“Safe Harbor” Program Supports Severely Injured

By Michael Wardlaw, Director, Navy Personnel Command Casualty Assistance Division

It wasn’t long ago when we all looked at retirement as a 20-year stint and then we picked up our retainer or retired pay and returned home to a second career. Not anymore. The Global War on Terrorism (GWOT), Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) have changed the retirement landscape. Now joining the ranks of retirees is the 18-to-30 year old who is severely injured in battle and in support of GWOT and was forced to medically retire sooner than planned. Many of the severely injured Sailors are young, very young. Additionally, because of medical improvements in the combat theater, fewer troops are dying and more Soldiers, Airmen, Marines and Sailors are returning home severely injured.

SAFE HARBOR is a new initiative that not only provides support to the severely injured while they are in the rehabilitative process while still on active duty, but also provides direct support for these Sailors long after they are medically retired. This program (along with Department of Veterans Affairs (DVA) and other DoD support initiatives) provides our new retirees/veterans and their families direct outreach support as they transition to civilian life after returning home.

Many of you can imagine the scenario; you sustain a severe injury, go through the medical treatment process, followed by periods of convalescent leave or limited duty, then onto a Medical Evaluation Board and Physical Evaluation Board. You are retained on active duty, medical discharged or medically retired. If you leave the service, what’s next?

To fully implement the SAFE HARBOR Program to the severely injured, volunteers will be needed. The SAFE HARBOR outreach program will seek to have each Retired Activities Office appoint an advocate called a “Harbor Master”. The Harbor Master will receive informal training and be provided the resources he/she needs to provide meaningful assistance to our severely injured comrades. The Harbor Master will recruit, train and support “Harbor Pilots” who may live in close proximity to the injured Sailor or agree to communicate with the Sailor and their family by E-mail. Additionally, the Harbor Pilots will serve as the liaison between the Harbor Master and the injured Sailor and provide direct support (relocation or moving information, help with job searches, and connect the Sailor with local and State resources) as requested by the severely wounded Sailor. All Harbor Masters and Harbor Pilots will be volunteers.

Gone are the days when we discharge and retire our Sailors and leave them to their own design. With your help as a Harbor Master or Harbor Pilot, we can bring back to reality the phrase “The Navy takes care of their own.” These severely injured Sailors do not want our pity – they just want a chance to get back into main stream America, earn a living and raise families.

You can help us make the SAFE HARBOR program a reality by volunteering your time to a noble and necessary cause. Please contact your nearest Retired Activities Office to pass along your contact information. Help us build an enduring support system for our Sailors!
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Shift Colors

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Don’t let your questions go unanswered; let the Navy Personnel Command Customer Service Center help you!

Call 1-866-U-ASK-NPC
(866) 827-5672

Lt. Cdr. Gerald Ford in uniform 1945, who later became the 38th President of the United States (1974-1977). Ford received his commission as an Ensign in the U.S Naval Reserve on April 13, 1942 and later participated in many actions in the Pacific aboard the fast aircraft carrier USS Monterey (CVL 26). He was eventually released from active duty under honorable conditions in Feb. 1946. President Ford, 93, passed away on Dec. 26, 2006 at his home in Rancho Mirage, Calif. DOD photo
Shipmates,

Your service to our country built a strong foundation for our Navy. The challenge we face today is to sustain our core capabilities and readiness, while increasing support in non-traditional missions and building a future fleet, increasingly capable of applying influence from the sea, across the littorals, and ashore.

We are executing traditional core missions – delivering forward presence and regional security, protecting international commerce via sea lanes, combating piracy and drug trafficking – while responding to new and emerging security challenges in the Global War on Terror, including counterinsurgency, civil-military operations and nation-building.

To ensure we deliver these capabilities now and in the future, Adm. Mike Mullen, Chief of Naval Operations, issued his priorities for 2007:
1. Sustain Combat Readiness
2. Build a Fleet for the Future

These are the same priorities for 2006, but the focus for 2007 is on execution: “We must follow-through – rapidly execute – on every plan, budget decision, strategy and policy we devise to better defend the American people and our national interest,” said the CNO.

Under each of his priorities, CNO has identified focus areas for leadership to emphasize:
* Warfighting (Sustain Combat Readiness) – we must preserve and improve upon our core warfighting capabilities.
* Building Strong Partnerships (Build a Fleet for the Future) – we must integrate and coordinate our actions with our partners to increase capacity of our combined maritime forces.
* Diversity (Develop 21st Century Leaders) – A strategic imperative for the Navy, a focus on diversity will help us achieve an environment where our people have the opportunity to succeed. This is a leadership issue for all of us.

Several of the objectives supporting these priorities and tasked to Navy leadership come under my area of Manpower, Personnel, Training and Education:
* Continue to develop the Strategy for Our People, to include career paths and sea/shore rotation schemes that support a Maritime Strategy reliant on persistent forward presence, partnership, and core Navy warfighting competencies.
* Strengthen personal and family readiness and wellness programs.
* Improve the Individual Augmentee program to better provide Combatant Commanders with trained and ready Sailors, while better preparing and supporting Navy families of IAs – active and reserve.
* Complete and execute a Navy Education Strategy emphasizing the importance of critical thinking, leadership, cultural awareness, jointness, innovation, and adaptability.
* Advance the Navy’s Diversity Campaign Plan

Our job is to help build the Total Force – active and reserve Sailors, federal civilian employees and contract personnel – of the future, enabling the Navy to sustain core capabilities and readiness, while building a future naval force and developing a Navy force that is empowered to operate, fight and lead in a variety of challenging environments.

To meet the objectives set forth by the Chief of Naval Operations, I will focus on these three areas in the coming year:
* Improving Total Force Readiness – Sailor Readiness and Family Preparedness
* Stabilizing the Force – make sure Sailors in billets centered on Sea duty, ensure shore billets can’t be staffed by civilians
* Execute and deliver our Strategy - develop policies that bring forth the promise of our people as outlined in our Strategy for our People, with emphasis on Diversity

I am grateful for your continued support of our Navy and the people who serve today. You make a difference every day when you take opportunities to increase awareness about what a great Navy we have, and the opportunities we have for America’s youth. Thank you for helping us continue to build the Navy of the future.

All the best,

J. C. Harvey, Jr.
Retired Activities

Wow, the previous edition of “Shift Colors” brought an unusually high number of calls to the Navy Personnel Command and the Retired Activities Staff. The top issues were the Combat Related Special Compensation (CRSC) program (sorry about the incorrect website – the corrected information was on the back of the newsletter) and the Concurrent Retired Disability Pay (CRDP) program.

Let me begin by saying that discussion about the CRSC program began in our January-March 2003 newsletter, the April-June 2003 issue included a full-page explanation of the CRSC program, the October-December 2003 issue had a full page Q&A about the CRSC program, and the Spring/Summer 2004 newsletter included the CRSC application. Additionally, the Winter 2004 issue devoted a page to the CRSC program and the Spring 2005 issue covered the CRSC and CRDP programs respectively. You are probably asking where I am going with this discussion. Many prospective CRSC recipients Sailors could have been getting this benefit years ago if they had routinely read the Shift Colors.

Our January-March 2004 newsletter gave a detailed description of how the Concurrent Retirement and Disability Pay (CRDP) program was structured. The basic criteria is – (a) 20 years of active duty or for Reservists 20 creditable years (b) be in receipt of retired pay (c) have a Department of Veterans Affairs (VA) disability rating of 50 percent or more. If you met those criteria you did not have to do anything, the Defense Finance and Accounting Service (DFAS) returned a percentage of your retired pay according to the 10-year-phase-in period schedule. (See “Shift Colors” January-March 2004 edition or go to http://www.dod.mil/dfas/).

The Summer 2005 edition provided a CRDP update for Individually Unemployed (IU) retirees who met the program’s criteria and in the Spring 2006 edition we explained how the IU participants in CRDP would have their full retired pay restored by 2009.

A reminder for the new readers of “Shift Colors” – get a will, make provisions for your spouse should you predecease him/her. Have copies your DD-214 or retirement letters where you beneficiary can locate them and have a check off list with instructions on who to call if you predecease your spouse. Shipmates, although we are sometimes late with information in our publications, the information we provide is relevant to you and your beneficiaries. Please read your newsletter thoroughly.

Our last newsletter hit the street later than scheduled and as a result many Sailors interested in applying for the Secretary of the Navy’s Retiree Council (SECNAV RC) were unable to meet the deadline date. Although the deadline was extended to 31 October 2006, I had no way of advertising that change. Retirees who are interested in applying for a position on the RC may submit their applications for the 2008 RC now. I will hold their applications for the fall 2007 selection board.

Finally, during the Summer and Fall 2006 the Retired Activities Office (RAO) Program Manager DTC Vicki Allen and I made several visits to RAOs. We continue to be amazed at the dedication and service of these volunteers. They conduct annual seminars that provide current benefits and entitlements information to retirees and survivors (many seminars have a 500-700 participation rate).

THANK YOU RAOs worldwide for your selfless service to your retired shipmates.

Please keep our active duty and reserve service members and their families in your prayers.

In Your Service,

Dennis Mills

Head, Navy Retired Activities Section
Retired Activities

Retiree Check List – For Survivors

__ Create a military file that includes your retirement orders, separation papers, medical records, etc. Make sure your spouse knows the location and telephone number of the nearest military installation.

__ Create a military retired pay file that includes the pertinent information for DFAS and Navy Personnel Command:

Defense Finance and Accounting Service (DFAS)
U. S. Military Retirement Pay
Post Office Box 7130
London, KY 40742 7130
(800) 321-1080 or (216) 522-5955/(800) 269-5170 (for deceased members)

Department of Navy
Naval Personnel Command (N1352)
Retired Activities Section
5720 Integrity Drive
Millington, TN 38055-6750
(866) 827-5672

__ Create an annuities file. This file should have information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman’s Family Protection Plan (RSFPP), and Civil Service annuity, etc. Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland office at 1-800-321-1080.

__ Create a personal document file with copies of marriage certificates, divorce decrees, adoptions and naturalization papers.

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

__ Create a property tax file. Include copies of tax bills, deeds and any other related 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 these associations could be helpful to your spouse.

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

__ Spend time with your spouse discussing your plans with respect to the type and place of your funeral service. You should decide which cemetery, whether ground burial, or cremation, 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 Office of Medical and Dental Affairs-Mortuary Affairs Division at (888) 647-6676 (option 4).

__ Once your decisions have been made and you’re comfortable with them, have a will drawn up outlining all your wishes.

Who should be notified in the event of my death?
1. Defense Finance and Accounting Service (DFAS) – (800) 321-1080 or (216) 522-5955/(800) 269-5170
2. Social Security Administration (SSA) for death benefits - (800) 772-1213
3. Department of Veterans Affairs (VA) if applicable – (800) 827-1000
4. Office of Personnel and Management (OPM) if applicable - (724) 794-8690
5. Any fraternal group that you have membership with: e.g., MOAA, FRA, NCOA, VFW, AL, TREA
6. Any previous employers that provide pension or benefits.

When all the decision-making and documenting is completed, sit back and continue to enjoy life. The above information is not all-inclusive and should be used with other estate planning tools to lessen the stress for your loved ones. This is a basic military checklist. You should also include all civilian-related information not cited above that would assist your beneficiaries in carrying out your last will.

Burial at Sea information – (888) 647-6676 (option 4)
Retired Activities

Retroactive payments of Combat-Related Special Compensation (CRSC) and/or Concurrent Retirement and Disability Pay (CRDP)

The Defense Finance and Accounting Service (DFAS) and the Department of Veterans Affairs (DVA) have finalized the plans to provide eligible retirees with their “complete” DoD military retirement entitlement to Combat-Related Special Compensation (CRSC) and/or Concurrent Retirement and Disability Pay (CRDP) and/or DVA disability compensation entitlement. Potential retroactive pay is due for more than 100,000 retiree accounts.

Amounts Vary
Individual amounts will vary based on differences in disability amount, and length of retroactive period. Retirees entitled to additional money from the DFAS will receive notification by mail of money due and a schedule of payment.

CRSC, which became effective in June 2003, provides non-taxable benefits disabled veterans with a combat injury. CRDP, effective in January 2004, provides taxable income to veterans disabled while serving in the U.S. Armed Forces (not necessarily in combat). Surviving spouses or deceased retirees’ estates may also receive compensation.

DFAS began initial payments in September 2006 and the DVA plans to began payments in October 2006.

Basic Rules
The basic criteria for a retroactive payment is for an individual currently in receipt of either CRSC or CRDP, who received an increase in DVA compensation since June 2003 for CRSC or January 2004 for CRDP, which was not offset from the retired pay entitlement on a current basis.

Completion of the majority of payments is expected within six months, and it could take up to six more months to calculate and pay the most complex retroactive pay accounts. The majority of payments are being made using a manual process. These involve multiple DVA rating adjustments since CRSC and CRDP began, shifts by retirees between these two types of payments, ex-spouse pay entitlements and any other issues that requires lengthy record searches. The DFAS plans on paying the accounts with the oldest retroactive dates first.

In some instances, recipients may be entitled to additional compensation from DVA. In such instances, DVA is responsible for the payments and will notify the affected retirees.

DFAS has established a toll-free line that is operational from 8 a.m to 4:30 p.m (Eastern). Monday through Friday to address questions from CRSC and CRDP recipients who believe they might qualify, 1-877-327-4457.

DFAS bringing voice-enabled technology to Customer Service Center

DFAS is currently engaged in a significant upgrade of its customer service capabilities.

In the fall of 2006, DFAS introduced voice-enabled technology in its customer service center. This service will provide the capability to speak with an automated agent around the clock, seven days a week.

Retirees and annuitants will always have the option for a live service representative during normal work hours, but this feature will allow customers to perform self-service on some of the more routine inquiries even after hours.

The service will begin with limited functionality such as mailing address changes, bank address changes and automated 1099R requests. DFAS plans to expand this voice capability to other routine account maintenance/document request items.

Customers will require a myPay (https://mypay.dfas.mil) Personal Identification Number (PIN) to utilize these features. New users or customers who need a new myPay PIN can request one by calling (800) 321-1080.

Other customer service improvements include providing Customer Service Representatives with enhanced account information to help them provide better service to those customers who choose to speak to a live agent. A call recording system is also being implemented for quality assurance and training purposes.

(Continued on next page)
Quick facts on retroactive payments of CRSC and/or CRDP

To be eligible, you must:
- Be a military retiree (Army, Navy, Air Force or Marine Corps).
- Meet all the requirements for either CRSC or CRDP eligibility.
- Have received payment(s) of either CRSC on or after June 1, 2003 and/or CRDP on or after Jan. 1, 2004.
- Awarded one or more increase in your percentage of disability by DVA on or after June 1, 2003.
- Retirees may be eligible for payment from DFAS as a restoration of retired pay or from DVA as a part of disability compensation.
- In cases where retirees are due money from the DFAS and DVA, DFAS will provide information to DVA as needed. No action is required by retirees.

What will happen?
- No action is required by retirees to claim any funds.
- DFAS and DVA will use existing records to identify recipients.
- Recipients will be notified by letter of additional funds due.
- In cases where retirees are due money from the DFAS and DVA, DFAS will provide information to DVA as needed. No action is required by retirees.

When things will happen:
- The first DFAS retroactive payments were made in September 2006.
- Due to the large number of cases, the payment process could take up to a year. Once all eligible retirees have been identified, DFAS will publish a general schedule on their Web site www.dod.mil/dfas
- All retirees who may be eligible for additional money are expected to be identified by Oct. 1, 2006.

VA RETRO AWARD Frequently Asked Questions

On September 1, 2006, the Defense Finance and Accounting Service (DFAS) and the Department of Veterans Affairs (DVA) finalized plans for disabled military retiree retroactive pay, commonly called the VA Retro program. The program is designed to pay more than 100,000 eligible military retirees any retroactive money due as a result of increases in their percentage of disability.

1. **What do I need to do to receive my money?** You do not have to do anything - no application is required. The Department of Veterans Affairs (DVA) is providing the Defense Finance and Accounting Service (DFAS) with eligible retirees’ Social Security Numbers (SSN). Both organizations are working together to provide eligible retirees with their full entitlements to both DVA compensation and Combat-Related Special Compensation (CRSC) or Concurrent Retirement and Disability Pay (CRDP).

2. **When will I receive my payment?** DFAS is planning to pay the accounts with the oldest retroactive award dates first. We ask that you be patient with us during this time as the payments are calculated utilizing a manual process. DFAS has developed some automated tools to assist in computing the payment. Every effort is being made to pay as many accounts as rapidly as possible. A letter will be sent out shortly before any payment is released.

3. **Who will pay me the money I am owed?** Any monies owed may be paid by either DVA or DFAS depending on account specific calculations. Retirees may be eligible for payment from DFAS as a restoration of retired pay and/or from DVA as a part of disability compensation. The letter retirees receive will indicate which agency will be making the payment.
VA RETRO AWARD FAQ’s Continued

4. I am rated at 100 percent due to individual unemployability. Am I eligible for a retroactive payment? You can only receive a payment for 100 percent with individual unemployability if the award is applied retroactively by DVA.

5. I disagree with my rating. What should I do? Disability percentages do not come from DFAS. Disagreements in disability percentages should be directed to DVA. Retirees can contact DVA by calling toll-free 1-800-827-1000.

6. How do I contact the DVA for the money they owe me? Questions regarding any monies due to you from the DVA can be directed to their toll free number 1-800-827-1000.

7. I received a letter in the mail from DFAS but I never received the payment. What do I do now? If the letter indicated the payment was from DVA, contact them by calling their toll-free number 1-800-827-1000. If the payment was from DFAS, your payment was sent to the same address designated for your regular monthly retiree payments. If your payment is delivered via electronic fund transfer (EFT) and it has not posted to your financial institution contact the DFAS telephone number contained in the letter you received. If your regular monthly payments are delivered via hard copy checks, please allow for mailing. If it has been at least 10 days since you received your letter and you still do not have your paper check follow the non-receipt procedures below:

- Write a letter including name, SSN, address, missing payment type, date and amount.
- Fax the letter to (216) 522-5898 or mail to:
  DFAS Cleveland
  Attn: Non-Receipt Department
  P.O. Box 998005
  Cleveland, OH 44199

8. Is the retroactive payment taxable? Only payments made by DFAS for CRDP are taxed. They will be taxed at the same rate as your normal monthly payment. If DVA retro payment was made by DVA, please contact them using their toll free number (1-800-827-1000) for taxability information.

9. Will I receive a separate 1099R for this payment? No. If your payment was issued by DFAS for an increase in CRDP as a result of a retro DVA award, DFAS is responsible for withholding and reporting taxes on a Form 1099R. The taxable income will be included in your annual 1099R. If your payment is issued by the DVA, DFAS is not responsible for any tax reporting and will not issue an additional or revised Form 1099R.

10. Is the retroactive VA award pay subject to garnishment, former spouse, etc? If you receive CRSC, you are subject to alimony and child support garnishments. Since CRDP is a restoration of retired pay, the same rules that would apply to your retired pay would also apply here.

11. How can I contact the DFAS if I have questions? DFAS has established a toll free line, which is operational from 8 a.m to 4:30 p.m (Eastern), Monday through Friday to answer questions from CRSC and CRDP recipients who believe they may qualify, 1-877-327-4457.
CRSC in fourth year offering tax-free compensation

The Combat Related Special Compensation (CRSC) program is in its fourth year, some retirees are just now finding out how it can put tax-free dollars in the pockets of those eligible.

Congress implemented the CRSC Program in June 2003 to rectify the former federal policy that decreased military retirees’ military pension by an offset amount replaced by tax free disability pay from the Department of Veterans Affairs (VA).

The Secretary of the Navy’s CRSC Branch, located at the Washington Navy Yard, has processed over 20,000 applications as of October 31, approximately 66 percent of which were approved. While encouraged by this success, CRSC officials are concerned that there are still thousands of eligible retirees who either are not aware of the CRSC program or have yet to submit their applications.

In determining eligibility, Leif Larsen, CRSC Branch Head, said military retirees should answer the following questions:

* Am I retired with 20 (or more) years of active-duty military service or retired at age 60 from the Reserves?  Note : those medically retired who did not reach 20 years active duty are ineligible.
* Am I receiving military retired pay?  Note : those having used their military time for civil service retirement are ineligible.
* Do I have a compensable VA disability rating of 10 percent or higher?
* Is my military retired pay reduced by VA disability payments (VA Waiver)?

Once a retiree meets all of the basic eligibility criteria, CRSC Branch analysts then determine if the injury or illness falls under one of the final eligibility criteria.

The program then focuses on VA- rated disabilities resulting from Hazardous Service (aircrew, EOD, parachuting, diving, etc.) duties (HS), under conditions Simulating War (SW), through Instrumentalities of War (IW) (military unique vehicles, munitions and Agent Orange and Gulf War presumptive), as well as Armed Combat (AC).

For approval, documentation must link disabilities/illnesses directly to specific activities or events using VA rating decisions, service medical records, performance reports, line of duty determinations, etc. Not all VA- rated service connected disabilities from the above categories are CRSC eligible and that’s where the analysts make the determination.

CRSC processes claims within 30 days and promptly sends those approved to DFAS. DFAS advertises payment within 60 days of receiving the CRSC approval letter. The Secretary of the Navy’s CRSC website is: http://www.hq.navy.mil/corb/crsrb/combatrelated.htm. The application form is there on the website. CRSC Branch is ready to review and act upon your application.

Overseas retirees invited to take survey on secure site

Overseas retirees have until April 30 to register for a first-time-ever survey. To sign up, go to http://www.nprstsurveys.com

Once there, you will be asked for an email address along with the last four digits of your Social Security Number (used to verify retiree status). In April, survey invitations will then go to all confirmed retirees who registered on this web site.

“All information will be collected on a secure website and will not be shared with anyone except Navy research staff,” said the Navy. Reminder - the survey is not open to those residing in the Continental United States, Hawaii or Alaska.

“Navy and Marine Corps retirees have provided many years of loyal service to our country and are an integral part of the DoN Total Force. This survey allows us to learn more about the unique issues facing Navy and Marine Corps retirees who live overseas.”
Tricare Dental: Improved services enhance customer service

New automated telephone services and an improved, easy-to-use web site provide both visitors and enrollees with complete, comprehensive information about the TRICARE Retiree Dental Program (TRDP).

Automated features added to the redesigned Interactive Voice Response telephone system, or “IVR,” include the ability to request that a list of dentists in a specific area, including specialists, be faxed or mailed. Callers can also get a complete breakdown of TRDP covered services, including time limitations; streamlined navigation through the automated telephone system makes it easier than ever for TRDP enrollees to obtain such information as their maximum used to date and remaining deductible amount.

The IVR at (888) 838-8737 is available for automated services 24-hours-a-day, seven-days-a-week. Callers who wish to bypass the automated functions and speak directly to a Customer Service associate can dial the IVR Monday through Friday from 6:00 a.m. to 6:00 p.m. PST and simply press “0” when the IVR answers to be transferred to the first available associate.

Those with Internet capability can log on to the TRDP’s dedicated, customer-friendly web site at www.trdp.org and take a “virtual tour” of the program. Further navigation through the web site allows users to enroll in the TRDP, find a local network dentist through the online dentist search function, download a claim form, print the entire benefits booklet, and click on “Related Sites” to get the latest dental health updates and find useful links to important government and health information. There is also an online Customer Inquiry Form that allows customers to contact us electronically during a time that is convenient for them and to get prompt responses to their specific questions about the TRDP—all within reach of their computer.

Another convenient feature of the TRDP web site is the online Consumer Tool Kit®. This self-service tool allows them to verify their eligibility, get up-to-date benefits information, verify maximums and deductibles used to date, review processed claims and reimbursements, and even print extra ID cards for themselves and their enrolled family members.

Navy’s Oldest Sailor Retires

Story & Photo by Mass Communication Specialist 2nd Class (AW) Shaun Knittel, Naval Support Activity Naples Public Affairs

NAPLES, Italy (NNS) — Master Chief Musician Douglas D. Forziati, the oldest active duty enlisted member of the Navy and a career musician, retired from active duty Jan. 25. Forziati, 64, represented the Navy for 30 years and reminisced about a career he describes as some of the best years of his life.

“Camaraderie is something I’m going to miss,” admits Forziati. “We all get along wonderfully.”

Forziati began playing the trumpet at age 9 in Springfield, Mass. When he entered junior high school, the aspiring musician practiced with his mentor, Jack Kowal. After graduating from high school, Forziati was turned on to the Navy music program by Kowal. That was the first Forziati had heard of the opportunity that Kowal described as “the best thing going for musicians.”

In Dec. 1960, Forziati enlisted in the Navy as a trumpet player and toured with bands in Japan and San Diego before he was honorably discharged in 1964.

Forziati took a 17-year hiatus from the Navy and earned a bachelor’s degree in psychology from Westfield State College in Westfield, Mass., and pursued a music career.

In 1981, Forziati was playing trumpet in a road band in Cape Cod, Mass., when he was approached by Chief Musician Mike Mitchell, one of the band’s admirers and — at the time — the chief detailer for Navy musicians. Despite being 38, older than the cutoff age for active duty enlistment of 35, his four years of previous service allowed a waiver to permit Forziati to return to the Navy band. In 1981, the musician reported to the Atlantic Fleet Band in Norfolk, Va.

After completing advanced training at the Armed Forces School of Music in Norfolk in 1985, Forziati was stationed in Naples for the first time, when he was assigned to the Commander-in-Chief South Band, which now performs as the Allied Forces Band.

In Dec. 1990, Forziati retired from active duty and continued playing music in Naples and San Diego, and in New York City. He has conducted the San Diego和谐交响乐团, and has arranged and conducted the orchestra versions of many of his own works.

Forziati is a member of the American Society of Composers, Authors and Publishers and has been recognized with numerous awards and honors for his work. He has also been recognized for his contributions to the Navy music program and his dedication to music education.

(continued on next page)
Preventive and diagnostic services with no deductible or maximums add to dental program’s value

Major services are also available to help keep good dental health on track

Early diagnosis and prevention of dental disease is key to good dental health. The TRICARE Retiree Dental Program (TRDP) provides the coverage necessary to help enrollees maintain good oral health and often prevent the need for major dental treatment down the road.

Benefits available to TRDP enrollees include diagnostic and preventive care such as regular oral exams and x-rays, routine cleanings and fluoride treatments.

Diagnostic dental procedures like oral exams and x-rays—which are covered by the TRDP at 100 percent of the program’s allowable amount and are not applicable to the annual deductible and maximums—help the dentist screen for changes in the oral tissues and detect some diseases at a stage when they can be more successfully treated.

Preventive care can also help enrollees avoid more serious dental problems in the future. Enrollees should start by developing good dental habits at home along with a program of professional care. Maintaining a balanced diet, limiting snacks, brushing and flossing daily and making sure to have regular dental checkups are all important steps in maintaining good dental health.

The TRDP also covers such preventive services as cleanings and fluoride treatments for adults and children at 100 percent of the program’s allowable amount, with no applicable deductible or maximum.

Coverage for preventive and diagnostic services with no deductibles or maximum gives enrollees the incentive to take good care of one of their most valuable assets: their smile. And when enrollees need more than just the basics to maintain their smile, the TRDP offers coverage for major services like crowns, bridges, partial and full dentures, and even braces for both children and adults.

Visit www.trdp.org for complete information about all the benefits available under the TRDP, or call Delta Dental of California, TRDP contract administrator, toll-free at 888-838-8737.

Forziati became a chief musician when he returned to the Armed Forces School of Music as an instructor.

“I love teaching and mentoring,” said Forziati. “I’m a good cop, when possible. Warm fuzzies are always better than disciplinary counseling.”

Returning to Naples in 1998 for a second stint, Forziati served as command master chief and assistant director for the 6th Fleet Band and earned a master’s degree in counseling from Norfolk State University before assuming his current position with the Allied Forces Band.

As a mentor and command master chief, Forziati believes in assisting junior personal with all matters concerning career and family goals, he said, adopting the motto, “Happy at home, happy at work.” As an example of his motto in action, those around Forziati need only look to his successful career and 21-year-marriage, his seven children, 18 grandchildren and one great-grandchild.

“My love for the Navy comes from my love of people,” said Forziati. “During my career, I was mindful of leading by example and being approachable. My office was always open to anyone for advice.”

Master Chief Musician Douglas D. Forziati carries the flag presented to him during the reading of “Old Glory” at his retirement ceremony held at Joint Forces Command Naples, Italy.
Keeping Your Records Updated

In order to prevent undue hardship on your loved ones at an already difficult time, please review and update your designated beneficiary with DFAS. The designation of beneficiary form can be accessed at http://www.dod.mil/dfas/retiredpay/beneficiarycard.html.

In the event of the death of a retired member or annuitant, DFAS should be contacted as soon as possible. A photocopy of the certificate of death will be required, however, it is not needed for the initial notification of death to be made.

Preparing a file of information which includes all insurance information, policy numbers, account numbers, allotments and agencies with telephone numbers to contact in the event of your death should be of great assistance to your family members. Please make certain that your spouse and/or beneficiaries know what benefits to expect or not to expect.

**REMEMBER:** Please keep your records updated in the event of life changes, such as:

- Marriage
- Birth of a child
- Divorce
- Death of spouse and/or beneficiary

The Defense Accounting and Finance Service (DFAS) reminds all military retirees and annuitants that reviewing their retirement or annuitant pay account status is the best way to ensure all information is up-to-date.

DFAS relies on current personal information to provide the highest level of customer service. It is imperative that retirees notify DFAS (1-800-321-1080) as soon as possible about any change in marital or family status, beneficiaries, mailing address and bank account information. This ensures that the individual’s retirement pay is processed correctly and on time.

Changes to a retiree’s pay account can be made via myPay (https://mypay.dfas.mil) or by calling the Retired/Annuitant Pay Customer Service Center at 1-800-321-1080. Retirees may also send an e-mail via myPay or by regular mail to:

DFAS  
U. S. Military Retirement Pay  
P. O. Box 7130  
London, KY 40742-7130.

Using myPay is the most convenient and timely way to self-service a retiree’s account.

Any account changes must be completed and submitted by the end of November 2006 in order to be effective for the end-of-year processing (1099R, RAS, etc.). This includes both retired and annuitant pay accounts.

### Annuity/Annuity New Accounts

**Correspondence/Mailing Address:**  
Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131

**Toll Free:** 1-800-321-1080  
**Commercial:** (216) 522-5955  
**FAX:** 1-800-982-8459

### Casualty/Retired/New Retired Accounts

**Correspondence/Mailing Address:**  
Defense Finance and Accounting Service  
U.S. Military Retirement Pay  
P.O. Box 7130  
London, KY 40742-7130

**Toll Free:** 1-800-321-1080  
**Commercial:** (216) 522-5955  
**FAX:** 1-800-469-6559
SAN FRANCISCO—This time when I cruised by tour boat under the Golden Gate Bridge it was a far happier memory than the one 63 years ago when I sailed out into the Pacific war aboard the USS Stephen Potter, DD538, not knowing when, or if, I would return.

Thank the Lord, two years later I did return, as did the destroyer Potter, after dodging enemy torpedoes, aerial bombs, Kamikazis, and surviving a deadly typhoon in 1944 that took down three of our fellow destroyers and 900 lives.

And, I must add, after inflicting significant damage on the Japanese Navy in what ultimately led to the surrender of Japan in World War II.

A dozen of us who took the “Steaming P” to WWII in 1943 managed to reunite here last week on a sentimental journey back to the city where we put the ship in commission. Thankfully, a larger number of guys from the Potter’s “second cruise,” when it was put back in service in the Korean War, joined us for the reunion, probably the last for many of us.

Happily, with me this time, quite unlike 1943 when I sailed to war under the Golden Gate Bridge, was my wife, Gloria, who 63 years ago was my bride of several weeks. She, with another officer’s wife, had gone up on Telegraph Hill to watch the ship glide under the bridge to war.

When the Potter returned two years later, it was for a yard overhaul to go back for the invasion of the Japanese homeland, a mission we were told could cost 1 million lives. We had just arrived at Mare Island for overhaul when President Truman dropped the atomic bomb on Hiroshima, forcing within days the Japanese surrender.

The fact that crusty old ship’s machinist Carl Ochs, at 92 the oldest guy of all, now with a pig’s valve pumping his heart and a fourth of his stomach, could get to the reunion inspired many of us to be here. Carl could work miracles with any kind of metal, sometimes making valves and parts to keep the ship running better than a large repair shop could.

Fortunately, Carl doesn’t live far from San Francisco, and a niece came all the way from upstate New York to be with him. We on the Potter were lucky, losing only one man during our war in the Pacific, while seeing lots of action, and coming back with 12 battle stars and credited with shooting nine Japanese planes, plus sinking a submarine off Truk, the Japanese naval stronghold in the central Pacific.

Of course, as a smaller, faster ship—we were fondly known as the “tin-cans”—our main job was to protect the aircraft carriers, often pulling their downed pilots from the sea. When the carrier Franklin was turned into a raging inferno after being hit by a Kamikazi suicide dive bomber, we rescued 100 crewmen from the sea. And when two Kamikazis dove into the Bunker Hill, our favorite carrier, and hundreds of crewmen, their clothing afire, jumped into the sea, we saved 110 of them.

Many Americans fail to realize that after the war with Germany ended on V-E day in 1945, it did not mean the end of the war for those of us in the Pacific. We still faced the Japanese, whose desperation tactics and use of suicide Kamikazi planes brought some of our worst days. In four months time surrounding our operation to secure Okinawa, destroyers strangely became a favorite target for Kamikazes.

Fifty-six of our fellow tin-cans were either sunk or badly damaged. Thankfully the Potter survived unscathed.

I was one of those still aboard the Potter when we put the ship into the mothball fleet at San Diego in December, 1945. We were totally unaware it would ever sail again as it did in 1951 during Korea. Though under far less belligerent circumstances, the great old ship’s life went on four more years, and finally wound up on the ash-heap, sold for scrap to Greece.

This was the 14th reunion of the USS Stephen Potter Association since we old salts started it in Seattle back in 1983. That first reunion was particularly memorable because we were joined by our beloved first skipper, Captain Charles Crichton. His keen and unfaltering leadership and remarkable skill as a seaman doubtless saved the lives of many of us largely inexperienced young officers and crew.

As Captain Crichton observed on the occasion of the Seattle reunion: “I took a group of boys to sea, and they became men.”

Living together in close quarters of a small ship for days and weeks on end, many times waiting anxiously at general quarters for a fate unknown, brought a kinship among us young men that has endured the rest of our lives. And as we did in a solemn moment here at our San Francisco reunion, we remember the lives of the many who have passed on.

Editor’s note: Bill Minor is a 1943 NROTC graduate of Tulane University who got his degree “in one hand and orders to the USS Stephen Potter in the other.” He served three years on active duty, and then returned to New Orleans as a journalist for the Times Picayune newspaper. Today, at 85, he’s a syndicated writer who lives in Jackson, Miss.
PENSACOLA, Fla. – Home of stunning sunsets, white beaches and the Navy’s premiere Flight Demonstration Squadron, Pensacola, Fla., also features two unique, family-oriented campgrounds, managed by Navy Morale, Welfare and Recreation (MWR).

Complete with rental cottages and recreational vehicle amenities, Naval Air Station Pensacola’s Oak Grove Park and Naval Technical Training Center Corry Station’s Blue Angel Naval Recreation Area offer vacation fun for singles, couples and the entire family.

Oak Grove Park is nestled in the trees near the white sand beach of the Gulf Coast Intracoastal Waterway and offers recreational vehicle (RV) and camper sites that include electrical, sewer, and water hook ups. Primitive tent sites are located under the large oak trees directly along the beach. Other amenities include a bathhouse, customer laundry, and cable television.

Sybil and Dave Jones are enjoying their sixth year as camp hosts at Oak Grove. “Snowbirds came early this year. We have residents from Washington, Vermont and the New England states,” said Sybil. “When the weather is colder we do socials daily and when warm weather kicks in, we drop down to a weekly social.”

Oak Grove RV sites and tent camper sites are available, with rental rates ranging from $6 to $26 per day. Weekly and monthly rentals are also available for the sites.

Oak Grove is less than a mile from the National Museum of Naval Aviation and was recently renovated with one and two-bedroom cottages located directly on the beach. The fully-equipped cottages rent for $85 to $100 per day, with a two-day minimum and two-week maximum stay. Reservations are accepted up to three months in advance for active military, reserves and retirees, and two months in advance for DOD employees.

The Blue Angel Naval Recreation Area is on Perdido Bay and offers complete camping facilities with water and electricity — from primitive sites for those who enjoy “roughing it,” to the more elaborate RV sites for those who enjoy their satellite television. Dump stations are also available, along with a store and rental center.

If four walls and a roof are what you prefer, you can rent one of 15 completely furnished two-bedroom trailers. For a little exercise, bring your mountain bike and ride along the two miles of waterfront property or meander to the bike trail for a more challenging ride.

There is an admission fee for daily users of Blue Angel Park, which ranges from $1 to $1.50 for the first person and 50 cents for each additional person; children 12 and under are free. RV sites range from $10.00 to $19.00 per day. Mobile homes are $45 to $50 per day. Camping cabins are a bargain at $15 per day from November to March, and $25 a day April-October.

“We have activities for the more adventuresome individuals. Blue Angel Park has a Pro Disk golf course, a miniature golf course, and a mountain bike trail,” said Jim Houtman. “Blue Angel Park is an outdoor recreation center too, not just a campsite.”

Blue Angel Park offers two 18-hole, par 3 Pro Disk golf courses these rated the best on the Gulf Coast. If you prefer a round on a smaller course, try the 18-hole miniature golf course also located at Blue Angel Park.

Numerous standard golf courses are also available on the Gulf Course, including the recently over hauled 27 championship holes at A. C. Read Golf Club located on Naval Air Station Pensacola. The A. C. Read Golf Club also offers an 18- hole executive course.

Blue Angel Park offers a variety of rental watercraft the angler or you might just want to spend a leisurely day cruising beautiful Perdido Bay. Fuel is extra.

For reservations and information, call Oak Grove at 850-452-2535, Blue Angel Recreation Park at 850-453-9435, or visit www.naspensacola.navy.mil/mwr.
Navy Information, Tickets and Travel Offices Key to Savings

From Fleet and Family Readiness Programs Marketing, Millington Det.

MILLINGTON, Tenn. – Located on virtually every Naval installation around the world, Navy Information, Tickets and Travel (ITT) offices are the key to savings for Sailors and their families looking for discounted tickets to local and national attractions, vacation cruise packages, overseas vacation packages and special events.

“ITT is what we consider ‘the front door’ to Navy Morale, Welfare and Recreation (MWR),” said Dawn Smith, program manager for Navy MWR’s ITT section. “ITT offices can provide Sailors with information on the types of programs and services that MWR offers on the base, as well as details on community events and any national or local tickets, attractions, travel and tourism items that we’ve been able to negotiate at a discounted price,” she said.

“ITT also has tickets for amusement parks, museums and hotel discounts, just about anything to help Sailors and their families enjoy their leisure time at a substantial discount,” Smith said. Like other MWR programs, proceeds from ITT sales are put back into supporting the local MWR operation.

“Sailors benefit from volume discounts, as the more tickets that ITT sells, the more of a volume discount we are able to offer to them,” explained Smith.

“In addition, we ensure that Sailors are afforded the same leisure opportunities, no matter where they are stationed,” she said. “So someone who is stationed in Singapore, for example, is paying a similar amount as a Sailor stationed in Norfolk for a Disney theme park ticket.”

Overseas ITT offices focus primarily on international trips and tours to help Sailors and their families visit the area they are stationed near, and provide them with the opportunity to learn about new cultures and people. Each year, about 30,000 Sailors and their families take advantage of international trips available through overseas ITT offices.

ITT operations save Sailors and their families about $15 million each year, according to Smith. One of the best deals available through ITT is a vacation cruise package.

“We have great military discounts for cruises,” said Smith. “The local ITT office can help book your entire cruise package, including the cruise itself, hotel and airline reservations, and travel insurance. We’ve negotiated significant military discounts with the cruise lines, some of which are only sold through participating ITT offices”

For those who don’t have their own computers and simply want to book plane tickets, ITT offers online travel agents through computer Internet kiosks in offices, for Sailors and their families to use in making their own reservations online.

ITT offices help Sailors make good leisure choices while providing them with interesting and fun things to do which are affordable,” said Smith. “We are committed to providing the best possible programs to our customers, while ensuring Sailors get the biggest bang for their buck.”

For a complete listing of ITT offices, please visit www.mwr.navy.mil/mwrprgms/itt-locations.htm.
There have been few periods in the U.S. Navy’s history as momentous as the Cold War era from 1945 to 1989, the longest war in U.S. history. Millions of Navy Sailors braved armed conflict and the dangers inherent in naval service during the period and served long years far from home. They protected the United States from attack by a powerful adversary armed with nuclear and conventional weapons. American Sailors suffered injury and even death to help nations around the world withstand Communist cross-border invasions and insurgencies in situations more “hot” than “cold.” For more than four decades, the U.S. Navy played a pivotal role holding the line and defeating the real threat of Soviet military power and Marxist-Leninist ideology.

The main theme for the Cold War exhibition that will be installed at the National Museum of the United States Navy here at the Washington Navy Yard is that the U.S. Navy was essential to the defense of America against nuclear attack and made a critical contribution to the ultimate victory of the United States and its allies in Cold War. A common thread connecting the component parts of the exhibition will be Navy people who served in the Cold War era and displayed extraordinary leadership, courage, and dedication. The target audience for this exhibit will be the American people, especially those U.S. Navy Sailors who served their country so ably in the Cold War and those Sailors who continue to protect the nation.

Defining the Cold War

In order for the exhibition’s visitors to understand the importance and impact of the U.S. Navy in the successful conclusion of the Cold War, we must define the meaning of the four-decade-long Cold War and place it in historical context at an early stage in the exhibition. Artifacts and text will detail the causes of the Cold War, especially the threat posed by an expansive, militaristic Soviet Union, its allies, and their Marxist-Leninist ideology.

Strategic Deterrence

The exhibition will address the Navy’s role in the deterrence of nuclear attack on the United States. The survival of millions of Americans, perhaps of the nation itself, depended on how well the Navy accomplished its part of this national mission. This treatment will be related to the growing threat after 1949 of the Soviet nuclear arsenal. Emphasis will be placed on the development of nuclear propulsion for submarines and surface warships. A similar focus will be on the development of the long-range ballistic missile submarine fleet, a vital component of the nation’s strategic deterrent force. This segment will describe how changes in technology influenced global deployment patterns, overseas basing, and alliance relations. The exhibit will integrate depictions of the conventional and nuclear aircraft carriers; nuclear-capable aircraft; fast attack and ballistic missile submarines; strategic and tactical missiles; and a host of electronic equipment. A major component of this portion of the exhibit will come from a previous exhibit that was at the Smithsonian Museum of American History: Boomers and Fast Attacks.

Confrontation, Diplomacy, and Conventional Deterrence

How did the Navy carry out the global responsibilities that engaged most of its Sailors and forces throughout the Cold War? A primary Navy charge during the Cold War was to ensure freedom of the seas. The Navy worked mightily to monitor Soviet navy warships in the oceans of the world from which they might launch attacks on the American fleet or on the United States itself. Also presented will be the story of the long, unique confrontation between the U.S. Navy and the Soviet navy that involved American anti-submarine-warfare assets tracking Soviet boats, close and continuous surveillance of surface ships and aircraft, and overflights of opposing fleets and land masses. The rise of Soviet naval power and consequent U.S. development of a Maritime Strategy and planned 600-ship navy in the late Cold War will be addressed.

The Cold War Gets Hot

This segment will focus on the Navy’s role in the major wars in Korea and Vietnam and stress that these conflicts were not discrete events but integral “battles” of the larger Cold War. By opposing Communist forces in Korea (continued on next page)
and Vietnam, the United States demonstrated that the American people would fight to uphold their ideals and to defend threatened allies. This exhibition theme will address the significant contribution of the Navy to the conduct of these hot wars in the context of the Cold War, including interdiction and close air support operations, maritime patrol and reconnaissance, mine warfare, naval bombardment, sealift, underway replenishment, amphibious landings, and coastal patrol.

Service and Sacrifice in the Cold War

The U.S. Navy was vital to the accomplishment of American foreign policy throughout the long and often bloody Cold War. Millions of Navy men and women braved the hazards of raging seas and tempestuous skies and endured years of service far from home and loved ones to serve their country in a time of real peril. Thousands of Sailors paid with their lives to ensure that powerful adversaries dared not attack the United States; that other peoples and nations around the globe would have the chance to survive the onslaught of an ideology that respected neither life nor the most basic human rights; and that the world would be a better place for future generations of Americans.

This brief summary is by no means a comprehensive list of what will be presented in the Cold War Gallery. Exhibition design and development is an evolutionary process. There will be ample opportunity for review and comment during that process. For the exhibition to succeed, the story of the contribution of the U.S. Navy in the Cold War must be presented in a manner that will inform, educate, and inspire future generations of Americans as well as honor those Navy veterans whose service to their country contributed to the Cold War victory.

Editors Note: Dr. Marolda is the Navy’s Senior Historian at the Naval Historical Center in Washington DC. The Cold War Gallery project is slated to be completed by 2009. For more about the gallery and the history of the Navy visit the Naval Historical Center’s website at www.history.navy.mil. The Naval Historical Foundation is raising the needed funds to support this project and can be visited at www.navyhistory.org.

‘Navy Weeks’ across USA designed to improve Navy awareness

By Mass Communication Specialist First Class Lucinda Thierry, Navy Office of Community Outreach

MILLINGTON, Tenn.-- With the help of retirees, the Navy Office of Community Outreach (NAVCO) hosts Navy Weeks in major cities across the heartland to build public awareness, tying the Navy mission to Sailors past, present and future.

“With their combination of Navy experience and civic contacts, retirees are ideal liaisons between the Navy and their communities,” said Cmdr. John Wallach, NAVCO director.

Held in cities without a significant Navy presence, Navy Weeks feature various outreach assets such as the Blue Angels, Leap Frogs, bands, port visits, Navy speakers, the F/A-18 flight simulator and Explosive Ordnance Disposal (EOD) Dive Teams. The presence and involvement of retirees have brought credibility to these efforts since NAVCO’s inception in 2004, according to Rear Adm. Greg Smith, the Navy’s Chief of Information at the Pentagon.

“Because so many retirees live in communities far from salt water and Fleet concentration areas, they may be the only source of Navy information available,” said Smith. “We need them to be the Navy’s ambassadors across America.” Retirees interested in helping with a Navy Week should call NAVCO at 901-874-5800.

A listing of Navy Weeks for 2007 follow:

- Tampa, Fla.: Jan. 20-27
- Galveston, Texas: Feb. 14-20
- Atlanta, Ga.: March 12-18
- Phoenix/Tucson, Ariz.: March 15-28
- Louisville, Ky.: April 16-22
- Denver, Colo.: April 30-May 6
- Omaha, Neb.: April 30-May 6
- Philadelphia: May 13-19
- Charlotte, S.C.: May 16-26
- Little Rock, Ark.: May 21-27
- Chicago/Rockford, Ill.: May 30-June 10
- Oklahoma City, Okla.: June 4-10
- Chattanooga, Tenn.: June 9-17
- New England: June 20-Jul. 4
- Detroit, Mich.: June 27-Jul. 15
- Pittsburgh, Penn.: Jul. 1-7
- Indianapolis, Ind.: Aug. 20-26
- Cincinnati, Ohio: Aug. 27-Sep. 3
- St. Louis, Mo.: Aug. 29-Sep. 7
- Salt Lake City, Utah: Sept. 6-16
- Millington, Tenn.: Sep. 17-23
- Dallas, Texas: Oct. 1-7
- Minneapolis-St. Paul, Minn.: Oct. 7-14
- San Antonio, Texas: Nov. 4-10
<table>
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<tr>
<th>Service</th>
<th>Contact Information</th>
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<tr>
<td>Air Force Retiree Services Branch</td>
<td>(800) 531-7502</td>
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<tr>
<td><a href="http://www.afpc.randolph.af.mil/afretire">www.afpc.randolph.af.mil/afretire</a></td>
<td>(210) 565-4663</td>
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<tr>
<td>Arlington National Cemetery</td>
<td>(703) 607-8000</td>
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<td><a href="http://www.arlingtoncemetery.org">www.arlingtoncemetery.org</a></td>
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<tr>
<td>Armed Forces Retirement Home</td>
<td>(228) 604-2205</td>
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<td>(Effort, Mississippi)</td>
<td>(800) 422-9988</td>
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<td><a href="http://www.afrh.com">www.afrh.com</a></td>
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<tr>
<td>Army Retired Affairs</td>
<td>(703) 325-9158</td>
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<td><a href="http://www.armyg1.army.mil/retire">www.armyg1.army.mil/retire</a></td>
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<tr>
<td>Burial at Sea Information (option 4)</td>
<td>(888) 647-6676</td>
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<td><a href="http://mmso.med.navy.mil">http://mmso.med.navy.mil</a></td>
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<tr>
<td>DEERS (press 3)</td>
<td>(800) 538-9552</td>
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<tr>
<td><a href="http://www.tricare.osd.mil/deers">www.tricare.osd.mil/deers</a></td>
<td>(831) 655-8317</td>
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<tr>
<td>DFAS Retired/Annuity (Outside US)</td>
<td>(800) 321-1080</td>
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<td><a href="http://www.dod.mil/dfas">www.dod.mil/dfas</a></td>
<td>(216) 522-5955</td>
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<td>General Questions</td>
<td>(888) 332-7411</td>
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<td>DFAS Casualty Assistance Branch</td>
<td>(800) 269-5170</td>
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<td>(For reporting a Retiree's death, press 2)</td>
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<td>Fleet Reserve Assoc.</td>
<td>(703) 683-1400</td>
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<td><a href="http://www.fra.org">www.fra.org</a></td>
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<tr>
<td>I.D. Cards Benefits and Eligibility</td>
<td>(866) 827-5672</td>
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<td><a href="http://www.npc.navy.mil/commandsupport/fieldsupp">www.npc.navy.mil/commandsupport/fieldsupp</a></td>
<td>(Click on benefits and eligibility)</td>
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<tr>
<td>Internal Revenue Service</td>
<td>(800) 829-1040</td>
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<tr>
<td><a href="http://www.irs.gov">www.irs.gov</a></td>
<td>(309) 229-7111</td>
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<tr>
<td>Marine Corps Retired Affairs</td>
<td>(800) 336-4649</td>
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<td><a href="http://www.usmc.mil">www.usmc.mil</a></td>
<td>(703) 784-9310</td>
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<tr>
<td>(click on Career, then retired Marine)</td>
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<tr>
<td>Medicare</td>
<td>(800) 633-4227</td>
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<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
<td>TTY: (877) 486-2048</td>
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<tr>
<td>Military Officers Assoc. of America</td>
<td>(800) 234-6622</td>
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<td><a href="http://www.moaa.org">www.moaa.org</a></td>
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<tr>
<td>National Burial Services</td>
<td>(800) 697-6940</td>
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<td>National Personnel Records Center</td>
<td>(314) 801-0800</td>
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<tr>
<td><a href="http://www.archives.gov">www.archives.gov</a></td>
<td>Fax: (314) 801-9195</td>
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<tr>
<td>Navy Reserve Personnel Center</td>
<td>(866) 250-4778</td>
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<td>Navy Lodge Reservation Service</td>
<td>(800) 628-9466</td>
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<tr>
<td><a href="http://www.navy-nex.com">www.navy-nex.com</a> - click on 'Lodge'</td>
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<tr>
<td>Navy Retired Activities Office</td>
<td>(866) 827-5672</td>
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<tr>
<td><a href="mailto:MILL_RetiredActivities@navy.mil">MILL_RetiredActivities@navy.mil</a></td>
<td>1-866-U-ASK-NPC</td>
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<td>RetiredActivities/</td>
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<tr>
<td>Navy Uniform Shop</td>
<td>(800) 368-4088</td>
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<td><a href="http://www.navy-nex.com/uniform">www.navy-nex.com/uniform</a></td>
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<td>Navy Worldwide Locator</td>
<td>(901) 874-3388</td>
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<td><a href="http://www.npc.navy.mil/CommandSupport/">www.npc.navy.mil/CommandSupport/</a></td>
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<td>Reserve Component SBP</td>
<td>(866) 250-4778</td>
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<tr>
<td>Retiree Dental – Delta Dental</td>
<td>(888) 838-8737</td>
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<td><a href="http://www.trdp.org">www.trdp.org</a></td>
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<tr>
<td>Servicemembers’ Group Life Insurance (SGLI)</td>
<td>(800) 419-1473</td>
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<td><a href="http://www.insurance.va.gov">www.insurance.va.gov</a></td>
<td>(973) 548-5699</td>
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<tr>
<td>Naval Historical Center</td>
<td>(202) 433-2210</td>
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<td><a href="http://www.history.navy.mil">www.history.navy.mil</a></td>
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<tr>
<td>Social Security Administration</td>
<td>(800) 772-1213</td>
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<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
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<tr>
<td>Internal Revenue Service</td>
<td>(866) 773-0404</td>
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<td>TRICARE for Life</td>
<td>(888) 363-2273</td>
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<tr>
<td>TRICARE Prime Remote</td>
<td>(888) 777-8343</td>
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<td>TRICARE Overseas</td>
<td>(800) 444-5445</td>
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<td>Mail Order Pharmacy</td>
<td>(866) 363-8667</td>
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<td><a href="http://www.tricare.osd.mil">www.tricare.osd.mil</a></td>
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<td>Internal Revenue Service</td>
<td>(888) 827-1000</td>
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<td>(800) 827-1000</td>
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<td>TRICARE Prime Remote</td>
<td>(800) 829-4833</td>
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<td>TRICARE Overseas</td>
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<td>TRICARE Standard</td>
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<tr>
<td>Mail Order Pharmacy</td>
<td><a href="http://www.va.gov">www.va.gov</a></td>
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</table>
Volunteers

A volunteer is someone who performs or offers to perform a service out of his or her own free will, often without payment.

To volunteer is to choose to act in recognition of a need, with an attitude of social responsibility without concern for monetary profit, going beyond what is necessary to one’s physical well-being.

Disclaimer: Information in *Shift Colors* comes from a variety of sources to include experts in their respective fields. The content was current at the time the publication went to press. We appreciate your patience and continued input. --- Editor, *Shift Colors*

Retired Activities Office volunteers
Groton, Conn.

Front Row, Seated L-R: Retirees HMC Wilho Tommila, CIV Lilley Lee, PNCM William A Murphy, (name unavailable). Standing L-R: Retirees HMC William A. Ross, PO1 Joseph Wade, CWO3 Harry Chadbourne, CDR Anthony W. Rudzinski.