SECNAV Retiree Council releases recommendations

The Secretary of the Navy’s Retiree Council met in April in Washington, D.C. Funding of health care initiatives, such as TRICARE for Life, and information regarding these initiatives remain some of the most dominant concerns of retirees and the council. Other major concerns are the Survivor Benefit Plan and concurrent receipt of retired pay and disability compensation.

Deferred and open items from the 1999 and 2000 council reports which are considered current are also included in this year’s report. Other recommendations from previous years are considered closed.

2001 SECNAV Retiree Council Report

The Department of the Navy is faced with a unique opportunity to establish a continuum of service, starting when an individual enters the Navy or Marine Corps and ending when we honor that individual at his or her graveside. This concept is an extension of Chief of Naval Operations Admiral Vern Clark’s “Quality of Service” priority in our war for talent, by incorporating the retirees and their qualities of life as essential elements of this initiative. Commandant of the Marine Corps General James L. Jones, likewise, has tasked his staff to develop a plan to implement his “Marines for life” concept by improving the Corps’ process for looking after all Marines throughout their lives.

Recent legislative actions extending lifetime health care to retirees age 65 and over have removed the last obstacle to the total incorporation of all Sailors and Marines into these two service initiatives. The concept of “USN-USMC Retired – Still Serving” can become a reality. Retirees, whatever their age, represent a resource spread throughout the United States and overseas who essentially are ambassadors of the Department of the Navy and can provide a dynamic asset to service recruiting efforts.

Existing Retired Activities Branches of both the Navy and Marine Corps should be resourced to organize Directors of Retired Activities Offices into councils reporting to local base or regional commanders. The Department of the Navy has a record of taking care of its own. The opportunity is now before us to institutionalize, mobilize and fully use a valuable resource – the Navy and Marine Corps retiree.

Subject: TRICARE For Life (TFL) Funding Deficiencies
Recommendation: That the Secretary of the Navy aggressively pursue supplemental budget increases for FY01 TFL start up costs and FY02 TFL implementation.
Discussion: Navy health care funding for FY01 is in crisis. Operational funds from the USN and USMC are being reprogrammed to keep DoN health care and the TRICARE network afloat. Zero funding for the DoD retail and mail-order pharmacy programs have added to this FY01 crisis. Likewise, FY01 start-up costs for TFL implementation are unfunded.
FY02 required funding for TFL is estimated at $3.9 billion. This deficit cannot and should not be absorbed by DoD and the services’ operating forces.
TRICARE For Life is a significant step in fulfilling the lifetime health care commitment. The military health care trust fund should cover costs for FY03 and beyond.

Subject: Accrual Accounting For Medical Care Costs
Recommendation: That the Secretary of the Navy support the Defense Medical Oversight Committee (DMOC) accrual initiatives to fully fund the current and future health care obligation for all military retirees.
Discussion: As noted last year, it is essential that the Military Health System have consistent and predictable funding. In our current pay-as-you-go
Straight from the source

Dear Fellow Retirees,

Over the last several months, we have received hundreds, if not thousands, of calls and e-mails about the upcoming changes to medical care. I have asked Ms. Rena Koger, the friendly voice and our “front line” who responds to most of your calls, to address the top three questions on these new changes. Please take a moment to read this article on page 15.

Once again, we have been blessed by the tremendous work of the Secretary of the Navy Retiree Council. The council basically determines the scope and content of our work during the year.

While this year’s report contains several recommendations on medical care, the council has also expanded its focus to better refine and define our regional Retired Activity Office (RAO) Program efforts and to improve the Survivor Benefit Plan (SBP). We look forward to working on these initiatives and will keep you informed. You can read this year’s report in this issue.

I am sadly aware that many of you were not properly counseled on SBP and were not informed of the annuity reduction at age 62. At the time of this writing, Congress is considering several bills to raise the post-age 62 SBP annuity. We will relay any developments in this area to you via Shift Colors.

I always welcome the opportunity to speak at various retiree seminars. From time to time, a retiree will ask me about the state of today’s Navy. “How are we doing?” or “What’s different today compared to when I retired?” are two questions frequently asked. I have been associated with the Navy for nearly 29 years now, and I have witnessed continual, significant improvements for our Sailors and their families. I am very proud of what has been accomplished, and even prouder of the dedication and eagerness of Navy to tackle the most difficult problems. You too should be proud!

All the Best,
Michael P. Wardlaw
Deputy Director, Casualty Assistance and Retired Activities Division
A message from the Chief of Naval Personnel

Dear Retirees,

As we approach the summer months, many of us have more opportunities to travel and participate in ceremonies and observances. This past Memorial Day was a reminder to me how much all citizens should revere your service and all you have done for us. I thank you for what you have done, and what you do today, to support our Navy and our country.

In our last issue I mentioned the development of a specifically designed Navy Retiree Seal that would be available to our retired community. We wanted to recognize your honorable service with a visible symbol, a seal, and we also wanted to ensure that you were part of the selection process. The design options were loaded on to our web site and the number of responses we received was quite amazing - more than 30,000 votes were cast! Many of you also forwarded additional ideas, suggestions and comments to help us along. I appreciate the time you took to review the designs and cast your votes. Hopefully you will be pleased with the result. Our intention is to get it to you in the near future.

Also in our last issue I discussed the need for your support. Thanks to your consistent efforts over the last several years, Congress listened to your concerns and passed several laws to improve medical care for the retired community. But I know from your letters and e-mails that our job is far from done. We will continue to push hard for programs that will ensure a secure future for you and your families and remind our elected officials of our commitment to you for the benefits you have earned. Your active participation in this process is important. You are the voices that must be heard.

You can assist, also, as we continue our recruiting efforts. Though we are working toward achieving our recruiting goal this fiscal year, we are challenged each day to bring in the numbers of people that we need to maintain our force structure. I encourage you to talk to young people about Naval service and point them in our direction. The new recruiting web site, http://www.navy.com, provides an overview of Navy life and is an exciting way to explore career options. You may enjoy taking a tour of today’s Navy, as well!

Mr. Michael Wardlaw, newly appointed Deputy Director of Casualty Assistance and Retired Activities Division, welcomes your ideas and recommendations, and thanks you for your input. Please feel free to contact him or his staff at (800) 255-8950, e-mail p622s@bupers.navy.mil or regular mail at PERS-622, 5720 Integrity Drive, Millington, TN 38055-6220. As always, you can also contact me at p00@bupers.navy.mil. Have a great summer!

NORB RYAN, JR.
Vice Admiral, U.S. Navy
system in the annual DoD budget, funding for retiree health care must compete with other departmental priorities, including today’s real world national defense and peacekeeping operations. The DMOC recognized that greater stability in the health program’s funding could be achieved by converting retired military health care from a pay-as-you-go system to an accrual financing system. The Congress enacted legislation that would support the accrual concept beginning in 2003 for those retirees over age 65. It does not recognize those personnel under the age of 65. It is especially important to readdress this issue now, as all retiree health care costs will continue to increase due to changes in life expectancy, a growing retiree population and inflation.

An accrued military health benefit liability recognizes that the Department of Defense has an obligation to current and future military retirees to provide for health care. In an accrual system the health care costs for retirees would be funded using a system similar to that which the Department of Defense uses to fund retirement pensions. In reality, costs for retirement health care should have been included to reflect true retirement costs. In an accrual based accounting system the post-retirement liability is an estimate of the total current and future costs of the health benefits earned during a member’s service.

However, recognition of accrual costs for only a portion of the population does not reflect total costs. The accrual costs should take into account all active duty and retirees, including retirees under age 65. This change would recognize all of these costs in advance and would thereby provide greater benefit security over the long term.

**Subject: Survivor Benefit Plan (SBP)**

**Recommendation:** That the Secretary of the Navy:

A. Continue to support pending legislation to increase the benefits provided to Survivor Benefit Plan (SBP) participants; i.e., retain the benefit at 55 percent for life and eliminate the reduction to 35 percent at age 62.

B. Request DoD review the current and projected actuarial assumptions to determine how much of an SBP increase can be accommodated without increasing current rates by restoring the government subsidy to proportions originally envisioned.

**Discussion:** These issues continue an item submitted in 2000 to recommend proposed improvements in the SBP program benefits.

The Survivor Benefit Plan provides an annuity for survivors of retired members of the uniformed services. SBP continues to be a valuable program to insure that the surviving spouses and family members of military personnel who die in retirement or after becoming eligible for retirement will continue to have a reasonable level of income. Under the plan, the survivor is entitled to 55 percent of retired pay (or a lesser amount, if elected). The benefit is subsidized in part by the government. In effect, the service member’s contribution covers the first 35 percent of retired pay, and until the spouse reaches age 62 the SBP is subsidized to the full 55 percent by the government. At age 62 the government subsidy is discontinued because Social Security can be received to offset the subsidy.

The amount of the government subsidy has varied over time. The following factors have affected the percent of that subsidy.

- The government subsidy was initially established to represent 40 percent of the cost of the program.
- The individual contribution rates (premiums) are now set in law for varying amounts of benefits.
- The rates were determined using an actuarial process with the assumption of 40 percent government participation.

The government contribution today is about 27 percent. However, the cost to the retiree has not been revised in almost a decade. During that period of time many of the assumptions used in the actuarial analysis have changed because of differing interest rates and increased life expectancy of both retirees and their dependents. As a result the current rates as set in law and being paid by the retirees are covering a greater portion of the program cost. These rates should enable a higher benefit without an increase in current cost to the retiree or the government.

Legislation has been introduced to increase the annuity for a survivor age 62 and older. Enactment of this legislation is strongly recommended.

It is strongly recommended that the DoN vigorously support de-linking the Social Security benefits from the SBP calculations. When the SBP was enacted in 1972, it was anticipated that there would be a Social Security offset to retired pay. The military retirement system was not integrated with the Social Security program and there is no plan to do so.
Based on this, it is now appropriate to move to an SBP benefit package that reflects 55 percent of the military retired pay without integration or offsets from Social Security.

**Subject:** Concurrent Receipt Of Military Retired Pay And Disability Compensation Provided By The Department Of Veterans Affairs

**Recommendation:** That the Secretary of the Navy support legislation to permit the concurrent receipt of military retired pay and disability compensation without offset of either entitlement for all retirees with rated VA disabilities.

**Discussion:** The Council supports the continuing Congressional efforts to expand concurrent receipt to all retirees with rated VA disabilities. It is the right thing to do.

Uniformed services retirees with service-connected disabilities must forfeit a dollar of military retired pay for each dollar received in VA disability compensation. The 106th Congress gave the concurrent receipt issue considerable attention in 2000, and provided some legislative relief. The FY01 Defense Authorization Act makes Chapter 61 (military disability) retirees eligible for the $100-300 special compensation effective Oct. 1, 2001. The entitlement will be provided to retirees who have served at least 20 years of full-time active duty and were awarded at least a 70 percent disability rating by either their service or the VA within four years of leaving service. Those with 100 percent ratings receive $300 per month; 90 percent ratings $200 per month; and 70-80 percent ratings $100 per month.

**Subject:** Survivor Benefits Program (SBP) And Dependency And Indemnity Compensation (DIC) Concurrent Receipt, And VA Pension Inequities

**Recommendation:** That the Secretary of the Navy:

A. Support legislation to permit the concurrent receipt of Survivor Benefits Program (SBP) and Dependency and Indemnity Compensation (DIC) without offsets.

B. Petition the Department of Veterans Affairs to change the VA surviving spouse pension threshold from gross to net earnings for an SBP annuity to a nonresident alien survivor.

**Discussion:**

A. Current law requires that when a widow receiving SBP is awarded DIC, the SBP payment is reduced by the amount of the DIC. Thus, the widow does not receive the total amount of both entitlements. This situation is similar to the preceding discussion on waiver of earned retired pay for VA disability compensation. While there has been recent Congressional relief for those payments, the reduction of SBP for the DIC has not received like attention. The Council recommends that the DoN review this entitlement issue in the same light as “Concurrent Receipt” proposals.

B. Many retirees elect SBP for their alien spouses in expectation that their survivor’s benefits would be the same as enjoyed by American spouses. This is oftentimes not the case. For a nonresident alien (NRA) living in a country without a tax treaty with the U.S., current U.S. tax law requires a 30 percent tax deduction at the source on annuities paid as compensation for work accomplished in the U.S. Therefore, an alien entitled to a monthly SBP annuity of $750 would receive only $525. The survivor is not entitled to file for any return of this tax.

The VA has a non-service connected pension plan which provides payments to bring a qualified widow’s total income, including other retirement or social security income, to established support levels. This pension is not taxable, whereas SBP for the NRA widow is taxable. Those having adequate maintenance income are not eligible for this pension. The means test threshold is $6,237 if single or $8,168 with one dependent, plus $1,568 for each additional dependent. The VA pension therefore applies to extremely low-income NRA widows who typically experience a language barrier, and who do not have access to facilities to aid them in appealing their cases.

The problem lies in the fact that the VA computes a widow’s income threshold using gross earnings, not taking into account the mandatory, nonrefundable 30 percent tax. Consequently the widow having an SBP entitlement of $7,000 annually is disqualified for the VA pension, even though she actually draws only $4,900 after the mandatory tax. However, a widow who has no SBP is entitled to the full pension of $6,237 annually, a difference of $1,337. Not only is the surviving spouse deprived of intended income, the military service member has paid premiums for what amounts to a reduced benefit. As a result those members who retire and reside overseas with NRA spouses would be far better off not to make the SBP election when retiring. This is certainly not the desired result.

One must consider the fact that we are taking money out of the pockets of the very low-income surviving spouses that need it the most, and in many cases are least able to deal with the situation. On a
humanitarian basis alone, this situation begs resolution.

**Subject: Communication Plan For Dissemination Of Information About TRICARE For Life And Election Of Care Provider**

**Recommendation:** That the Secretary of the Navy:

A. Establish an extensive communication plan for dissemination of information about TRICARE for Life, including implications for those with supplemental health coverage.

B. Ensure that the proposal that retirees must elect either VA-provided health care or TFL-provided health care be carefully examined before implementation to ensure that the special needs of retirees are accommodated.

**DISCUSSION:**

A. Given the imminent implementation of TRICARE For Life (TFL), the retiree community would be well served by multiple venues to spread the word. TFL represents a very significant development that will touch the lives of many thousands of retirees over age 65 (and those approaching it). Experience indicates that this subject is not well understood despite information already provided.

Recognizing the efforts already underway within DoD and through the military associations, continued efforts by all involved remain very important. At the Secretary level, facilitation of communication by the TRICARE Management Activity (as the overall clearinghouse of information) and Defense Financing and Accounting Service (DFAS) (for notices on Retired Account Statements) would be helpful.

At the CNO/CMC levels, communications from BUMED and Navy MTFs, as well as Navy and Marine Corps Retired Activities Offices in their newsletters, briefings and visits throughout the world should be reinforced. Managed Care Support Contractors (MCSC) and the TRICARE Service Centers should also be in the information loop. These efforts should emphasize not only the improvements to the overall health benefit, but also include parameters for decisions to forgo current supplemental coverage and actions necessary to update DEERS files and Medicare Part B enrollment where necessary.

B. Language in the 2002 OMB budget plan indicates that retirees who currently are enrolled in both the DoD and VA health systems may be required to elect one or the other as their health care provider.

This “one or the other” election requirement could create significant hardships to retirees who currently receive treatment for special medical conditions at VA medical facilities, and concurrently receive all other health care treatment from DoD medical facilities. Many of these retirees periodically travel long distances to receive special treatment at a VA health care facility located a great distance from their home of residence. However, they use the DoD health care program (TRICARE) or Medicare near their home on a day-to-day basis.

Concurrently, for any number of reasons, ranging from the situation mentioned above, to changes in medical condition, to relocation to different parts of the nation or world, to closing of nearby medical facilities (VA or MTF), a retired service member may need to change his or her health care provider from VA to TFL or vice versa.

The purpose of this recommendation is to ensure that any decision regarding this issue incorporate provisions to cover those individuals who would face severe hardships by such a “cut and dried” election system and concurrently incorporate an option for a retiree who makes an initial decision to be able to change his or her initial election for good and valid reasons.

**Subject: Administrative Problems Of Managed Care Support Contractors (MCSC) And Military Treatment Facilities (MTF)**

**Recommendation:** That the Secretary of the Navy:

A. Increase efforts to improve MCSC services, especially in regard to MTFs.

B. Implement the National Enrollment Database (NED) on a priority basis.

**Discussion:** While it is evident that improvements have been made since inception, there remains a wide disparity between efficiencies and effectiveness of the various MCSC and their respective regions. Health care within the MTF remains first rate. However, the MTF access (appointments) and referral system via MCSC is unsatisfactory in many regions. Likewise, billing, collection and portability between regions continue to be significant problems.

A critical improvement needed is the implementation of the National Enrollment Database (NED). This implementation has been postponed twice. It is essential that NED be implemented at the earliest opportunity.

**Subject: Funding Of TRICARE For Life Within The Military Medical Treatment Facilities**

**Recommendation:** That the Secretary of the Navy urge immediate attention to funding mechanisms
to allow the managed care support contractors (MCSC) to present options to the MTF commanders for provision of care inside the MTF to the new group of beneficiaries covered by TRICARE for Life (TFL).

**Discussion:** The addition of the TFL benefit will require optimization of the capabilities of our MTFs. Currently, many clinical competencies missing from the readiness requirement (neonatal care, geriatrics, tertiary diagnostics/treatment types) are needed inside the MTF. This care and its required ancillary support are now supplied by contractors (resource sharing/support) that are paid with dollars saved by cost avoidance. There is currently no mechanism to continue this process for the Medicare-eligible patient under TFL, since the Health Care Financing Administration (HCFA) does not pay for an MTF’s care of those over 65 (no funding for subvention). The current four billion dollar funding stopgap’s adequacy is unknown.

The success of TFL will depend on a smooth, transparent-to-the-patient transition from a readiness mission focus to a dual readiness/beneficiary mission, using our MCSC partners. Continuous care by the same primary care manager over time has been shown to be a significant cause of patient satisfaction, cost reduction, and increase in the use of preventive care. It will be necessary to give the MTF commander the widest possible range of these tools to serve the retired community.

**Subject:** Subsidy For Retiree Dental Plan And Overseas Dental Benefit

**Recommendation:** That the Secretary of the Navy:

A. Commission a study to encompass finding a means for DoD to comparably subsidize the Retiree Dental Plan.

B. Urge DoD to complete the study on feasibility of a retiree dental program overseas.

**Discussion:** A subsidy of the Retiree Dental Plan will allow for an expansion of benefits and attract more providers to the plan. The current level of benefits versus cost and an insufficient number of providers contribute to under-utilization (less than 25 percent) of the plan. Currently, the government subsidizes the TRICARE program, TRICARE for Life, and the (active duty) family member dental plan. These excellent examples of government-backed programs allow these plans to be competitive with civilian programs and provide better coverage to protect our active duty families and retiree community. Given these precedents, the Retiree Dental Plan should have a similar subsidy.

With the implementation of the current Retiree Dental Plan, the retirees and family members overseas are still without coverage because the plan is not extended to other countries. Beneficiaries should be afforded the opportunity to participate in this benefit.

Congress noted the importance of making a dental benefit available for overseas retirees and has directed the Secretary of Defense to explore expansion of this program.

**Subject:** Equitable Relief Of Penalties For Delayed Enrollment In Medicare Part B

**Recommendation:** That the Secretary of the Navy support legislative/regulatory changes to mitigate penalties for those beneficiaries who have not enrolled in Medicare Part B.

**Discussion:** Failure to enroll in Medicare Part B at first eligibility results in a penalty of 10 percent per year in premium charges.

Although TRICARE Standard is offered as the current medical coverage for overseas retirees, members of our retiree community who did not enroll in Medicare Part B may be de facto excluded from the upcoming TRICARE For Life benefit. The reasons for their non-participation range from living overseas for a number of years where Medicare benefits are not available, to sole reliance on VA for medical care. In most cases the Social Security Administration recommended that they NOT participate in Part B unless they planned to return to the United States. There are other valid reasons that have yet to surface for retirees to have declined Medicare Part B enrollment.

A course of action should be found to include these retirees in the new benefit and not pose financial hardship or penalty for their enrollment.

**Subject:** Authorization For DFAS Allotment For TRICARE Prime Premium Payment

**Recommendation:** That the Secretary of the Navy seek legislative or regulatory change to authorize monthly premium payments for TRICARE Prime through allotment, similar to Delta Dental processes that are already in place.

**Discussion:** TRICARE now requires annual lump sum or quarterly payments of TRICARE Prime premiums. Multiple cases reported to this council indicate lapses in medical coverage of care due to lack of notification from TRICARE of premium renewal requirements. Cases have also been reported of some retirees not opting for TRICARE Prime due to the immediate requirement for lump sum payment.

If the TRICARE Management Activity (TMA)
would allow monthly payment of premiums through DFAS allotments, this discrepancy would be eliminated. Additionally, the financial impact on fixed income retirees would be lessened if the premiums were distributed over a 12-month period. This change may also reduce overall program administrative costs.

**Subject: Retired Account Statements (RAS)**

**Recommendation:** That the Secretary of the Navy support a DFAS change to provide an annual Retiree Account Statement (RAS) to retired members who are eligible for DoD retired pay, but do not receive retired pay because of receipt of VA disability compensation.

**Discussion:** Currently, retirees receiving 100 percent disability compensation from the Department of Veterans Affairs who are also eligible for DoD retired pay are required to waive an amount equal to the VA disability compensation. If the disability compensation equals or exceeds DoD retired pay, the retiree receives no DoD retired pay and, under current practice, no annual pay statement.

These retirees receive no information from DFAS concerning increases in retired pay and, where applicable, no information about their dependents benefits under the Survivor Benefit Program (SBP). This current practice also presents problems in providing timely and accurate information to a surviving spouse or former spouse concerning SBP. The RAS should show the amount of DoD retired pay to which the member is entitled since VA compensation and SBP are based upon that amount.

**Subject: Heroism Pay For Reservists**

**Recommendation:** That the Secretary of the Navy review the rationale for not providing an additional 10 percent retired pay for certain enlisted members credited with extraordinary heroism.

**Discussion:** Title 10, Section 8991 provides language that allows retired USAF Reserve enlisted members to receive an additional 10 percent retired pay for duty credited with extraordinary heroism. Our Navy and Marine Corps Reserve enlisted members should be entitled to the same benefits as an item of equity. OLA should review this issue for Department of the Navy participation.

**Subject: Absentee Ballot Guidelines And Support For Retirees And Their Spouses Living Overseas**

**Recommendation:** That the Secretary of the Navy petition DoD to establish absentee ballot support for overseas retirees and spouses to assure that their votes are counted.

**Discussion:** Recent general elections pointed out shortcomings in overseas military retiree absentee voting, resulting in many military retiree votes not being counted. Much of this is attributed to lack of dated postmarks on absentee ballots.

State voting instructions require all absentee ballots be postmarked and dated.

Procedures should be established so that all FPOs and APOs use a dated hand-stamp on all absentee ballots. These requirements would assist overseas military retiree voters and insure that their votes are counted.

Procedures should be established to allow overseas personnel – active duty, retirees and dependents – to vote via the Internet.

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**Retired Serviceman’s Family Protection Plan**

Public Law 83-239 authorized a voluntary survivorship annuity plan under which members of the uniformed services may have provided an annuity for their spouse and/or eligible dependent children after the retiree’s death. This plan was first known as the Uniformed Services Contingency Option Act of 1953 (USCOA). The annuity provided one half, one quarter, or one eighth of their retired pay. The plan was self-supporting and had no federal subsidy. Members were only allowed to cover persons dependent on them at the time of retirement. Public law 87-381 amended the program and was renamed the Retired Serviceman’s Family Protection Plan (RSFPP). Public Law 90-485 introduced new statutory amendments requiring that elections be made prior to a member completing 19 years of service. Option 4 was automatic if the member retired on or after Aug. 13, 1968, and children remained eligible until age 23 if they were unmarried and full-time students effective Nov. 1, 1968. Public Law 92-425, of Sept. 21, 1972 terminated RSFPP for members retired on or after that date and created the Survivor Benefit Plan (SBP). Over the years there have been very few changes to this program, except that the same paid-up criteria that apply to SBP also apply to RSFPP. Those provisions are that the retiree must have paid into the program for 30 years or more and be 70 or older; however, please note that no one will be considered paid up until **Oct. 1, 2008**. Although many Sailors may have contributed to this program for well over 30 years, those who elected Option 4 are still permitted to withdraw from the plan upon their written request. If you are an RSFPP participant and have questions, phone the SBP Program Manager at 1-800-255-8950, extension 44304.
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If you would like the opportunity to serve the retired community, please consider applying for one of the vacancies on the Secretary of the Navy’s Retiree Council (RC). RC members are expected to be available to assist their area Retired Activities Officers (RAOs) throughout the year. They are also expected to work closely with regional or area commanders to gather input and concerns from retirees and to provide this input at the annual council meeting, which is held in the Spring. The council maintains a broad cross-representation of retirees. Volunteer service in an RAO is an excellent credential; however, retirees with specific background and experience in the fields of retirement services, medical, military compensation, and legal should also consider applying. Application letters must be received at Retired Activities Branch by July 31, 2001. The following information should be provided:

- Full name, address, phone number and e-mail address (if applicable)
- Rank (at time of retirement)
- Social Security Account Number
- A brief statement of how you can contribute to the RC
- Resume (include any service to the Navy retired community)
- Any other applicable information.

All submissions will be carefully reviewed and nominations will be selected based on a number of factors, including: the applicant’s expertise in a particular area, experience with issues affecting retirees, previous or continuing service to the retired community, retiree status (sometimes there are specific slots open for reserve retirees), geographic location, etc.

Those nominees who are selected for appointment to the RC will be notified by mail from the Office of the Assistant Secretary of the Navy (Manpower and Reserve Affairs), which is the office responsible for coordination of the RC. The term of office for RC members is normally three years. RC members are brought back on special active duty orders for the duration of the week-long annual meeting, which is held in Washington, D.C. For more information call 1-800-255-8950. Send applications to:

Navy Personnel Command  
Retired Activities Branch (PERS-622)  
5720 Integrity Drive  
Millington, TN 38055-6220

***Note*** If you applied for nomination to the 2001 Retiree Council, you do not have to reapply. Your application will automatically be considered for the 2002 membership.

New Retired Activities Branch staff member

The Navy Retired Activities Branch welcomes the new Retired Activities Program Manager, NCCM(SCW/AW) Todd A. Pike. Master Chief Pike comes to us from Fleet Training Center, Norfolk, Va., where he served as the Director, Navy Career Counselor training. Master Chief Pike brings a wealth of knowledge to our activity, and we look forward to his future contributions. He can be reached at 1-800-255-8950 ext. 42490 or p622c@persnet.navy.mil.
Education continues to pay off big

By JOC Milinda D. Jensen
CNP Public Affairs

Education can make a world of difference in your lifestyle, especially now that you are a retiree. And financing that education is where the switch from the Veterans Education Assistance Program (VEAP) to the Montgomery G. I. Bill (MGIB) Program really pays off big.

The basic monthly payment under the MGIB Program is $650 for 36 months of full-time schooling ($23,400), in comparison to a member enrolled in VEAP, who would receive a maximum of $300 a month for 27 months of full-time training ($8,100).

Converting from VEAP to the MGIB Program requires a payment of $2,700 into MGIB within 18 months of converting from VEAP. VEAP allows you to contribute any amount up to $2,700. If you remain enrolled in VEAP, any unused portion of your VEAP contributions is fully refundable to you.

The $2,700 one-time payment or monthly payments also reduces taxable income the same as the current MGIB Program.

However, certain restrictions apply to the conversion program. Public Law 106-419 authorizes Sailors who participated (opened a VEAP account, regardless if money was put into the account) in the program on or before Oct. 9, 1996 and served continuously from that date through April 1, 2000, the opportunity to enroll in the MGIB Program. Oct. 31, 2001, is the deadline to enroll in the MGIB Program.

Members participating in the conversion program who are retiring or transferring to the Fleet Reserve and elect to pay all or a portion of the required $2,700 payment after retirement, need to send all remittances and correspondence to:

Defense Finance and Accounting Service
Code PRRAB
1240 East 9th Street
Lockbox-CL0001
Cleveland, OH 44199-2055

Make checks and money orders payable to: Defense Finance and Accounting Service. In the ‘memo’ portion of the check or money order, write “MGIB.”

For additional information on eligibility for conversion from VEAP to MGIB, call Navy MGIB Program Customer Service at (800) 962-1425. For questions concerning payment procedures for the $2,700, call DFAS at (216) 522-5986 (ext. 5005)/DSN 580-5986.

VA announces rules for Diabetes-Agent Orange benefits

Vietnam veterans with “Type 2” diabetes have come closer to receiving disability compensation from the Department of Veterans Affairs (VA) with the formal publication to the Federal Register of the rules that will allow the VA to provide benefits to those veterans.

A Department of Veterans Affairs press release reports that veterans affected by the new rules will receive a priority for VA health care, and, depending upon the severity of their illnesses, disability compensation that ranges from $101 to $2,107 a month.

Publication of the new rules follows a report in November by the National Academy of Sciences’ prestigious Institute of Medicine (IOM) that found “limited/suggestive” evidence of a link between adult-onset, or Type 2, diabetes, and Agent Orange and other herbicides used in Vietnam.

The VA estimates that about nine percent of the 2.3 million Vietnam veterans still alive have Type 2 diabetes. Cost of the new benefit during the next five years is projected to be $3.3 billion, with about 220,000 veterans receiving benefits. The number of diseases recognized by VA as associated with Agent Orange has steadily increased since the early 1990s.

The following conditions are now considered service-connected for veterans who served in Vietnam: chloracne (a skin disorder); porphyria cutanea tarda (a liver disorder); acute or subacute peripheral neuropathy (a nerve disorder); and certain cancers, including non-Hodgkin’s lymphoma, soft tissue sarcoma, Hodgkin’s disease, multiple myeloma, prostate cancer and respiratory cancers (including cancers of the lung, larynx, trachea and bronchus). More information on medical care and compensation for veterans is available at VA regional medical centers and offices or on the agency’s web site at http://www.va.gov.
Retired Activities Offices phone listing

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<th>Office Name</th>
<th>(Area Code) Contact Number</th>
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<td>(520) 228-6277/89</td>
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*Note: The information provided is for illustrative purposes only and may not reflect the most current or accurate contact information.*
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<td>Willow Grove</td>
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<td>1-800-773-1569</td>
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<td>Charleston</td>
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<td>(361) 516-6105/6333</td>
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<td>(210) 225-2997 Ext 119</td>
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<td>1-800-500-4947</td>
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<td>1-800-372-5463</td>
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<td>Guam</td>
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<td>(505) 769-1458</td>
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<td>(843) 963-5123</td>
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Upcoming Retiree Seminars

**Arizona**
**Phoenix**
Oct. 27, 2001
Luke Air Force Base, Glendale, AZ
Joint with Air Force
(602) 353-3033
ra_phx@hotmail.com

**California**
**Port Hueneme**
Sept. 29, 2001
Welcome Center, Bldg 1169
(805) 982-1023
hawkinsb@nbvc.navy.mil

**San Diego (NavSta)**
Nov. 3, 2001
Marine Corps Recruiting Depot
San Diego Base Theater, Bldg 30
(619) 694-3284
trice2@aol.com
rao@subasenlon.navy.mil

**Connecticut**
**Groton**
Oct. 20, 2001
Dealey Center Theatre,
Submarine Base
(860) 694-3284
trice2@aol.com
rao@subasenlon.navy.mil

**Florida**
**Jacksonville**
Oct. 27, 2001
Bldg 30 (VP 30 HGR)
(9090-1500)
(904) 542-5783/2766/Ext 26
renerro@navjax.navy.mil

**Pensacola**
Oct. 20, 2001
NAS Pensacola, Bldg 633
(850) 452-5990/5991/Ext 111
(9090-1200)
nasp-retired-activities@cnet.navy.mil

**Hawaii**
**Pearl Harbor**
Nov. 3, 2001
Fleet Reserve Association, Branch 46
891 Valkenburgh, Honolulu
(8080-1200)
(808) 473-4222/Ext 231
u00h19@uexch1.pearlharbor.navy.mil
chambear@pearlharbor.navy.mil

**Illinois**
**Great Lakes**
Sept. 29, 2001
Bldg 4, NTC Great Lakes
(0800-1400)
(847) 688-3603/Ext 118
1-888-231-0714
retired-act.glakes@ncet.navy.mil

**Louisiana**
**New Orleans**
Sept. 2001
(504) 678-2134
raonola@hotmail.com

**Maine**
**Brunswick**
Aug. 11, 2001
w/ Army Retiree Council
Camp Johnson, Colchester, VT
(0800-1600)
(207) 921-2273/2609
laroche@nasb.navy.mil
fsc-rao@nasb.navy.mil

**Maryland**
**Bethesda**
Sept. 2001
(301) 295-4120/4121
rao@bethesda.med.navy.mil

**Pattuxent River**
Aug. 9, 2001
(301) 757-1885/Ext 911
lillyma@navair.navy.mil

**Michigan**
**Mt. Clemens**
Aug. 25, 2001
Bldg 780, Selfridge ANGB
(0900-1500)
(810) 307-5580
selfrao@tir.com

**Missouri**
**St. Louis**
Sept. 22, 2001
“Heart of St. Charles”
1410 S. 5th St., St. Charles
(0700-1645)
(314) 263-6443
rao-stlouis@cnrf.nola.navy.mil
marshw@swbell.net

**New Hampshire**
**Portsmouth**
Aug. 11, 2001
w/ Army Retiree Council
Camp Johnson, Colchester, VT
(0800-1600)
(207) 438-1868
wheelerjr@mail.pinters.navy.mil

**New York**
**Amityville**
Nov. 2001
Ft. Hamilton Station Theater
Brooklyn, NY
(0800-1200)
(631) 842-6620
raoamityville@yahoo.com
jules_verne_steinhauer@yahoo.com

**Rochester**
Aug. 25, 2001
Buffalo, NY
32nd Degree Masonic Community Ctr
(0830-1500)
(716) 247-2052
rao-rochesterny@mail.com
http://www.ggw.org/rao-rochesterny

**Pennsylvania**
**Willow Grove**
Sept. 29, 2001
NAS JRB Willow Grove
(0900-1600)
(215) 443-6033
(800) 773-1569
rao@cnrf.nola.navy.mil
mamnn@cnrf.nola.navy.mil
www.nasjrbwillowgrove.navy.mil

**South Carolina**
**Goose Creek**
Sept. 14, 2001
SPAWAR Conference Center
Charleston, SC
(843) 764-7480/Ext 16
crosby_lenzie@nwschs.navy.mil

**Texas**
**Houston**
Oct. 13, 2001
(0800-1500)
(713) 795-4109/4068
raohou@hotmail.com
Most frequently asked questions about TRICARE for seniors

What if I have other health insurance? How does my TRICARE coverage work? These questions continue to be among the most commonly asked about the TRICARE Senior Pharmacy Program that began April 1, 2001. TRICARE beneficiaries with other health insurance have “double coverage,” and basically, TRICARE is the second payer. TRICARE pays after the other health insurance has paid a claim for covered drugs, or when the beneficiary’s prescription coverage under that plan is exhausted for the year.

What if I have other health insurance, but it does not include prescription coverage? Beneficiaries may need to contact one of the two regional claims centers to change their other health insurance information to indicate that they do not have prescription coverage. They should call the toll-free TRICARE Pharmacy Help Line at 1-877-363-6337 to find out what information and documentation is required, the telephone and fax numbers, and the address for their regional claims center. If they have double coverage and must fill a prescription before their information is updated, they may have to pay for the prescription initially and file a claim for reimbursement from TRICARE.

Can I use TRICARE’s National Mail Order Program (NMOP) if I have prescription coverage under other health insurance? Beneficiaries may only use the NMOP when required medication is not covered under their other plan, or if they exceed the dollar limit of coverage under that plan. Otherwise, their other health insurance is still first payer, and they may not use the NMOP. For more information, call the TRICARE Pharmacy Help Line toll-free at 1-877-DOD-MEDS (1-877-363-6337). The Help Line is operational weekdays (Monday through Friday) from 7:00 a.m. - 11:00 p.m. and Saturday from 9:00 a.m. - 8:00 p.m., Eastern Time. Information is also available on the TRICARE web site at http://www.tricare.osd.mil/pharmacy.

As of May 15, 2001, the military retiree described in the following paragraph could choose, and be eligible for, both the VA and the Medicare and TRICARE for Life supplement on Oct. 1, 2001.

If the military retiree chooses VA care, the spouse would have Medicare and the TRICARE for Life supplement beginning Oct. 1, 2001, based on their relationship to the military retiree and being enrolled in DEERS with Medicare part B. DEERS would show her as being the spouse of a military retiree with Medicare part B, and the spouse would have TRICARE for Life to supplement her Medicare.
**Upcoming Reunions**

**USS ARODI (MSO 509)**
Wilmingon, NC; Oct. 12-14, 2001
Contact Al Himes
242 Shannon Dr
Wilmingon, NC 28409
(910) 799-7284
E-mail ahmsso509@earthlink.net

**USS AEOULUS (ARC 3)**
Portsmouth, NH; Oct. 11-14, 2001
Contact Ron Huffman
104 N German St
Ventura, CA 50482
(611) 829-4476
E-mail r_d_huffman@hotmail.com

**USS ALCHIBA (AKA 6/23)**
Nashville, TN; Sept. 5-9, 2001
Contact Pat Fisher
Portland, OR; Sept. 2-8, 2001
Contact Pat Fisher
18493 730th Ave
Colo, IA 50056-8520
(614) 487-7692
E-mail elfisher@netins.net

**USS BANG (SS 385)**
Mystic Seaport, CT; Oct. 28-31, 2001
Contact Bob Jutstrom
2 Quail Hollow Rd
Mashpee, MA 02649-2824
(508) 477-0436
E-mail rjut385@metroone.net

**USS BARTON (DD 722)**
Las Vegas, NV; Sept. 12-16, 2001
Contact John Jurus
90 Holly Dr
Trappe, PA 19426
Or Gene Palinski
307 Buckeye Rd
Haron, OH 44839

**USS BELKNAP (DLG/CG 26)**
Navy Yard, Washington, DC; Sept. 19-22, 2001
Contact Dick Lemmon
83 Broadmeadow Dr
E. Bridgewater, MA 02333
(508) 378-7736
E-mail dhlemmon@aol.com

**USS BENHAM (DD 796)**
Nashville, TN; Sept. 26-30, 2001
Contact Bob Litten
1936 Ridge Road
Pigeon Forge, TN 37863
(865) 787-5018

**USS BENJAMIN FRANKLIN (SSBN 640)**
New London, CT; Sept./Oct. 2001
Contact Bruce Holmberg
Neptune, NJ 07753-1610
Fax: (626) 966-5481
E-mail iholmb2293@aol.com or dinamlrs@aol.com

**USS BOGUE (CVE 9)**
San Diego, CA; Oct. 26-29, 2001
Contact Dick Lemon
83 Broadmeadow Dr
E. Bridgewater, MA 02333
(508) 378-7736
E-mail dhlemmon@aol.com

**USS BOURNE (DD 698)**
Nashville, TN; Sept. 26-30, 2001
Contact Bob Litten
1936 Ridge Road
Pigeon Forge, TN 37863
(865) 787-5018

**USS BUCKNELL (DD 630)**
Nashville, TN; Sept. 5-9, 2001
Contact Pat Fisher
18493 730th Ave
Colo, IA 50056-8520
(614) 487-7692
E-mail elfisher@netins.net

**USS CAVERT (APA 17)**
Nashville, TN; Sept. 5-9, 2001
Contact Wally Glass
8118 Two Lakes Rd
Lake Tomahawk, WI 54539
(715) 277-3592

**USS CAVALY (APA 32)**
Orange, CA; Sept. 13-15, 2001
Contact John Cole
506 Red Wing Ave
Kenyon, MN 55946
(507) 789-6344

**USS CHARLES F ADAMS (DDG 2)**
Norfolk, VA; Sept. 19-21, 2001
Contact Leroy Houghton
(508) 255-4354
E-mail leroye@c4.net

**USS CHIVO (SS 341)**
Portland, OR; Sept. 28-30, 2001
Contact Stan Pollard
871 Southport, NC 28270
(919) 845-3080
E-mail justan2@earthlink.net
Or David Grey
2100 Mirow Place
Charlotte, NC 28270
(704) 841-0832
E-mail dgrey@carolina.com

**USS CLark (DD 361)**
San Diego, CA; Oct. 11-14, 2001
Contact Billy Owen
PO Box 8024
Norfolk, VA 23503-0024
(757) 583-4285
E-mail billyowen@aol.com
Web site http://www.hazegray.org/nachis/denver/

**USS DENVER (LP 9)**
San Diego, CA; Oct. 11-14, 2001
Contact Billy Owen
1228 Via Del Sol
Prunedale, CA 93907
(831) 663-0520
E-mail billyowen@juno.com

**USS DUNCAN (DD 784)**
Seattle, WA; Aug. 30-Sept. 2, 2001
Contact Pete Peterson
PO Box 56
Dolan Springs, AZ 85641
(520) 394-3460
E-mail pete40@juno.com

**USS ENTERPRISE (CA 74/CG 12/SSN 762)**
Rapid City, SD; Sept. 12-15, 2001
Contact Alvin Lewis
726 East Covina Blvd
Covina, CA 91722-2955
(626) 966-1052
E-mail greeson9@flash.net

**USS COLUMBUS (CA 74/CG 12/SSN 762)**
Rapid City, SD; Sept. 12-15, 2001
Contact Jack Greeson
604 So 3rd St
Midlothian, TX 76065
(972) 723-3839
E-mail greeson9@flash.net

**USS CONSTITUTION (CVA/ CV 64)**
San Diego, CA; Oct. 26-29, 2001
Contact Paul McGhee
711 Ogle Drive
Richland, MO 65556
(573) 765-4788
E-mail https://www.uscssen.org/contribute.web site http://www.uscssen.org/contribute

**USS CROAKER (SS/SSK 246)**
Mystic, CT; Sept. 13-15, 2001
Contact Ken Szablewski
8118 Two Lakes Rd
Lake Tomahawk, WI 54539
(715) 277-3592

**USS DACE (SS 247/SSN 607)**
New London, CT; Aug. 17-19, 2001
Contact John Robert
3567 Park Ave
Wantage, NY 11791
E-mail jssprob@erols.com
Web site http://www.ussdace.org

**USS DAVIS (DD 937)**
Jacksonville, FL; Oct. 4-7, 2001
Contact Carl Ross
6410 Sun Country Drive
New Port Richey, FL 34653
(727) 841-0832
E-mail camross@aol.com

**USS DELONG (DE 684)**
Baltimore, MD; Oct. 11-14, 2001
Contact Billy Owen
PO Box 8024
Norfolk, VA 23503-0024
(757) 583-4285
E-mail billyowen@aol.com
Web site http://www.hazegray.org/nachis/denver/

**USS DENVER (LP 9)**
San Diego, CA; Jan. 18-20, 2002
Contact Paul Hoffman
1228 Via Del Sol
Prunedale, CA 93907
(831) 663-0520
E-mail billyowen@juno.com

**USS DUNCAN (DD 784)**
Seattle, WA; Aug. 30-Sept. 2, 2001
Contact Peter Murray
824 W Murray Ave Apt H
Visalia, CA 93291-4858
E-mail dd784pm@pacbell.net
Web site http://www.ussduncan.org

**USS EL DORADO (AGC 11)**
Los Angeles, CA; Sept. 3-7, 2001
Contact Pete Peterson
PO Box 56
Dolan Springs, AZ 85641
(520) 394-3460

**USS ELDREDGE (DE 173)**
Portsmouth, VA; Oct. 11-14, 2001
Contact Theodore Davis
2415 Sothman Drive
Grand Island, NE 68801-2007
(308) 381-2007

**USS ENOREE (AO/TAO 69)**
San Diego, CA; Oct. 11-14, 2001
Contact Billy Owen
1228 Via Del Sol
Prunedale, CA 93907
(831) 663-0520
E-mail billyowen@juno.com

**USS ENTERPRISE**
USS KULA GULF (CVE 108)
Corning, NY; Mid. Sept. 2001
Contact Arvel Dotson
620 Duck Creek Rd
Washington, NC 27889
(252) 923-4040

USS KWAJALEIN (CVE 98)
Las Vegas, NV; Oct. 1-3, 2001
Contact Monte Allen
4118 N E Pembroke Lane
Lees Summit, MO 64064
(816) 478-8107
E-mail mullen2191@aol.com

USS LAVALLETTTE (DD 448)
Albuquerque, NM; Oct. 31-Nov. 4, 2001
Contact Jack Wilkes
491 Sapp Ave S W
Spokane, WA 99202-4247
(509) 534-3649
E-mail jackw1@surfsouth.com

USS LEYTE (CV 32)
Woburn, MA; Sept. 13-15, 2001
Contact Richard Bolin
308 S. Maple St
Farmer City, IL 61842
(309) 928-3552

USS LOSERS (DE 680)
Albany NY; Sept. 26-30, 2001
Contact Doc Dachenhausen
193 Main St
Lake Katrine, NY 12449
(845) 382-2320

USS LONG BEACH (CGN 9)
Seattle, WA; Sept. 11-16, 2001
Contact Ron Shaw
1113 Shadow Wood Ct
Lake Mary, FL 32746-1724
(941) 571-2200
E-mail lbcsnn9@aol.com

USS LST 511
Havelock, NC; Oct. 21-25, 2001
Contact Andy Ajas
101 Pinecone Lane
Havelock, NC 28532
(252) 447-8293

USS LST 771
Pensacola, FL; Sept. 12-15, 2001
Contact Vance Barnes
2 Claudette Circle
Orange Beach, AL 36561
(334) 974-3355

USS LST 818
Lake George, NY; Oct. 9-12, 2001
Contact Thomas Judkins
14 Castle Rd
South Glens Falls, NY 12803
(518) 793-2717
E-mail navycpo@localnet.com

USS LIST 845
Kansas City, MO; Sept. 9, June 2002
Contact Larry Patterson
913 Leavenworth
Humboldt, KS 66748-1941
(620) 473-2707

USS LIST 980
Savannah, GA; Sept. 2001
Contact Thomas Langevin
3146 Orange Grove Ct
Lakeland, FL 33810-4758
(863) 859-5046
E-mail ls980@webtv.net

USS LYMAN (DE 302)
Las Vegas, NV; Oct. 7-10, 2001
Contact Harry Pahl
30366 Gulf Stream Dr
Canyon Lake, CA 92587-7472
(990) 244-4978

USS MARBLEHEAD (CL 12)
Pittsburgh, PA; Sept. 12-17, 2001
Contact Ray Kestner
6128 Sherborn Ln
Springfield, MA 01112-1630
(703) 451-2520
E-mail raykster@bellatlantic.net

USS MEMPHIS (CL 13)
Mobile, AL; Sept. 20-22, 2001
Contact Bob Brown
810 Barclay Drive
Abingdon, VA 24210
(540) 623-1626
E-mail lbmsnlc@nosal.com

USS MEREDITH/VIROEO (DD 890/726/434/165)
Nashville, TN; Oct. 9-14, 2001
Contact Harry L. Wrede
377 Conklin Road
Ringwood, NJ 07456
(973) 839-0332
Fax (973) 962-6449
E-mail lbwmsnl@nosal.com

USS MONTREAL (APA 215)
Plymouth, MA; Oct. 28-31, 2001
Contact Gerald Baker
4060 La Mesa Rd
Bullhead City, AZ 86429
(520) 754-3301
E-mail dougbill@citlink.net

USS NEVADA (BB 36/SBSB 733)
Portland, OR; Aug. 16-19, 2001
Contact Woody Derby
5653 Barclay Ave
San Diego, CA 92120
(619) 583-0677

USS OAK HILL (LSD 7)
Milwaukee, WI; Oct. 11-14, 2001
Contact Buddy Oney
1506 O’Kelley Rd
Rockdale, TX 76567
(512) 446-2683

USS OBERON (AKA 14)
Albuquerque, NM; Sept. 20-23, 2001
Contact Gene Oberle
9 Queens St
Huntington, NY 11743
(516) 421-1067
E-mail deegene@webtv.net

USS ODAH (SS 484)
Pooja, IL; Sept. 13, 2001
Contact Ron Gibson
460 Napano St
San Francisco, CA 94127-2333
(415) 239-5400
E-mail ron-gibson-ssah848@att.net

USS OKLAHOMA CITY (CL 91/CLG 5/C 5/ SSN 773)
Mobile, AL; Sept. 25-30, 2001
Contact Frank Zaccaro
3284 Spring Valley Drive
New Port Richey, FL 34655-2915
(727) 372-9692
Fax (727) 874-7535
E-mail faz1005@aol.com

USS ORISKANY (CV/CVA 34)
Bremerton, WA; Sept. 30-Oct. 2, 2001
Contact Lee Puglia
1160 Hooksett Road #30
Hooksett, NH 03106-1022
(603) 626-4823
E-mail v3lee@uno.com

USS OSAGE (LSS 3), SAUGUS (LSS 4), MONITOR (LSS 5), MONTAUK (LSS 6)
Panama City Beach, FL; Sept. 11-13, 2001
Contact George Hasten
17221 North 1800th St
Marshall, IL 62441-3912

USS PASSUMSIC (AO 107)
San Diego, CA; Oct. 25-27, 2001
Contact Elmer Hunt
109 Partridge Cr
Summerville, SC 29485
(843) 873-5151
E-mail ltcuss@bellsouth.net

USS PERKINS (DD 26377/DRD 877)
Colorado Springs, CO; Sept. 26-29, 2001
Contact Edward Kauffmann
615 Glen Ave
Scotia, NY 12302
(518) 372-4967
E-mail dickkain76@cs.com

USS PHAON (ARB 3)
New Orleans, LA; Oct. 11-13, 2001
Contact William “Tex” Huddleston
Rt 13 Box 550
Texarkana, TX 75501
(903) 838-7164

USS PITTSBURGH (CA 72)
San Antonio, TX; Oct. 3-6, 2001
Contact Lonnie Compton
3458 N. Rogers
Springfield, MO 65803-3796
(417) 833-2018

USS PURSUIT (AGS 17/AM 108)
Las Vegas, NV; Sept. 20-22, 2001
Contact Arille Wooters
P.O. Box 312
Laurel, DE 19956
(302) 875-0136
E-mail arille@bwave.com

USS QCNYC (CA 71)
Rochester, NY; Sept. 27-30, 2001
Contact Dallas Diettert
17714 E S 105th Terr
Summerfield, FL 34491-6926
(352) 347-8767

USS RENSHAW (DD/DDE 499)
Norfolk, VA; Oct. 18-21, 2001
Contact Ray Smith
109 Lynbrook Ct
Greenbelt, MD 20770
(301) 474-6127
E-mail rreshaw@aol.com

USS RENVILLE (APA 227)
New Orleans, LA; Oct. 11-14, 2001
Contact Oscar Lax
12 Lenox Terrace
S Orange, NJ 07079
(973) 762-4560
E-mail dinamirls@aol.com
“Joe Sal” Project paves way for tough times

The Joe Sal Project was launched in April 2000, to help ease the burden of terminally ill retirees. Since that time, more than 300 retirees have enrolled. The Navy Retired Activities Branch, working with DFAS-Cleveland and DFAS-Denver, has prepared a package of forms and information that will be mailed to terminally ill retirees upon request. This will allow the retiree to complete and assemble the forms before the end of their lives. The Joe Sal Project was launched in April 2000, to help ease the burden of terminally ill retirees.

For more than 26 years he was a trusted advisor, mentor and friend. He taught us much about the Navy and life, but more importantly, about the golden rule of Navy leadership – to always take care of your Sailors. Before his death, Joe Sal talked with us about his effort to “get things together to make it easier for the wife.” We discussed the literature and forms she would receive from various government offices and the procedures used by DFAS-Cleveland, DFAS-Denver and the Veterans Administration, as well as this office. We want to help those who need it by sending them this information in advance. We have a very small staff, and more than 500,000 retirees and widows to support. We would like to offer this service to everyone, and perhaps some day we can; but, right now, we want to help those with death-imminent concerns. When you write for your package, we aren’t going to ask if you are terminally ill, we are going to trust that you have a need for this material. If you need these materials, write to:

Navy Personnel Command
Retired Activities Branch (PERS-622)
5720 Integrity Drive
Millington, TN 38055-6220
(Attn: Joe Sal Project)

We need your name, address, Social Security number and telephone number. Also let us know if you are an SBP or RSFPP participant. You may also stop by your nearest Navy Retired Activities Office for assistance. We have provided them with these packages as well. Again, we want to help our shipmates who truly need this service.
Annuities for Certain Military Surviving Spouses (ACMSS) Forgotten Widows Program

Congress passed legislation in 1974 authorizing the Survivor Benefit Plan (SBP) in an effort to provide an annuity for survivors of eligible retirees. In 1978, SBP was extended to survivors of reserve retirees. The eligibility for a reservist to draw retired pay is age 60. When these laws were enacted, a group of survivors presently known as the “Forgotten Widows/Widowers” was inadvertently created. They are the spouses of military members who had retired with 20 years of service and died before they were able to enroll in SBP. This group of spouses was not eligible to receive any benefits. The current benefit is referred to as the Annuities for Certain Military Surviving Spouses (ACMSS), also known as “Forgotten Widows/Widowers Pension.”

The FY98 Defense Authorization Act authorized an annuity of $165 dollars per month to these surviving spouses/widows. There are two categories of “Forgotten Widows/Widowers” who qualify for this annuity.

1. A surviving spouse of a retired active duty service member who died before March 21, 1974 and was drawing retired pay at the time of death. Payments are retroactive to Dec. 1, 1997.

2. A surviving spouse of a deceased reservist, who would have been eligible for reserve retired pay at age 60 with 20 years of qualifying service at the time of death. Under the FY98 law the qualified reservists had to have died between Sept. 21, 1972, and Oct. 1, 1978. FY00 National Defense Authorization Act (NDAA) extended the Annuity for Certain Surviving Military Spouses (ACMSS) to reserve retirees who died before Sept. 21, 1972. The monthly annuities under the new law are $174.76 beginning Dec. 1, 1999 and are retroactive for the surviving spouse of the reservist to Oct. 1, 1999.

The Navy has notified applicants disapproved under previous law of the change. Those applicants who became eligible under the new law must reapply and provide supporting documents.

The annuity application is reviewed and approved by Navy Personnel Command (PERS-622). Defense Finance and Accounting Service-Denver will begin payments within 60 days of approval by PERS-622.

Surviving spouses who meet the following criteria qualify for the “Forgotten Widows/Widowers” program.

- Was married to a deceased retired uniformed service member at the time of the member’s death and has not remarried;
- Is not qualified for an annuity under any other provisions of Chapter 73, Title 10, U.S. Code; (SBP, DIC)
- Is not entitled to an annuity under Section 4 of Public Law 92-425 (Minimum Income Widow’s benefit);
- Was married to the member at the time the member became eligible for retired pay;
- Was the parent of a child born of such marriage;
- Or had been married to the member for at least one year before the date of the service member’s death.

The application, DD Form 2769, must be submitted to the deceased retired member’s service with the following validation information:

1. A copy of a retirement order or copy of Notice of Retirement Eligibility or other Official service document showing deceased member’s retired status;
2. A copy of the deceased retiree’s final DD Form 214 (Certificate of Discharge);
3. A certified true copy of the deceased retired member’s death certificate; and
4. A certified true copy of the certificate of marriage to the deceased retired member.

Mail applications to:

Navy Personnel Command
Retired Activities Branch (PERS-622C)
5720 Integrity Drive
Millington, TN 38055-6220

Contact Navy Personnel Command Retired Activities Branch at 1-800-255-8950 extension 42490/44305 or (901) 874-2490 or e-mail p622c@persnet.navy.mil.
# Ready Reference Telephone Numbers

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air Force Retired Affairs</td>
<td>(800) 531-7502</td>
</tr>
<tr>
<td>Arlington National Cemetery</td>
<td>(703) 695-3250/3255</td>
</tr>
<tr>
<td>Army Retired Affairs</td>
<td>(800) 336-4909</td>
</tr>
<tr>
<td>Awards Information (Washington, D.C.)</td>
<td>(202) 685-1770</td>
</tr>
<tr>
<td>Coast Guard Retired Affairs</td>
<td>(800) 772-8724</td>
</tr>
<tr>
<td>DEERS Verification</td>
<td>(800) 538-9552</td>
</tr>
<tr>
<td>Alaska/Hawaii</td>
<td>(800) 527-5602</td>
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<tr>
<td>California Only</td>
<td>(800) 334-4162</td>
</tr>
<tr>
<td>Defense Finance and Accounting - Cleveland</td>
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<tr>
<td>Active Duty</td>
<td>(800) 346-3374</td>
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<tr>
<td>Retired Pay Customer Service</td>
<td>(800) 321-1080</td>
</tr>
<tr>
<td>Defense Finance and Accounting - Denver</td>
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<tr>
<td>SBP Annuity Section</td>
<td>(800) 435-3396</td>
</tr>
<tr>
<td>Dept. of Justice Radiation Compensation Program</td>
<td>(800) 729-7327</td>
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<tr>
<td>I.D. Cards, Benefits and Eligibility</td>
<td>(800) 443-9297</td>
</tr>
<tr>
<td>Internal Revenue Service</td>
<td>(901) 874-3360</td>
</tr>
<tr>
<td>Marine Corps Retired Affairs</td>
<td>(800) 336-4649</td>
</tr>
<tr>
<td>National Personnel Records Center</td>
<td>(314) 538-4141</td>
</tr>
<tr>
<td>Naval Reserve Personnel Center (Records)</td>
<td>(800) 535-2699</td>
</tr>
<tr>
<td>Navy Lodge Reservation Service</td>
<td>(800) 628-9466</td>
</tr>
<tr>
<td>Navy Retired Activities Office</td>
<td>(800) 255-8950</td>
</tr>
<tr>
<td>Navy Uniform Shop</td>
<td>(800) 368-4088</td>
</tr>
<tr>
<td>Reserve Component SBP Section (Code 416)</td>
<td>(800) 535-2699</td>
</tr>
<tr>
<td>Serviceman's Group Life Insurance (SGLI)</td>
<td>(800) 419-1473</td>
</tr>
<tr>
<td>Shift Colors</td>
<td>(901) 874-3154</td>
</tr>
<tr>
<td>Social Security Administration (SSA)</td>
<td>(800) 772-1213</td>
</tr>
<tr>
<td>Ships Historian (Washington, D.C.)</td>
<td>(202) 433-3643</td>
</tr>
<tr>
<td>TRI-CARE Headquarters</td>
<td>(303) 676-3526</td>
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<tr>
<td>TRICARE Senior Pharmacy Program</td>
<td>(800) 363-6337</td>
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<tr>
<td>U.S. Naval Home</td>
<td>(800) 332-3527</td>
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<tr>
<td>U.S. Soldiers’ and Airmen’s Home</td>
<td>(800) 422-9988</td>
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<tr>
<td>VA National Service Life Insurance (NSL)</td>
<td>(800) 669-8477</td>
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<tr>
<td>VA Regional Office</td>
<td>(800) 827-1000</td>
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<tr>
<td>VA Service Department Burial Benefits</td>
<td>(800) 697-6947</td>
</tr>
<tr>
<td>Veteran’s Group Life Insurance (VGLI)</td>
<td>(800) 419-1473</td>
</tr>
<tr>
<td>Navy Worldwide Locator</td>
<td>(901) 874-3388</td>
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Shift Colors
July - September 2001

Service Records
Retirees desiring a copy of their discharge certificate (DD214), personnel records or medical/dental records should write to:
National Personnel Records Ctr.
9700 Page Ave.
St. Louis, MO 63132-5100
All requests must be written, dated and signed, and should include full name, rate/rank, Social Security Number, dates of service and date of birth. Requests for records are processed in four to six months. You may want to visit their Web Site at http://www.nara.gov/regional/mpr.html prior to making any request.

Retiree Pay
Questions about retiree pay should be directed to the Defense Finance and Accounting Service in Cleveland at (800) 321-1080, (216) 522-5955 or E-mail at ccl-retired-pay@dfas.mil

ID Card Eligibility
For ID Card and DEERS information, contact the Navy Personnel Command Benefits Branch at (901) 874-3362, FAX (901) 874-2766 or E-mail at p312d3@persnet.navy.mil

Retiree Dental Program
For information and eligibility guidelines, call the customer service number at (888) 336-3260. You may also visit their Web Page at: http://www.ddpdelta.org or write:
DDP*DELTA
P.O. Box 537008
Sacramento, CA 95853-7008

Reporting a Retiree’s Death
To report the death of a Navy retiree, contact the Defense Finance and Accounting Service Casualty Assistance Branch at (800) 269-5170 or (216) 522-6680/81. (If a Retired Activities Office is nearby, they can provide valuable assistance.)

For Other Retiree Personnel Matters Contact:
Navy Personnel Command
Retired Activities Branch
(PERS - 622)
5720 Integrity Drive
Millington, TN 38055-6220
Tel: (800) 255-8950 or (901) 874-4307
E-mail p622s@persnet.navy.mil
(please include your phone number with all correspondence.)