specialist Seaman Brian Glunt

## Fight fire with training...

*Sailors use firefighting techniques to avoid re-flash during a firefighting training scenario aboard the guided-missile cruiser USS Vella Gulf (CG 72) while in port in Souda Bay, Greece. Vella Gulf is conducting theater security cooperation and maritime security operations in the U.S. 6th Fleet area of responsibility.*

## Veterans Crisis Line offers free, confidential assistance

The Veterans Crisis Line is a toll-free, confidential resource that connects veterans in crisis and their families and friends with qualified, caring Veterans Affairs responders.

Veterans and their loved ones can call 1-800-273-8255 and "Press 1" or chat online at [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net) to receive free, confidential support 24/7 -- even if the veteran is not registered with VA or enrolled in VA health care.

The professionals at the Veterans Crisis Line are specially trained and experienced in helping veterans of all ages and

circumstances -- from veterans coping with mental health issues that were never addressed to recent veterans struggling with relationships or the transition back to civilian life.

Since its launch in 2007, the Veterans Crisis Line has answered more than 400,000 calls and made more than 14,000 life-saving rescues. In 2009, the Veterans Crisis Line added an anonymous online chat service, which has helped more than 4,000 people.

Call 1-800-273-8255.

# VA participates in settlement with mortgage banks

## Secretary announces protections for veterans

*Courtesy Department of Veterans Affairs*

The Department of Veterans Affairs (VA) announced its participation in the largest state-federal legal settlement in history that deals with problems within the mortgage industry.

“Through this historic settlement, VA has ensured that veterans, servicemembers, and National Guard and Reserve members will continue to receive every possible opportunity to retain their homes,” said Secretary of Veterans Affairs Eric K. Shinseki.

VA joined with the Department of Justice, a coalition of state attorneys general and other federal agencies in the settlement.

The nation’s five largest mortgage servicers have agreed to this landmark \$25 billion settlement that addresses past mortgage loan servicing and foreclosure abuses, provides substantial financial relief to borrowers, and establishes significant new homeowner protections in the future.

In addition to cash payments to avoid litigation, the banks also agree to undertake other activities, such as princi-

pal forgiveness, interest-rate-reduction refinancing, and forbearance during unemployment.

The settlement also enhances protections available under the Servicemembers Civil Relief Act and provides additional assistance when Servicemembers are forced to sell their home at a loss due to reassignment to another location.

“VA will continue its oversight of lenders and servicers to ensure that veterans and servicemembers are able to enjoy the benefits of VA’s home loan program, including access to no-down-payment loans and assistance in retaining their homes should they encounter payment difficulties,” added Under Secretary for Benefits Allison A. Hickey.

VA has always provided assistance to veterans and servicemembers who experience trouble paying their mortgage, whether they have a VA loan or not. Depending on the situation, VA’s loan specialists can intervene on a veteran’s behalf to help pursue home-retention options such as repayment plans, forbearances and loan modifications.

To get help, veterans and servicemembers – even those without a VA-

guaranteed loan – may call a national toll-free number, 1-877-827-3702 to speak with VA loan specialists who will provide information about the process of obtaining a VA-guaranteed home loan, or assistance in retaining their home loan or avoiding foreclosure.

Information about the VA Home Loan Guaranty program is also available online at <http://www.benefits.va.gov/homeloans>. To see videos of veterans who reached out to VA and were able to keep their homes or avoid foreclosure, please visit [www.benefits.va.gov/homeloans/alt-foreclosure.asp](http://www.benefits.va.gov/homeloans/alt-foreclosure.asp).

Since 1944, when home loan guaranties were first offered under the original GI Bill, VA has guaranteed more than 19.4 million home loans worth \$1.18 trillion. VA helped over 72,000 (83 percent) veterans who were in default on their VA guaranteed loan avoid foreclosure in FY 2011, a 10 percent increase from FY 2010. This assistance resulted in a 30 percent reduction in foreclosures over the same year.

VA’s foreclosure rate for the last 14 quarters and serious delinquency rate for the last 11 quarters have been the lowest of all measured loan types, according to a survey by the Mortgage Bankers Association.

## Veterans’ homelessness drops amid partnerships, outreach

*American Forces Press Service*

The U.S. Departments of Veterans Affairs and Housing and Urban Development (HUD) announced that a new national report shows that homelessness among veterans has been reduced by nearly 12 percent between January 2010 and January 2011.

The federal government has pledged to end veterans’ homelessness by 2015, Secretary of Veterans Affairs Eric K. Shinseki said.

“This new report is good news for the tens of thousands of veterans we have helped find a home,” Shinseki said. “Our progress in the fight against

homelessness has been significant, but our work is not complete until no veteran has to sleep on the street.”

According to the 2011 supplement to the Annual Homeless Assessment Report released today, 67,495 veterans were homeless in the United States on a single night in January 2011 -- a significant reduction from last year’s single-night count of 76,329. The complete 2011 Annual Homeless Assessment Report will be available in 2012.

“The problems that lead to homelessness begin long before veterans ... are on the streets,” Shinseki said.

Last year, VA provided \$60 million

through the Supportive Services for Veteran Families (SSVF) program to community providers, which will affect nearly 22,000 people in 40 states and the District of Columbia. The program provides community organizations with funding for counseling, training, education assistance, direct time-limited financial assistance, transportation, child care, rent, utilities, and other services aimed at preventing homelessness.

Community organizations seeking more information on the SSVF program can contact VA at 1-877-737-0111 or at [SSVF@va.gov](mailto:SSVF@va.gov).

# VA's Home Loan Program continues to lead industry

*Courtesy Department of Veterans Affairs*

Home loans guaranteed by the Department of Veterans Affairs (VA) continue to have the lowest serious delinquency and foreclosure rates in the mortgage industry. Veterans have also taken advantage of their home loan benefit in record numbers, as VA loan originations reached their highest total in eight years.

"The continued strong performance and high volume of VA loans are a testament to the importance of VA's home loan program and a tribute to the skilled VA professionals," said Secretary of Veterans Affairs Eric K. Shinseki.

Last year, VA helped 72,391 veterans and servicemembers who were in default on their mortgage loan retain their homes or avoid foreclosure, an increase from 66,030 from the prior year. At the same time, foreclosures on VA guaran-

teed loans dropped by 28 percent.

According to the Mortgage Bankers Association National Delinquency Survey, VA's foreclosure rate for the last 14 quarters and serious delinquency rate for the last 11 quarters have been the lowest of all measured loan types, even prime loans.

In fiscal year 2011, VA guaranteed 357,594 loans, an increase of nearly 14 percent over last year. There are currently over 1.5 million active VA home loans. The program makes home ownership more affordable for veterans, active-duty servicemembers, and eligible surviving spouses by permitting no-down-payment loans and by protecting lenders from loss if the borrower fails to repay the loan.

Much of the program's strength stems from the efforts of VA employees and loan servicers nationwide

For veterans and servicemembers who have trouble meeting their mortgage

obligations or anticipate problems in the near future, VA first recommends contacting their loan servicer.

Depending on the situation, VA's loan specialists can intervene on a veteran's behalf to help pursue home-retention options such as repayment plans, forbearances, and loan modifications. Veterans and servicemembers can also call VA toll-free at (877) 827-3702 to speak with a VA specialist concerning foreclosure avoidance.

Veterans may obtain a certificate of eligibility and sign up for eBenefits through the web portal at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). The Department of Defense and VA jointly developed the eBenefits portal to perform multiple self-service functions such as checking the status of their claim.

To obtain more information about the VA Home Loan Guaranty Program, please visit the program's home page at [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans).

## Detroit to host VA small business conference, hiring fair

*Courtesy Department of Veterans Affairs*

The National Veterans Small Business Conference, the government's premier event for veteran-owned small businesses, is coming to Detroit's Cobo Center June 25-29, the Department of Veterans Affairs (VA) announced.

The VA also announced that a "VA for Vets" Hiring Fair will be held during the conference for veterans looking for careers in the public and private sectors. The conference is expected to attract thousands of veterans, business owners and federal employees, and bring an estimated \$3 million in direct spending to the city.

"VA is committed to bringing more veteran-owned businesses into the public-private partnership," said VA Chief of Staff John Gingrich. "In addition to the National Veterans Small Business Conference, our Detroit Hiring Fair will provide veterans with on-the-spot job opportunities and interviews, while also offering career search classes and one-on-one counseling."

Last year's National Veteran Small Business Conference and Expo in New Orleans drew almost 5,000 attendees, and more than 6,000 participants are expected this year.

The Detroit Hiring Fair builds upon VA's success Jan. 18 in Washington at which a partnership of federal agencies and private industry attracted over 4,100 veterans and resulted in

over 2,600 on-the-spot interviews and more than 500 tentative job offers.

"These events are part of Secretary Shinseki's ongoing efforts to help veterans find employment in both the public and private sectors," said Gingrich. "As the President said ... veterans are crucial to our economy, and we need to find them jobs."

This year's conference will include an open house that gives veterans the chance to learn the wide range of resources available to help them with their own businesses. Also available will be the VetGovPartner online platform, which enables networking, viewing the business profiles of all participants, and identifying business opportunities with more than 400 government procurement decision makers in attendance.

Known historically as the world's capital for the transportation industry, the Detroit metro area is reinventing itself with six booming industries: medical research, defense, entertainment, green tech, urban farming, and aeronautics. About 330,000 veterans are served by the city's VA medical center, and more than 704,000 veterans live in Michigan.

VA invites all interested persons and businesses to attend. More information is available at [www.nationalveteransconference.com](http://www.nationalveteransconference.com).

# What documents will you get this year?

*Courtesy Defense Finance and Accounting Service*

This year you may receive some documents you are not expecting. Please carefully review each of them. They'll help you manage your pay through tax season and beyond. Here's a description of each document:

**1. Defense Finance and Accounting Service (DFAS) Retired Pay newsletter** - includes updates from DFAS Retired and Annuitant Pay and advice for managing your retired pay account year round.

**2. Your 1099R(s)** - reflects all 2011 payments. Due to the

pay date change approved by Congress earlier this year, your 1099R includes 13 payments. Read the [13 Pay Dates](#) article in this newsletter for more information.

**3. Account statement dated Dec. 2** - shows your new payment amount as of Dec. 30, 2011, including the 2012 Cost of Living Adjustment.

**4. Account statement dated Dec. 12** - shows your new payment as of Feb. 1, 2012, including any Federal Income Tax Withholding adjustments caused by changes to the 2012 tax tables.

## Thirteen payments that may affect your taxes

*Courtesy Defense Finance and Accounting Service*

Your 1099R tax statement includes 13 payments this year. This isn't a mistake. The pay schedule for military retirees changed in mid-2011 because of the 2011 National Defense Authorization Act.

The Defense Finance and Accounting Service now pays military retirees on the first day of the month. When that day is a weekend or national holiday, the official pay date must be moved to the previous business day.

As a result, the payment originally scheduled for Jan. 3, 2012 was issued Dec. 30, 2011.

This means you received a total of 13 payments in 2011. The first was on Jan. 3, 2011 and the last on Dec. 30, 2011. This may increase your tax liability.

Some financial institutions credit members' accounts before the official pay date. If your credit union is one of them, perhaps you always received a payment at the end of December. That's a nice benefit, but it does not affect your tax liability. The IRS bases taxes on when DFAS issues the pay (the official pay date), not when a bank posts it to your account.

For example, DFAS issued your December 2010 pay on Jan. 3, 2011. But even before the change in the law, some credit unions credited member accounts on Dec. 30, 2010. Because the official pay date was Jan. 3, the IRS treats it as taxable income for 2011.

However, this year, to comply with the new law, the official Jan. 3, 2012 pay date moved to Dec. 30, 2011. That makes it taxable income for 2011.

Please contact your tax advisor or the IRS with questions on this subject. DFAS cannot give tax advice.

Because Jan. 1 is always a federal holiday, going forward we will always process your pay in December. So in 2012 and beyond, you will receive the normal 12 pay checks.

The following payments are affected by the pay schedule change:

- Retired Pay
- Concurrent Retirement Disability Pay (CRDP)
- Combat Related Special Compensation (CRSC) -- tax free

Annuity Pay is not affected by this change.

## Requesting a 1099R

*Courtesy Defense Finance and Accounting Service*

1099Rs are now available on myPay. Retirees and annuitants who normally get a print copy in the mail should have received it by the end of January. If not, or if you have lost it, the easiest way to get a 1099R is by using myPay.

1. Go to <https://mypay.dfas.mil>.
2. Enter your Login ID and password on the home page.
3. Click "Go."
4. On the "Main Menu" click "Tax Statement."
5. View, print or save your tax statement. If you have trouble reading the graphic version, click the "Text Version" link.

Trouble accessing myPay? See the login instructions at [www.dfas.mil/retiredmilitary.html](http://www.dfas.mil/retiredmilitary.html).

If you can't use myPay, you can request a 1099R copy using the Defense Finance and Accounting Service's automated phone system:

1. Call R&A Pay at 800-321-1080.
2. Select option 1 to request a 1099R 24 hours a day, seven days a week, without waiting to speak to a customer service representative.
3. Enter your Social Security Number using your touch-tone keypad when prompted.
4. You should receive your 1099R in 7 to 10 business days.

# New system reduces hassle of getting ID cards

*Courtesy Navy Pay and Personnel Support Center*

Under a new initiative, ID card customers can schedule an individual appointment and circumvent the waiting line.

Walk-in customers at ID card facilities can experience wait times of two hours or more during periods of peak demand. Now, civil servants and contractors are now filling customer service roles previously handled by active-duty personnel at Personnel Support Detachments (PSD) and Customer Service Detachment (CSD) Defense Enrollment Eligibility Reporting System (DEERS) and Real-Time Automated Personnel Identification System (RAPIDS) sites throughout the United States, Hawaii and Guam. An emphasis on prompt service and customer satisfaction is the focus of this new initiative.

The vast majority of patrons who arrive at a scheduled appointment with proper documentation are in and out in less than 20 minutes.

“With a little bit of planning you can save a lot of time,” said Chuck Sexton, assistant program manager for this initiative with Commander, Navy Installations Command. “DEERS and RAPIDS customers with scheduled appoint-

ments normally are seen within minutes of their allotted time. And, making an appointment is fast and easy via the online appointment scheduler located at: <https://rapids-appointments.dmdc.osd.mil/>.”

Having all the necessary documents is key to a successful visit to the ID card office. At a minimum, a valid state- or federal-government-issued picture ID is required and additional documents are often necessary to fulfill certain requests. A listing of required documents can be found on the appointment scheduler website or by calling the local office for clarification. Local office phone numbers are listed on the scheduler website.

Customer service hours are between 7:30 a.m. to 4 p.m. local except the Navy Exchanges in Norfolk, Va., and Oak Harbor, Wash., which are open from 9 a.m. to 5:30 p.m. and Patuxent River, Md., Pass & ID with operations between 6:30 a.m. to 3 p.m. Weekend hours vary by location.

For further information such as locating the nearest ID card facility and additional details relating to benefits and eligibility, such as FAQs, go to: [www.npc.navy.mil/SUPPORT/PAYPERS/ID\\_CARDS](http://www.npc.navy.mil/SUPPORT/PAYPERS/ID_CARDS).

## NEED AN ID CARD?



### PICTURE THIS...

- SCHEDULE AN APPOINTMENT ONLINE—  
[HTTPS://RAPIDS-APPOINTMENTS.DMDC.OSD.MIL](https://rapids-appointments.dmdc.osd.mil)
- VISIT A LOCAL PSD/CSD DEERS/RAPIDS OFFICE WITH THE PROPER DOCUMENTATION
- GET YOUR ID CARD IN USUALLY  
**LESS THAN 20 MINUTES!**



At PSD/CSD DEERS/RAPIDS sites throughout the United States, Hawaii and Guam, the new ICAT21 initiative features an emphasis on prompt service and customer satisfaction. To get in and out (and on with your day), visit <https://rapids-appointments.dmdc.osd.mil> to schedule your appointment. On the scheduler website, you can check out any required documents you'll need to bring with you. Local office hours and phone numbers are also listed.

**NEVER WAIT IN LINE FOR AN ID CARD AGAIN...MAKE YOUR APPOINTMENT TODAY!**

**<https://rapids-appointments.dmdc.osd.mil>**

# TRICARE seeks to expand e-prescription service

*Courtesy TRICARE*

One of the enduring stereotypes about doctors is that they have poor handwriting, leading to unreadable prescriptions. TRICARE is encouraging use of electronic prescriptions (E-prescribing) to ensure this does not occur while also offering more convenience for beneficiaries.

A report by the Institutes of Medicine estimates that there are 1.5 million preventable medication errors in the United States every year. Using E-prescribing cuts down on human error and transmits accurate and legible prescriptions in electronic format straight from the doctor to the pharmacy. There is no need to fax, call-in or hand-deliver prescriptions.

E-prescribing also offers convenience and lower costs to TRICARE beneficiaries by giving healthcare providers easy access to the TRICARE Uniform Formulary. The formulary comprises medications covered under the pharmacy benefit and tells doctors if a medication can be prescribed as a brand name or generic. Medications considered non-formulary are subject to higher cost shares. E-prescribing using the formulary allows doctors to prescribe generic medications with the lowest out-of-pocket costs and avoid medications not covered by TRICARE.

TRICARE is encouraging all providers to begin using E-prescribing for TRICARE beneficiaries. Providers

can view medications covered by TRICARE by selecting “TRICARE” in their system’s formulary listing. For TRICARE beneficiaries who choose to receive their prescriptions through home delivery, providers can select the default location of “Express Scripts Mail Pharmacy” to submit a prescription to TRICARE Pharmacy Home Delivery.

For providers without this capability, the U.S. Department of Health and Human Services (HHS) has established Regional Extension Centers to help health care providers establish E-prescribing and answer technical questions. Find the closest one at <http://go.usa.gov/Wh4>.

When combined with TRICARE Pharmacy home delivery, E-prescribing helps beneficiaries save money and get their prescription medication in a convenient and safe manner. Home delivery allows TRICARE beneficiaries to have their medications shipped to them directly, saving trips to the pharmacy and cutting down further on medication error. Beneficiaries also save 66 percent on a 90-day supply of medications.

Beneficiaries should note that E-prescriptions cannot be routed to Military Treatment Facility pharmacies at this time.

To learn more about Home Delivery, go to [www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery).

## Retired Reservists self-service logon

*Courtesy TRICARE*

Retired reservists can now get a DoD Self-service Logon (DS Logon) account at any TRICARE Service Center (TSC) worldwide. Once they have a DS Logon, they can use it to go online to purchase TRICARE Retired Reserve (TRR) health care coverage.

To locate the nearest TSC, visit [www.tricare.mil/contacts](http://www.tricare.mil/contacts).

In-person proofing at Veterans Administration (VA) regional offices or remote proofing through the Defense Enrollment Eligibility Reporting System (DEERS)/Defense Manpower Data Center Support Office (DSO) remain available as well.

The DS Logon can be used to access the Web-based Reserve Component Purchased TRICARE Application (RCPTA) to qualify for and purchase TRR, a premium-based health care plan available to qualified gray-area retired reservists and their survivors. If a retired reservist does not have a DS Logon account, he or she can still call the DSO at 1-800-538-9552 (1-866-363-2883 for the hearing impaired) to request documentation via remote proofing. DSO will provide step-by-step instructions and the appropriate documentation to get a DS Logon.

Retired reservists may also still go to designated VA regional offices to complete in-person-proofing and get a DS Logon account. To locate a VA regional office, visit [www.vba.va.gov/vba/benefits/offices.asp](http://www.vba.va.gov/vba/benefits/offices.asp).



Photo by Sarah Fortney

### Prosthetic advancement...

*The Modular Prosthetic Limb (MPL) was developed as part of a four-year program by the Johns Hopkins Applied Physics Laboratory, along with Walter Reed National Military Medical Center and the Uniformed Services University of the Health Sciences. The brain-controlled prosthetic has nearly as much dexterity as a natural limb, and allows independent movement of fingers. The MPL was used by wounded warriors at the Walter Reed National Military Medical Center for the first time Jan. 24, 2012.*

# Use TRICARE Pharmacy Home Delivery!



## Why Use TRICARE Pharmacy Home Delivery for your regular Medications?

- **Save 66% over picking up prescriptions at a retail pharmacy** – up to \$176 per year on some prescriptions
- Conveniently ships a 90 day supply of medication to any address in the U.S. or Fleet and Army Post Offices overseas
- **Offers automatic prescription refills** - no more last minute phone calls or dashes to the pharmacy
- **Saves TRICARE money too** – Beneficiaries switching to Home Delivery from retail pharmacies saved TRICARE \$30 million in 2010

## How to Sign up for Home Delivery



Call the Members Choice Center at  
**1-877-363-1433**



Online – Learn more and switch your prescription over at

**[www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery)**

Contact Express Scripts Inc at

**[www.express-scripts.com/TRICARE/](http://www.express-scripts.com/TRICARE/) or  
**1-877-363-1303****



# TRICARE young adult prime option available

*Courtesy TRICARE*

The TRICARE Young Adult (TYA) Prime option is now available and offers young adult beneficiaries TRICARE Prime coverage.

To purchase TYA Prime, dependents must be under age 26, unmarried and not eligible for their own employer-sponsored health care coverage.

TYA Prime is a managed health care option with low out-of-pocket costs. Care is delivered through military clinics and hospitals and the TRICARE network of civilian providers. Uniformed services dependents may qualify to purchase TYA Prime if they live in a designated Prime Service Area and their sponsor's status makes them eligible for Prime coverage.

In addition to TYA Prime, young adult dependents may also be eligible for TYA Standard, which has been available since May 2011. Standard offers eligible dependents the flexibility to see TRICARE-authorized network and non-network providers of their choice, wherever they live or travel.

Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya). Sponsors and their



Photo by MC2 Class Gary Granger Jr.

**Lt. William Martin, a pharmacist at Naval Hospital Jacksonville, takes Zoe Sieber, a college preparatory medical arts magnet high school student attending a Science, Service, Medicine and Mentoring (S2M2) program, on a tour of the inpatient pharmacy.**

adult dependents are encouraged to explore both commercial and military health care plan options and costs when choosing a plan that best meets their needs.

Young adults considering TYA should determine if they are eligible before completing and sending in an application. Eligible dependents may drop off the application and payment of three months of premiums at a TRICARE Service Center or send them by mail or

fax to their regional health care contractor.

Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

TYA Prime enrollment will follow the TRICARE Prime "20th of the month rule." As long as the TYA enrollment application is received by the 20th of the month, coverage can begin on the first day of the next month. For example, if an applicant wants TYA Prime to start April 1, the application and initial three-month payment must be received by March 20. If it's received after March 20, TYA Prime coverage begins May 1.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time students. Similar to provisions in the 2010 Patient Protection and Affordable Care Act, TYA offers eligible young adults up to age 26 the option to continue TRICARE Standard or Prime coverage, as long as their sponsor is still eligible for TRICARE. Unlike employer sponsored health plans, TYA is available only to unmarried young adult dependents.

## TRICARE reduces pharmacy home delivery co-pays

*Courtesy TRICARE*

Copayments for some medications provided through TRICARE Pharmacy Home Delivery are being reduced to zero. Home Delivery beneficiaries may fill generic prescriptions at no cost to themselves.

Generic formulary drugs purchased through Home Delivery formerly cost \$3 for a 90-day supply, but as of Oct. 2011 the copayment dropped to zero.

"These new copays make using TRICARE Pharmacy Home Delivery more affordable than ever," said Rear Adm. Christine Hunter, TRICARE Management Activity deputy director. "Home Delivery offers a great value for patients taking maintenance medications for chronic conditions."

The following changes to the TRICARE pharmacy copayments are now in effect:

- Generic formulary drugs purchased at retail pharmacies went from \$3 to \$5.
- Brand name formulary drugs from retail pharmacies

went from \$9 to \$12.

- Non-formulary medications went from \$22 to \$25 in both retail and Home Delivery.
- Brand name formulary drugs purchased through Home Delivery will have the same \$9 copayment. Copayments for prescriptions filled through Home Delivery cover a 90-day supply, but only a 30-day supply when purchased at a retail pharmacy.

"This is the first change to TRICARE pharmacy copays since 2002," Hunter said. "Our goal is to keep costs as low as possible for our beneficiaries and DoD."

Military, their families and retirees are increasingly using Home Delivery to get their maintenance medications conveniently delivered through U.S. mail – saving TRICARE about \$30 million in 2010. Use of Home Delivery has grown in 2011 by nearly 10 percent over 2010. More than 1 million prescriptions per month are filled through the service.

# Vision Center of Excellence promotes eye-injury research, care

By Donna Miles

American Forces Press Service

The Department of Defense (DOD)/ Department of Veterans Affairs (VA) Vision Center of Excellence officially opened its new headquarters at the Walter Reed National Military Medical Center in Bethesda, Md, providing an expanded physical presence for a growing collaboration between the two agencies.

The goal, explained Army Col. (Dr.) Donald Gagliano, its executive director, is to promote research and initiatives to prevent eye injuries and better diagnose and treat those suffering from them.

Although often overlooked, eye injuries are one of the signature wounds of the wars over the last decade, Gagliano noted.

Just how prevalent these injuries are isn't clear, he said, although officials estimate that 13 to 22 percent of all casualties between 2002 and 2010 have suffered eye injuries or trauma.

These injuries often go underreported on the battlefield, particularly when caused by explosions that inflict other, highly visible and frequently life-threatening wounds. Gagliano estimated that eye-injury rates soared as high as 29 percent among casualties before the military began mandating the use of ballistic glasses for deployed troops.

"The reality is it is very difficult for us to know exactly what the prevalence of eye injury is, because it is often intertwined with other polytrauma," Gagliano said.

What is known is that the same flying fragments and high-energy waves that tear into body tissue and inflict traumatic brain injuries also take a severe toll on the eyes. Service members are suffering eye injuries unlike those in civilian trauma cases, and more severe than those from past conflicts, Gagliano said.

So one of the first goals of the Vision Center of Excellence, stood up under



Photo by Army Sgt. Natalie Loucks

**Army Pfc. Douglas K. Phillips a member of the 3rd Infantry Division's Company A, 1st Battalion, 15th Infantry Regiment, deployed to Durai-ya, Iraq, in May 2007, shows the damage to his face and his eye protection from a small-arms attack. Phillips credits eye protection with saving his eye. The Department of Defense and Department of Veterans Affairs Vision Center of Excellence is exploring other ways to prevent battlefield eye injuries and to better treat those who suffer them.**

the 2008 National Defense Authorization Act, is to establish a registry to determine the prevalence of eye injuries and track wounded warriors' care and rehabilitation through both the DOD and VA systems.

This, Gagliano said, will provide an important starting point for advancing eye protection and care throughout the force.

The law that established the center formalized a partnership already being forged between DOD and VA to provide better care for wounded warriors. Even its makeup -- Gagliano and half of the staff are from DOD, and his deputy, Dr. Mary Lawrence, and the other half of the staff from VA -- promotes collaboration as they pool expertise and resources, he said.

"It is very unique in structure, and that is what allows us to function across both systems as effectively as

we have," Gagliano said. "It helps us bring together the entire vision-care team of both the Defense Department and the VA to function effectively as an integrated team."

In standing up the center, its founders opted to maximize rather than replace existing resources. "Early on, we elected to be a center that would work with and through the existing system rather than being a single place," Gagliano explained.

As a result, the center has operated with facilities and office space in Washington as well as at Madigan Army Medical Center near Seattle.

The opening of the new headquarters provides an official home to the center, but Gagliano said it will continue to draw on existing capabilities throughout DOD and VA, including VA's network of 13 blind rehabilitation centers.

# Medical colleges pledge to care for troops, families

By Lisa Daniel

American Forces Press Service

First Lady Michelle Obama announced a commitment from the nation's medical colleges to better train civilian health-care providers in caring for war veterans and their families and to push for more research in the wounds of war.

Obama's announcement at Virginia Commonwealth University in Richmond marked the latest endeavor of her "Joining Forces" campaign with Dr. Jill Biden, wife of Vice President Joe Biden, to rally nationwide support for military families.

The first lady announced that the Association of American Medical Colleges and the American Association of Colleges of Osteopathic Medicine, with 105 and 25 schools, respectively, have committed to leveraging their missions in education, research and clinical care "to meet the unique health-care needs" of the military and veterans communities.

"Today the nation's medical colleges are committing to create a new generation of doctors, medical schools and research facilities to make sure our heroes receive the care worthy of their military service," she said.

As part of the initiative, the associations pledged to:

- Train their medical students as well as their current physicians, faculty and staff to better diagnose and treat veterans and military families;
- Develop new research and clinical trials on traumatic brain injuries and post-traumatic stress disorder;
- Share their information and best practices with each other through a collaborative Web forum; and
- Coordinate with the departments of Defense and Veterans Affairs.

Many of the medical colleges already are making strides, Obama said, including VCU's project to ease veterans' transition from war to home, the

University of South Florida's first-of-its-kind Center for Veterans Reintegration and the University of Pittsburgh's creation of an imaging tool to see the wiring of the brain in vivid high-definition.

The idea behind Joining Forces is very simple, Obama said. "In a time of war, when our troops and their families are sacrificing so much, we all should be doing everything we can to serve them as well as they are serving this country," she added. "It's an obligation that extends to every single American. And, it's an obligation that does not end when a war ends and troops return home. In many ways, that's when it begins."

The first lady said she became aware of this when she and President Barack Obama welcomed home the final troops from Iraq last month. "I couldn't shake the feeling that even though we were marking the end of the war, this was not an ending for them. ... For our troops, the end of war marks the beginning of a very long period of transition," she said.

Sometimes the transitions from war to home "bring the hardest moments our troops and their families will ever face," she added.

Obama said she wanted to emphasize that most war veterans return home with no mental health issues at all. But for many, she added, "the emotional wounds come flooding back," leading to sleepless nights, rage, substance abuse and subsequent family problems.

An estimated one in six Iraq and Afghanistan war veterans return home with post-traumatic stress or depression, and at least 4,000 have had at least a moderate-grade brain injury, the first lady said, noting that many don't seek help because of a perceived stigma.

"I want to be very clear today: these mental health challenges are not a sign of weakness," she said. "They should



Photo by Lance Cpl. Joshua Young

**Marine Cpl. Jordan E. Williams, a 22-year-old radio operator from 3rd Light Armored Reconnaissance Battalion, one of the veterans at the Palo Alto Veterans Affairs Hospital, describes his injury to Marine 2nd Lt. Joshua Abraham, a platoon commander, and Marine Staff Sgt. Juan A. Chantaca Jr., a platoon sergeant, both with 1st Light Armored Reconnaissance Battalion.**

never again be a source of shame. They are a natural reaction to the challenges of war, and it has been that way throughout the ages."

Half of post-9/11 veterans seek help outside DOD and VA, and many of them are not connected to a base, Obama said. "We have to meet our veterans where they live," she added.

"I want to emphasize the power of your chosen profession," the first lady told medical students in the audience. "You will be there for some of your patients' most powerful life moments. It is the essence of true service. You will have a unique opportunity and responsibility to make an impact on their lives."

# Retired, annuitant pay offers eRAS to all retirees

*Courtesy Retired Activities*

Did you know that on Nov. 1, 2011 all military retirees were offered an electronic Retiree Account Statement (eRAS) on myPay every month? The eRAS provides a complete summary of a military retiree's pay, deductions and benefits. The statement includes information about allotments, income tax withholdings, direct deposit information and a Survivor Benefit Plan counter that shows plan members how much longer they have to pay premiums.

Previously, the RAS was issued only once a year each December or when a retiree's pay, benefits or other account information changed. While these statements will continue, the new eRAS was created in response to customer requests for more frequent communication about their accounts.

Military retirees can view their eRAS by logging into myPay (<https://mypay.dfas.mil>), the official online account

management system for military members and Department of Defense (DOD) employees. Retirees who do not have current user IDs or passwords for myPay can find instructions on how to get them at [www.dfas.mil/retiredmilitary](http://www.dfas.mil/retiredmilitary). Links to the instructions are located in the upper right hand corner of the Retired Military and Annuitants section under the myPay Login Instructions heading.

Retirees who choose to register their email addresses with myPay will receive an email notification every month when their eRAS is available. Additionally, keeping a current email address on record allows the Defense Finance and Accounting Service to email a new temporary password in the event one is forgotten or if the retiree suspects their password has been compromised. If a retiree finds that something needs to be updated while viewing an eRAS, most necessary account changes can be made in minutes.

## Retiree need-to-know info

### Gray area retiree

Retired reservists under the age of 60 who have questions regarding their entitlements and benefits should call 1-866-827-5672 and ask for PERS 912.

### Volunteer your service

The Navy currently has 32 Retired Activities Offices (RAO) worldwide that are staffed by retiree volunteers. The Navy depends heavily on volunteers to run these offices. The volunteers are trained to assist other retirees, their families and survivors in receiving their earned benefits, aid family members when a retired service member dies, and plan and conduct annual Retiree Appreciation Days or Retiree Seminars. Most RAO volunteers spend a few hours a week in the office. If you are interested in being a volunteer, please contact your nearest RAO or call the Navy's RAO program manager at (866) 827-5672 ext. 4308.

### Change of address

The simplest and quickest solution for changing your mailing address is through the myPay website at <https://mypay.dfas.mil>, the Defense Finance and Accounting Service's online account management system. For questions or concerns regarding myPay web site, call 1-888-332-7411 for a customer service representative.

Otherwise, if you are a retiree please mail your change of address form or request to:

DFAS U.S. Military Retired Pay  
P.O. Box 7130  
London, KY 40742-7130  
Or FAX DFAS Retired Pay at: 1-800-469-6559

If you are an annuitant please mail your request to:

DFAS U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131  
Or FAX DFAS Annuitant Pay at: 1-800-982-8459  
Or, both retirees and annuitants may call DFAS Retired and Annuitant Pay directly at: 1-800-321-1080

If submitting your request in writing, please include both your old and new mailing address, along with the effective date for the new address. In addition, please include your name, social security number and signature with date on your request.

### Arrears of Pay beneficiary change

Your Arrears of Pay (AOP) beneficiary is the person who will receive your final pro-rated paycheck in the event that you pass away. DFAS will also contact this person for help with closing your account.

If you need to change your AOP beneficiary, please do so by completing a Designation of Beneficiary Information Form (DD 2894, at [www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2894.pdf](http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2894.pdf)) and mailing it to DFAS Retired and Annuitant Pay.

# Retiree checklist: What survivors should know

Shift Colors periodically provides a checklist for retirees and their family members. This checklist is designed to provide retirees and their loved ones with some help in preparing for the future.

❑ Create a military file that includes a copy of retirement orders, separation papers, DD Form 214, medical records, and any other pertinent military paperwork. Make sure your spouse knows the location and telephone number of the nearest military installation.

❑ Create a military retired pay file that includes the following contact information for the Defense Finance and Accounting Service (DFAS) and Navy Personnel Command:

Defense Finance and Accounting Service  
U S Military Retirement Pay  
Post Office Box 7130  
London, KY 40742-7130  
(800) 321-1080 press or say "1" (for deceased members)

Department of the Navy  
OPNAV N135C  
Retired Activities Branch  
5720 Integrity Drive  
Millington, TN 38055-6220  
(866) 82705672

(This file should also include the number of any pending VA claim as well as the address of the local VA office; a list of deductions currently being made from retired pay or VA benefits. Also include the name, relationship and address of the person you have designated to receive any unpaid retired pay at the time of death. This designation is located on the back of your Retiree Account Statement)

❑ Create an annuities file. This file should contain information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman's Family Protection Plan (RSFPP), or any applicable Civil Service annuity elected by the member, etc. Additional information regarding SBP, RCSBP and RSFPP annuity claims can be obtained from DFAS office at (800) 321-1080.

❑ Create a personal document file that has copies of marriage certificates, divorce decrees, adoptions and naturalization papers.

❑ Create an income tax file. Include copies of both of your state and federal income tax returns.

❑ Create a property tax file. Include copies of tax bills, deeds and any other related documents/information.

❑ Create an insurance policy file. Include life, property, accident, liability and hospitalization policies.

❑ In a secure location, maintain a list of all bank accounts (joint or individual). Include the location of all deposit boxes, savings bonds, stocks, bonds and any securities owned.

❑ In a secure location, maintain a list of all charge accounts and credit cards. Include account numbers and mailing addresses.

❑ Maintain a list of all associations and organizations of which you are a member. Some of them could be helpful to your spouse.

❑ Maintain a list of all friends and business associates who may be helpful. Include name, address and telephone number.

❑ Discuss your plans/desires with respect to the type and location of your funeral service. You should decide about cremation, which cemetery, ground burial, etc. If your spouse knows your desires, it will resolve some of the questions that might arise at a later date.

❑ Visit a local funeral home and pre-arrange your services. Many states will allow you to pre-pay for services.

❑ 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 the Mortuary Affairs Division at (866) 787-0081.

❑ Once your decisions have been made and you're comfortable with them, have a will drawn up outlining all your wishes and store it in a secure location with your other paperwork.

❑ When all the decision-making and documenting is completed, sit back and continue to enjoy life.

## Who should be notified in the event of my death?

1. Defense Finance and Accounting Service (800) 321-1080
2. Social Security Administration (for death benefits) - (800) 772-1213
3. Department of Veterans Affairs (if applicable) - (800) 827-1000
4. Office of Personnel and Management (if applicable) - (724) 794-8690
5. Any fraternal group that you have membership with
6. Any previous employer that provides pension or benefits.

The above information is not all-inclusive and should be used with other estate planning tools to lessen trauma to your loved ones.

## FIRST RESPONDER, from Page 1

When he first became president, Obama said, one of his first actions was to ensure state and local governments received assistance through the Recovery Act to avoid laying off first responders.

“Thousands of firefighter jobs were saved because of the actions we took,” he noted. “But budgets are still tight, and that’s a problem we need to fix. Jobs that protect our families and our communities shouldn’t be the first on the chopping block. They should be one of our highest priorities as a nation.”

Obama emphasized he wants to restore local communities and national parks, noting Interior Secretary Ken Salazar’s presence. The Department of the Interior manages and sustains the country’s lands, water, wildlife, and energy resources, among its other responsibilities.

“He needs some help,” Obama said of Salazar. “And our veterans are highly qualified to help him. They’ve already risked their lives defending America. They should have the opportunity to rebuild America.”

Veterans Affairs Secretary Eric K. Shinseki said in a conference call with reporters that the new three-part Veterans Job Corps initiative “will ensure our veterans don’t have to fight for jobs once they come home.”

Shinseki called on employers to “enlist veterans in the work of rebuilding our nation.”

The nation owes those who volunteered to serve in uniform after 9/11 “a debt of gratitude,” Shinseki said, “and we must ensure that veterans who come home from Afghanistan and Iraq get the opportunities they deserve.”

Obama lauded veterans for their resolve and “unparalleled skills and experience.”

“They’ve saved lives in some of the toughest conditions imaginable,” he said. “They’ve managed convoys and moved tons of equipment over dangerous terrain. They’ve tracked millions of dollars of military assets.

“They’ve handled pieces of equipment that are worth tens



Photo by Army Sgt. 1st Class Tyrone C. Marshall Jr.

**President Barack Obama, flanked by firefighters, national park employees and police men and women, talks about his new Veteran Job Corps initiative to replenish the nation’s first responders at Fire Station #5 in Arlington, Va., Feb 3, 2012.**

of millions of dollars,” he added. “They do incredible work. Nobody is more skilled, more precise, more diligent, more disciplined.”

Obama noted these are “challenging” times for America, but “we’ve faced challenging times before.”

“On the grounds here you’ve got a stone from the Pentagon and a beam from the World Trade Center,” he said. “And that reminds us of our resolve as a people.

“They remind us that when we come together as one people and as one community, one nation, then we prevail,” Obama continued. “That’s who we are.”

America exists because of values and teamwork -- generations of Americans working together to build it, the president said.

“This is a nation where, out of many, we come together as one,” Obama said. “Those are the values that every veteran understands.”

## VGLI, from Page 1

The VGLI program allows newly discharged veterans to convert their SGLI coverage they had while in the service to a civilian program. Before enactment of this law, veterans could not have more VGLI than the amount of SGLI they had at the time of separation from service.

For example, those who got out of the service prior to Sept. 1, 2005, when the maximum SGLI coverage was \$250,000, were limited to \$250,000 in VGLI coverage.

Now on their first five-year anniversa-

ry, these veterans can elect to increase their coverage to \$275,000. On their next five-year anniversary, they can increase the coverage to \$300,000, and so forth.

The additional coverage can be issued regardless of the veteran’s health. To be eligible to purchase this additional coverage, the veteran must:

- Have active VGLI coverage,
- Have less than the current legislated maximum coverage of \$400,000,
- Request the additional coverage during the 120-day period prior to

each five-year anniversary date, and

- Be less than 60 years of age on the five-year anniversary date of his or her coverage.

Eligible veterans are notified of this opportunity a week before the start of the 120-day period prior to their anniversary date, and twice more before the actual anniversary date.

For more information about VA’s Insurance Program or other VA benefits, go to [www.va.gov](http://www.va.gov) or call 1-800-827-1000.

# Reunions

Check the Shift Colors Web page (<http://www.npc.navy.mil/ReferenceLibrary/Publications/ShiftColors/>) for a full listing of Reunions

REUNION 2012	DATE	PHONE NUMBER	E-mail/Web address
Destroyer Leader Association DL 1, DL 2, DL 3, DL 4, DL 5, DDG 35 & DDG 36	Sept. 10-13	(540) 345-5826	destroyerleader1@cox.net www.destroyerleaderassociation.org
Mine Division 113 Vietnam	Sept. 27-30	(651) 455-1876	minediv113reunion@msn.com
NAF Washington	Sept. 13-16	(757) 271-8227	nafwashington2012@yahoo.com
Naval Construction Force Support Unit Three	Oct. 6	(352) 473-2850	alfcar23@bellsouth.net
Naval Reserve Center Altoona, PA	Sept. 29	(814) 696-3366 (814) 944-1405	rjbentley@atlanticbb.net mpaltoona@atlanticbb.net
Navy Reunion Treasure Island	April 30 - May 4	(800) 268-4014	juliepeters@bransontourismcenter.com
NMCB 128	April 17-19	(618) 259-4694	mcdanelgk@aol.com
NOB/NAS Trinidad including Fasron 105, VPB-208, VPMS-8, VP-48, VPB-213, VP-34, and the USMC and SeaBee dets.	Aug. 29 - Sept. 1	(870) 496-2285	barrett27@dishmail.net
Submarine Veterans Convention	Sept. 2-9	(757) 872-9938	ussvi-2012convention.com
U.S. Navy Competitive Shooters	Sept. 12-15	(317) 886-8186 (317) 289-8489	rsiefker@indyblue.com <a href="http://sites.google.com/site/usncompetitive-shootersreunion/home">http://sites.google.com/site/usncompetitive-shootersreunion/home</a>
USS AMPHION (AR 13)	May 3-6	(815) 238-8369	mcaanreunion@yahoo.com www.mlrsinc.com/amphion
USS ANTIETAM (CV/CVA/CVS 36)	Sept. 19-23	(316) 425-5693	
USS ANZIO (CG 68)	May 10-13	(336) 498-5907	cmcgtree@gmail.com
USS ARCADIA (AD 23)	May 3-6	(815) 238-8369	mcaanreunion@yahoo.com www.mlrsinc.com/arcadia
USS BAINBRIDGE (DLGN/CVN 25)	May 9-13	(210) 651-7431	
USS BEXAR (APA 237)	Sept. 20-23	(360) 373-1093	ussbexar@comcast.net www.mlrsinc.com/bexar
USS BIDDLE/USS CLAUDE V RICKETS (DD 955/DDG 5)	May 3-6	(603) 986-4661	rickettsddg5@yahoo.com www.thebignickel.org
USS BRADLEY (DE/FF 1041)	Sept. 12-15	(845) 634-3993	bgottsch@verizon.net www.ussbradley.com www.mlrsinc.com/bradley
USS BRUNSWICK (ATS 3)	Aug. 16-19	(816) 401-3978	sublett@kearney.k12.mo.us
USS BRYCE CANYON (AD 36)	October	(619) 562-5690	thenezz@cox.net www.mlrsinc.com/brycecanyon
USS CADMUS (AR 14)	May 3-6	(716) 655-5415	mcaanreunion@yahoo.com www.mlrsinc.com/cadmus
USS CAIMAN (SS 323)	May 7-10	(360) 377-4763	dbfrider@comcast.net
USS CANBERRA (CA 70/CAG 2)	Oct. 10-14	(740) 423-8976	usscanberra@gmail.com
USS CARPENTER (DD 825)	April 22-26	(256) 351-8552	smokycolors@yahoo.com
USS COLAHAN (DD 658)	Sept. 16-19	(941) 625-4260	lslagle102@comcast.net
USS CONY (DD/DDE 508)	May 30 - June 3	(863) 307-3187	
USS COURTNEY (DE 1021)	Sept. 6-9	(508) 248-5072	marc-a@charter.net www.newportdealeys.org
USS CROMWELL (DE 1014)	Sept. 6-9	(508) 248-5072)	marc-a@charter.net www.newportdealeys.org
USS DIPHDA (AKA 59)	May 6-10	(734) 675-0148 (360) 692-7002	judycoo@hotmail.com r.hideko@earthlink.net
USS DONNER (LSD 20)	May 17-20	(610) 775-7539	dheimb@1usa.com
USS ESSEX (CV/CVA/CVS 9, LHD 2)	May 20-27	(972) 690-6329	chuck.fielder@juno.com
USS FINCH (DE/WDE/DER 328)	Sept. 12-16	(417) 548-7428	nuttynuts@centurytel.net
USS FORREST B ROYAL (DD 872)	June 21-24	(715) 423-8905	mobyusn@wctc.net

USS FRANCIS MARION (APA/LPA 249)	Oct. 8-12	(781) 665-9222	swampfox249@verizon.net
USS GALVESTON (CLG 3)	Sept. 26-30	(866) 398-2655	galveston@comcast.net
USS HANCOCK (CV/CVA 19)	May 2-6	(714) 898-0016	j.hunter3@verizon.net
USS HANSON (DD/DDR 832)	Sept. 20-23	(360) 262-9501	mjmcrego@msn.com
USS HENLEY (DD 762)	Sept. 6-9	(828) 766-5742	jerryblack5738@aol.com
USS HOLLISTER (DD 788)	Sept. 26-29	(518) 842-7126	gunder788@nycap.rr.com usshollister.org
USS HORNET (CV 8/CV 12/CVA 12/CVS 12)	Sept. 11-16	(814) 224-5063	hornetcva@aol.com www.usshornetassn.com
USS HULL (DD 350/DD 945)	Oct. 16-19		reunion2012@usshullassociation.org www.usshullassociation.org
USS HUSE (DE 145)	Oct. 21-24	(561) 368-7167	dbp14@hotmail.com
USS IWO JIMA (LPH 2, LHD 7)	June 6-10	(757) 723-0317	yujack@megalink.net ussiwjijimashipmates.cfns.net
USS JOHN R. CRAIG (DD 885)	Sept. 12-16	(734) 525-1469	jermail@ameritech.net
USS LEWIS & CLARK (SSBN 644)	July 19-22	(210) 538-8101	larcherj2@yahoo.com
USS MCMORRIS (DE 1036)	Oct. 18-21	(972) 219-9674	julorgal@yahoo.com ussmcmorris.org
USS MITSCHER (DL 2/DDG 35)	Sept. 9-13	(410) 768-0751	mitscherd12@cablespeed.com www.destroyerleaderassociation.org
USS OAK RIDGE (ARDM 1)	April 21-21	(757) 277-4657	rawls4link@aol.com
USS OKLAHOMA CITY Association (All shipmates who served on CL 91, CLG 5, CG 5, SSN 723)	Sept. 25-30	(620) 221-0343 (727) 215-0568	www.ussokcity.com
USS ORION	Oct. 9-13	(505) 286-4106	twopackards@swcp.com
USS PHARRIS (DE/FF 1094)	July 19-22	(410) 757-2313	pharris.1094@gmail.com
USS RANDOLPH (CV/CVA/CVS 15), USS TERROR (CM 5)	Sept. 16-23	(321) 454-2344	
USS REMORA (SS 487)	Sept. 4-8	(401) 743-0985	jml0817@hotmail.com
USS RICH (DD/DDE 820)	May 14-18	(440) 747-7374	reunion2012@ussrich.org www.ussrich.org
USS ROBISON (DDG 12)	Sept. 6-9	(928) 775-0991	ddg12assn@gmail.com
USS SALISBURY SOUND (AV 13)	Oct. 22-25	(505) 293-3841	brubru@comcast.net salisburysound.org
USS SAM HOUSTON (SSBN/SSN 609)	Oct. 25-27	(302) 764-1197	howardvaldobson@verizon.net
USS SEADRAGON (SSN 584)	Sept. 5-7	(902) 469-0176	
USS SIMON LAKE (AS 33)	Sept. 23-27		www.usssimonlake.org
USS SKATE (SSN 578)	Sept. 2-9	(803) 619-1121	raysabode@bellsouth.net
USS SMALLEY ( DD 565)	May 15-19	(931) 526-7283	sgilbreath@tntech.edu
USS TAKELMA (ATF 113)	Sept. 13-19	(651) 455-1876	richard_rosemary@msn.com
USS TARAWA (CS 40, LHA 1)	April 19-22	(215) 547-0245 (765) 362-6937	walsue@accelplus.net
USS TERREBONNE PARISH (LST 1156)	May 16-19	(614) 296-8380	redab@columbus.rr.com
USS TIRU (SS 416)	Aug. 16-19	(702) 550-8722	usstiru.org
USS VESOLE (DD/DDR 878) 1945-1976	Sept. 26-30	(845) 896-2074	chiefny@earthlink.net
USS WASP (LHD 1)	May 18		http://sites.google.com/site/waspreunion/home waspreunion@gmail.com
USS WILHOITE (DE/DER 397)	Sept. 25-28	(479) 968-1236	canerday@suddenlink.net www.usswilhoite.org
USS WINDHAM BAY (CVE 92)	Sept. 9-11	(210) 495-4845	windhambay@aol.com http://sites.google.com/site/windhambay
VP 24	Nov. 12-16	(407) 968-1916	david.pierce.fl@gmail.com
VP 44	Nov. 8-11	(229) 559-7959	genejanjay@aol.com vp44goldenpelicans.com
VR 21 NAS Barbers Point	April 29 - May 2	(361) 992-3950	jmurray@grandecom.net

# Retired Activities Office Phone Listing

<b>Arizona</b> Phoenix, AZ (NOSC) 608-353-3033 0900-1400 (Tue-Thu)	0730-1600 (Mon-Fri)  Milton, FL (NAS WHIT- ING FIELD) NAS Whiting Field Call for Appt (850) 623-7177	<b>Missouri</b> Bridgton, MO (NOSC) (314) 263-6443 Call for appt	(360) 396-4115
<b>California</b> China Lake, CA (NAVAIR- WPASTA) (760) 939-0978 0900-1100 1300-1500 (Mon-Fri)	Pensacola, FL (NAS) (850) 452-5990 Ext 3111 0900-1300 (Mon-Fri)	<b>Maine/New Hampshire</b> Portsmouth, NH (Naval Ship Yard) (207) 438-1868 1000-1400 (Tue-Thu)	<b>Wisconsin</b> Milwaukee, WI (NOSC) (414) 744-9766 0900-1500 (Mon-Fri)
Lemoore, CA (NAS) (559) 998-4042 0800-1630 (Mon-Fri)	<b>Hawaii</b> Pearl Harbor, HI (NAVS- TA) (808) 474-1999 Ext 6317 0800-1500 (Mon-Fri)	<b>New York</b> Farmingdale, NY (631) 768-3270 Call for appt 1000-1400 (Mon-Fri)	<b>Tennessee</b> Millington, TN (NAVSUP- PACT) (901) 874-5147 1000-1400 (Tues-Thurs)
Point Mugu, CA (805) 982-3730 0800-1600 (Mon-Fri)	<b>Illinois</b> Great Lakes, IL (NTC) 847) 688-3603 Ext 118 0900-1300 (Mon, Wed, Fri)	<b>Rhode Island</b> Newport, RI (NAV- STAMPT) (401) 841-4089 0900-1200 (Mon-Fri)	<b>Texas</b> Ft. Worth, TX (NAS JRB) (817) 782-5287 0800-1600 (Mon-Fri)
San Diego, CA (CORO- NADO - NAS) (619) 437-2780 0900-1200 (Mon-Fri)	<b>Louisiana</b> New Orleans, LA (NAS JRB) 0900-1200 (Mon-Fri) (504) 678-7568	<b>South Carolina</b> Charleston, SC (NAVW- PNSTA) (843) 764-7480 Call for appt	Houston, TX (NOSC) (832) 380-7412 0800-1200 (Mon-Fri)
San Diego, CA (NAVSTA) (619) 526-7412 0800-1600 (Mon-Fri)	<b>Massachusetts</b> Quincy (NOSC) 0900-1200 call for appt (617) 753-4636/26	<b>Washington</b> Everett, WA (NAVSTA) (425) 304-3775 1-888-463-6697 opt 5 then opt 2 ask for RAO 1000-1300 (Mon-Fri)	<b>Virginia</b> Hampton Roads Regional Office Little Creek, VA (NAB) (757) 462-8663 1000-1400 (Mon-Fri)
Seal Beach, CA (NWS) (562) 626-7152 0900-1500 (Mon-Fri)	<b>Michigan</b> Mt. Clemens, MI (SEL ANGB) (586) 307-5580 0900-1500 (Tue-Fri)	Whidbey, Island, WA (NAS) (360) 257-8054/55 0900-1500 (Mon-Fri)	Norfolk, VA (NAVSTA) (757) 444-5950 1000-1400 (Mon-Fri)
<b>Connecticut</b> Groton, CT (SUBASE) (860) 694-3284 0900-1500 (Mon-Fri)	<b>Minnesota</b> Minneapolis, MN (NOSC) (612) 726-9391 1000-1430 (Tue/Thu)	Bremerton (NAVSTA) Fleet and Family Support Center	<b>Europe</b> Navy Station Rota, SP Fleet and Family Support Center Hours of operation, 1300-1600 (M, W, F)
<b>Florida</b> Jacksonville, FL (NAS) (904) 542-2766 Ext 126 0900-1500 (Mon-Fri) Mayport, FL (NAVSTA) (904) 270-6600 Ext 122			

Updated February 2012

# 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)325-9158; [www.armyg1.army.mil/retire](http://www.armyg1.army.mil/retire)

**Burial at Sea Information:** (866) 787-0081; [www.npc.navy.mil](http://www.npc.navy.mil)

**Combat Related Special Compensation:**  
[www.donhq.navy.mil/corb/crscb/crscmainpage.htm](http://www.donhq.navy.mil/corb/crscb/crscmainpage.htm)

**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;

[www.npc.navy.mil/support/paypers/ID\\_Cards/Pages](http://www.npc.navy.mil/support/paypers/ID_Cards/Pages)

**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)  
(Click on "Marines" 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

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

[www.npc.navy.mil/career/reservepersonnelmgmt/Pages/](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/)

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

**Navy Retired Activities Office:** (866) U-ASK-NPC (866-827-5672)  
MILL [RetiredActivities@navy.mil](mailto:RetiredActivities@navy.mil);

[www.npc.navy.mil/support/retired\\_activities/Pages](http://www.npc.navy.mil/support/retired_activities/Pages)

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

**Navy Worldwide Locator:** (866) U-ASK-NPC (866-827-5672);  
[www.npc.navy.mil/organization/npc/csc/Pages/NavyLocatorService.aspx](http://www.npc.navy.mil/organization/npc/csc/Pages/NavyLocatorService.aspx)

**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)

## TRICARE: [www.tricare.mil](http://www.tricare.mil)

**TRICARE North:** (877) TRICARE (874-2273); [www.hnfs.net/](http://www.hnfs.net/):  
CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH,  
PA, RI, VT, VA, WI, WV, some zips in IA, MO, TN

**TRICARE South:** (800) 444-5445; [www.humana-military.com](http://www.humana-military.com):  
AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN zips near  
Fort Campbell), and TX (except the extreme SW El Paso area)

**TRICARE West:** (888) TRIWEST (874-9378); [www.triwest.com](http://www.triwest.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

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

**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 214, 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

**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://navymwr.org/mwrprgms/itt.html>

## Sister service retiree publications:

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

**Army Echoes:** [www.armyg1.army.mil/rso/echoes.asp](http://www.armyg1.army.mil/rso/echoes.asp)

**Coast Guard Evening Colors:** <http://www.uscg.mil/hq/cg1/psc/ras>

**Marine Corps Semper Fidelis:** [www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/Semper\\_Fidelis](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis)

## 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

P.O. Box 7130

London KY 40742-7130

(800) 321-1080, (216) 522-5955

### SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. military Annuitant Pay

P.O. Box 7131

London KY 40742-7131

(800) 321-1080, (216) 522-5955



Photo by Mass Communication Specialist 2nd Class Jonathan David Chandler

## Close combat training...

*Mass Communication Specialist 1st Class Michelle Turner, a combat cameraman assigned to Combat Camera Group Pacific, from Cambridge, England, moves while conducting a close quarters combat exercise at Combat Camera Group Pacific's Winter Quick Shot 2012 field training exercise. Quick Shot is a semi-annual field exercise designed to train combat camera personnel to operate in a combat environment.*

### Replacement DD 214/Service Record

If you need a replacement DD 214, follow the instructions below:

If you retired prior to Jan. 1, 1995, go to [www.archives.gov/veterans](http://www.archives.gov/veterans) to request a DD214.

If you retired on or after 1 January 1995 send NAVPERS 1070/882 to:

NAVY PERSONNEL COMMAND  
PERS-312E  
5720 INTEGRITY DRIVE  
MILLINGTON, TN 38055-3120

Or fax your request to 901-874-2664 not both.

Contact 1-866-827-5672

Visit [www.npc.navy.mil](http://www.npc.navy.mil)

### Medical Record

The Military Health Records (Medical and Dental) are not maintained at Navy Personnel Command (NPC). Records from before January 31, 1994, were sent to the

Department of Veterans Affairs (VA), Records Management Center (RMC), for management.

For members discharged, released from active duty (**not affiliated with a drilling reserve unit**), deceased, or retired, a request for records should be sent to the VA. The VA recommends you call them first to verify a record is on file. Fax requests may also be submitted.

If a VA Claim was filed, the veteran's health record is sent to the VA Regional Office that serves that veteran's local area.

For questions regarding Medical Records, please contact the Department of Veterans Affairs:

Department of Veterans Affairs  
Records Management Center  
P. O. Box 5020  
St. Louis MO 63115-5020  
Telephone (314) 538-4500  
Fax (314) 538-4571 or 538-4572