

# Shift Colors

*The Newsletter for Navy Retirees*

Volume 45 Issue # 4

Navy Personnel Command

October - December 2000

---

## **SECNAV Retiree Council releases recommendations**

The Secretary of the Navy Retiree Council met in April in Washington, D.C. After receiving briefings and reports from key Navy and Marine Corps officials, the Council prepared this year's report. The report for 2000 focuses primarily on the number one concern

voiced by our Navy Retiree Family – the need for comprehensive medical care. A full spectrum of recommendations, including suggested standards to be used to develop a plan of action to ensure the goal of comprehensive medical care, has been developed.

---

### **Subject: Comprehensive medical care for all military retirees**

**Summary:** The Council recognizes the sincere efforts by many to provide promised health care services to all retirees. Pending legislation such as the proposed "Military Health Care Improvements Act of 2000," (S. 2087) and "Improved Care for Troops/Retirees," (H.R. 3655) are encouraging. Funding shortfalls for retiree health care initiatives in the Department of Defense (DoD) annual budget, however, have continued to be the insurmountable roadblock to implementation. The brightest news and greatest encouragement, therefore, come from the Defense Medical Oversight Committee (DMOC) proposal to establish accrual funding of health care services for retirees and dependents. This has the promise of converting the country's debt for military health care to a firm financial footing. The DMOC proposal must be pursued aggressively to determine the earliest possible implementation plan to relieve DoD of the "pay-as-you-go" yearly budget dilemma.

Of the numerous proposals now pending in the legislative process, no one bill addresses the comprehensive needs of the entire retiree community. As these proposals come together, therefore, the following standards should be applied to determine if the goal of comprehensive medical care has been achieved:

- Services for all retirees and their eligible family members, regardless of age or geographic location.
- A DoD worldwide pharmacy benefit comprised of mail order and retail pharmacy benefits.
- Services that are equal to the quality of civilian and other federal retiree health care systems.
- Consistent portability and scope of services from region to region.
- An efficient, equitable review and appeals process that protects patients' rights.
- Absolute parity of standards of care (benefits and services) with other federal retiree health care programs.

### **Specific recommendations:**

**1. That the Secretary initiate an effort to fully define and codify the health care benefit for all military retirees and their eligible family members.**

**Discussion:** Anticipating the success of the DMOC initiative to place health care funding for all present and future military retirees on an entitlement basis, the Council believes it prudent to promulgate a definition of the health care for life entitlement. The standards of care statement in the summary above can serve as a template for developing this definition.

**2. That the Secretary initiate a service-wide effort to develop a strategy for implementing health care for all retirees and their families.**

**Discussion:** It is likely that establishing a consistent and comprehensive health care services system for retirees will be accomplished in steps. Therefore, it is paramount that the final goal be defined in advance of embarking upon any effort to establish an enhanced health care benefit. The Council proposes the following steps be considered, in order of priority:

*See RECOMMENDATIONS, page 4*

---

## Straight from the source

Dear Fellow Retirees,

I owe each of you an apology. The previous issue of *Shift Colors* included an article titled, "When a Retiree Dies," which contained an error. Thanks to the many calls, letters and E-mails of our astute readers, I discovered my mistake. We have printed an amplifying article on page 8 of this issue.

It was my intention to focus your attention on the fact that when a retiree dies, it will take some time before Defense Finance and Accounting Service is able to make payments for claims for retired pay and to process SBP annuities. I wanted to encourage you to try to prepare yourselves for this time delay by having a little money set aside. Again, I apologize for the error. I know how much you rely on us to provide accurate and reliable information.

On a lighter note, Mr. Dennis Mills and Mr. Basil Coleman recently completed visits to the RAOs in Italy, Spain and England. Another trip to the Western Pacific (Japan, Guam, Hawaii and the Philippines) is scheduled for October 2000. We hope to visit each RAO at least once every 18 months and look forward to meeting as many RAOs and retirees as we can during our travel.

I am routinely overwhelmed by the kindness and consideration our retirees have for the Navy and for each other. I recently received a letter from a Navy widow that contained insightful and beneficial information for survivors. We hope you enjoy reading the letter (page 8).

All the best,  
Michael P. Wardlaw  
Head, Navy Retired  
Activities Branch

### Short Splices:

As you know, the national, state and local election season is underway. We encourage you to stay abreast of those initiatives in Congress that benefit you and to vote for those that will properly represent your interests. You do have a voice!

### Retired Activities staff member retires

CWO4 Billy Abrams, the Assistant Survivor Benefit Plan (SBP) will depart both the Retired Activities Branch and the Navy, after 30 years of service. We will miss him and the knowledge he brought to the branch. Chief Warrant Officer Abrams was a stellar performer, known for his courteousness and willingness to assist the retiree and their survivors. Good luck Billy, and thank you for your service.

## *Shift Colors*

**Vice Adm. Norbert R. Ryan, Jr.**

Chief of Naval Personnel

**Rear Adm. Gerald L. Hoewing**

Commander, Navy Personnel Command

**Lt. Ingrid M. Mueller**

Public Affairs Officer

**JO1 Daniel C. Pearson**

Editor

*Shift Colors*, the Newsletter for Navy Retirees (NAVPERS 15886), is published quarterly in accordance with Department of the Navy Publication and Printing Regulations. The Secretary of the Navy has determined that this publication is necessary in the transaction of business required by law of the Department of the Navy. Send correspondence to:

DEPARTMENT OF THE NAVY  
NAVY PERSONNEL COMMAND  
SHIFT COLORS (PERS - 05)  
5720 INTEGRITY DRIVE  
MILLINGTON, TN 38055-0500  
E-mail address:  
[p05ee@persnet.navy.mil](mailto:p05ee@persnet.navy.mil)  
(901) 874-3154

### *In This Issue*

***Republic of Korea War  
Service Medal available -  
page 7***

***How to establish an RAO -  
page 8***

***Enhanced dental plan -  
page 11***

***Communicating with  
DFAS -  
page 12***

***Service-disabled  
veterans insurance -  
page 14***

# A message from the Chief of Naval Personnel



Dear Retirees,

It's that time of year again when we are all on pins and needles awaiting the outcome of Congressional action on the annual Defense Authorization Bill to see what you might expect in terms of quality of life improvements for you and your families.

We are awaiting word from Capitol Hill on the outcome of the FY01 Defense Authorization Conference Committee. Conferees met, upon return from Congressional recess, the first week of September to resolve differences between House and Senate-passed versions of the (Floyd D. Spence) National Defense Authorization Act for FY01 (H.R. 4205).

Among the items of interest that we could see when the President signs the final version submitted by Congress are expanded health care benefits for military retirees, including concurrent receipt of military retired pay and disability compensation, improvements to the Survivor Benefit Plan (SBP), and mid-career enlisted pay reform. I have enclosed a summary of key items included in each version of the bill left to be worked out by House and Senate conferees (page 14).

For those of you who are "on line," you may find copies of both versions of the bill at the Web Site of the Library of Congress, <http://thomas.loc.gov>.

Among the key House conferees are House Armed Services Committee Chairman Floyd D. Spence of S.C., Ranking Member Ike Skelton of Mo., Military Personnel Subcommittee Chairman Steve Buyer of Ind., and Ranking Member Neil Abercrombie of Hawaii. Likewise, Senate conferees include Senate Armed Services Committee Chairman John W. Warner of Va., and Ranking Member Carl Levin of Mich., as well as Personnel Subcommittee Chairman Tim Hutchinson of Ark., and Ranking Member Max Cleland of Ga.

Also, I would like to encourage all U.S. Veterans of the Korean War to apply for the new Korean War Service Medal that was initially offered 50 years ago, but never issued. The medal can be awarded to the veteran of this conflict, or to their surviving next of kin. Additional information on how to apply for or request the medal can be found by contacting the Air Force Personnel Center by visiting its Web Site at <http://www.afpc.randolph.af.mil/awards>. (See article on page 7.)

We are committed to doing a more effective job of representing you and your family and will continue to work within the Administration and on Capitol Hill to enhance your quality of life. Through your selfless service, you have earned far more than we can ever repay. Thank you for your example and continued support.

A handwritten signature in black ink that reads "Norb Ryan, Jr." in a cursive style.

NORB RYAN, JR.  
Vice Admiral, U.S. Navy

---

**From RECOMMENDATIONS, page 1**

- Establish mail order and retail pharmacy benefits with no enrollment fee and minimal deductible and copayments.
- Extend TRICARE Senior Prime nationwide.
- Establish Medigap supplementary insurance for members within and outside of catchment areas.
- Continue to pursue Federal Employees Health Benefit Plan (FEHBP) - 65.
- Establish long-term care insurance for military retirees.

**3. That the Secretary support the DMOC accrual initiative to fully fund the current and future health care obligation for retirees.**

**Discussion:** It is essential that the Military Health System has consistent and predictable funding. In our current pay-as-you-go 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. 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. It is especially important to address this issue now, as 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 the DoD has an obligation to current and future military retirees to provide for health care. In an accrual system the healthcare costs for retirees would be funded using a system similar to that which the DoD 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. Recognizing these costs in advance provides greater benefit security over the long term.

**4. That the Secretary fully support legislative initiatives, now and in the future, that define and fund the provision of consistent and comprehensive health care benefits that meet the standards of care set forth above.**

**Discussion:** It is apparent from briefings to the Council by service, DoD and Congressional staff that a sea of change has begun regarding the restoration of health care services for military retirees as well as provisions for lifelong health care for current and future active duty personnel. Given the state of health care systems in the country today, and the reduced capacity of military medicine to treat all eligibles within catchment areas, it is likely that the mechanisms established to provide care to retirees will involve costs and procedures not used in the past. The Council, which represents the constituents who will be the consumers of these services, offers the standards of care cited above as a template to be used by Navy leadership to measure the efficacy of new programs as they are proposed, tested and introduced.

**5. That the Secretary authorize a working relationship between the SECNAV Retiree Council and the Navy Department uniformed members of the DMOC.**

**Discussion:** The Council perceives that its mission and that of the DMOC overlap in relation to health care enhancement and funding, as well as in issues of recruiting and retention. Coordination in these related elements would seem to be beneficial for both groups in their ongoing efforts. The Retiree Council offers a direct link between the DMOC and the retired community. Further, anticipating SECNAV, DoD and OSD leadership changes as a new administration is installed, the DMOC/Retiree Council relationship could provide coordinated continuity to the new leadership in the critical area of retiree medical care.

**6. The Secretary seek legislative and DoD regulation changes to provide the same level of medical and dental health care benefits to those retirees residing overseas, as defined in the foregoing recommendations.**

**Discussion:** Council briefings indicate that inadequate consideration has been given to this issue for the many retirees and their family members who live overseas, most of whom no longer have access to U.S. Military Treatment Facilities. A large percentage of these individuals are not "expats," but have merely returned to the country from which they enlisted, such as the Republic of the Philippines.

The 1999 Council recommendation to provide mail order pharmacy services overseas was not concurred with because current law requires physicians to be licensed in CONUS. Considerable savings could be realized by changing this law. Currently, TRICARE reimburses eligible retirees for prescriptions written by non-U.S. doctors and filled by overseas commercial pharmacies at significantly greater cost than that incurred in the mail order program.

Similarly, overseas extension of the Retiree Dental Program was not concurred with because existing law governing

---

this program is not compatible with this proposal. Representatives of the dental program contractor, however, indicate the incompatibility is in DoD regulations as opposed to law. Revision of either the laws or the regulation would be appropriate.

**7. That the Secretary reconsider his position taken in responding to the Council's 1999 report on decreasing the TRICARE Standard catastrophic cap in certain instances.**

**Discussion:** The Secretary of the Navy did not concur with the recommendation to reduce the catastrophic cap for TRICARE Standard from \$7,500 to \$3,000 to match that of TRICARE Prime. The argument given was that the lower cap was a major incentive for enrollment in TRICARE Prime.

In most overseas areas, and in some areas of CONUS, TRICARE Prime is not available. In those areas it would be appropriate to reduce the catastrophic cap to \$3,000. If TRICARE Prime becomes available and the individual does not enroll in Prime, his catastrophic cap would revert to \$7,500. This would maintain the selling point of the cap for Prime enrollment without penalizing individuals for whom Prime is not available.

**8. That the Secretary support the establishment of a program under which long-term care insurance may be obtained by federal employees and annuitants, which includes military personnel and retirees.**

**Discussion:** This recommendation acknowledges further developments since our recommendation last year. Legislation has been proposed to offer long-term health care insurance for federal employees, including military health system beneficiaries. Care would be provided as the benefit of an insurance program, the entire cost of which would be borne by the individual with no government subsidy.

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

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

- A. Support pending legislation to increase the benefits provided to Survivor Benefit Plan (SBP) participants.**
- 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:** This item corrects a misconception in one of the items submitted in 1999 and brings closure to proposed improvements in the SBP program benefits at no cost to the government.

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 dependents 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 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 rates have not been changed 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 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.

Legislation has been introduced to increase the annuity for a survivor age 62 and older. Enactment of this legislation should be accomplished with no additional cost to the retiree.

---

# VA boosts healthcare priority for Purple Heart Vets

By Gerry J. Gilmore

*American Forces Press Service*

Veterans who have earned the Purple Heart medal now receive faster service and save money when they access Department of Veterans Affairs health care.

A public law passed late last year by Congress, the Veterans Millennium Health Care and Benefits Act, extended new benefits to Purple Heart recipients, Kent Simonis, Veterans Affairs' director for health administration services, said in an Aug. 22 interview with the American Forces Information Service.

Simonis said Purple Heart veterans have been placed in a higher-priority category for VA healthcare services and no longer need to make co-payments for inpatient or outpatient VA medical services. The change affects the seven-step priority system that Congress established for VA health care.

"Under the new system, the minimum classification for Purple Heart veterans is now priority group 3," he said. "That is very good news for Purple Heart recipients, in that they are virtually assured of VA health care services now and well into the future."

Before the change, Purple Heart recipients often were placed in priority groups 4 through 7, Simonis said. Those who qualified for priority groups 1 or 2 because of service-connected disabilities will remain in those groups, he added.

Veterans Affairs health care priority categories include:

**Group 1:** Veterans assigned a service-connected disability rating of 50 percent or greater.

**Group 2:** Veterans assigned a service-connected disability rating of 30 or 40 percent.

**Group 3:** Veterans who are Purple Heart recipients or former prisoners of war; or who have 10 or 20 percent service-connected disability; or who were discharged from active duty because of a disability incurred or aggravated in the line of duty; or who were awarded special eligibility under 38 U.S. Code, Section 1151, "Benefits for individuals disabled by VA treatment or vocational rehabilitation."

**Group 4:** Veterans receiving aid in attendance or housebound pension benefits, or who've been determined by VA to be catastrophically disabled.

**Group 5:** Veterans with no service-connected disabilities and those with service-connected disabilities rated zero percent, and noncompensated veterans whose income and net worth are below the established dollar threshold (about \$27,000).

**Group 6:** World War I and Mexican Border War veterans; veterans receiving care in relation to exposure to toxic substances such as Agent Orange and radiation; or compensated zero percent, service-connected disabled veterans.

**Group 7:** Nonservice-connected disabled veterans and zero percent nonservice-connected disabled vets whose income and net worth are above the established dollar threshold and who agree to make specified co-payments.

Purple Heart recipients will also save money under the new policy. Veterans making over \$27,000 per year typically have to make a co-payment, currently \$50.80 per each outpatient visit.

Purple Heart recipients are no longer required to make those co-payments, regardless of income, Simonis said.

He said the VA would reimburse Purple Heart veterans for any co-payments they've made for VA healthcare received after Nov. 29, 1999.

However, he added, Purple Heart recipients are still required to pay \$2 for each 30-day supply of prescription medication provided to outpatients for conditions not related to military service.

Possession of the Purple Heart medal doesn't by itself qualify veterans for VA disability compensation, Simonis said. Veterans need to be screened by a VA process to qualify.

Purple Heart recipients claiming VA health benefits must prove they have been awarded the decoration. Veterans Affairs will accept the Defense Department Form 214, discharge papers, military personnel records, orders or award certificates.

The Purple Heart traces its lineage to the U.S. military's oldest decoration, the Badge of Military Merit, first presented by George Washington to three soldiers in 1782. The Purple Heart indicates meritorious military service and is awarded to service members who have been wounded during action against the enemy, to include wounds incurred during captivity.

For more Veterans Affairs benefits information, see the agency's Web Site at <http://www.va.gov>.

---

# Korean War Service Medal available to veterans

## *By Office of the Assistant Secretary of Defense Public Affairs*

U.S. veterans of the Korean War are now eligible to wear a medal initially offered to them more than 50 years ago, but never issued.

In a May 13, 2000, letter to Defense Secretary William S. Cohen, Republic of Korea Defense Minister Seong Tae Cho formally announced that his government would provide the Republic of Korea War Service Medal (ROKWSM) to eligible U.S. veterans of that conflict, or to their surviving next of kin. The medal will be provided at no cost to veterans. The U.S. Air Force has been designated the lead agency to receive and distribute the medals.

“On the occasion of the 50th Anniversary of the Korean War,” Cho wrote, “The ROK government decided to issue the ROKWSM to pay tribute to the Korean War veterans for their historic endeavors to preserve freedom of the ROK and the free world.” The two governments will conduct fiftieth anniversary ceremonies throughout 2000-2003, and medals may be applied for at any time during this period. The war began on June 25, 1950, when North Korean forces invaded ROK territory. The armistice on July 27, 1953, ended the fighting, although a formal peace treaty has never been completed.

The medal was originally offered by the ROK in 1951 to United Nations forces serving in Korea and adjacent waters. At the time, U.S. law prohibited the U.S. military from wearing medals issued by foreign governments. Congress changed that in 1954, but by then most U.S. service members eligible for the medal had returned home.

In 1998 the government of the Republic of Korea renewed its original offer of the ROKWSM to U.S. military personnel. On Aug. 20, 1999, the Defense Department approved the acceptance and wear of the medal. Approximately 1.8 million U.S. veterans of the Korean War are eligible to receive it. Next of kin to eligible deceased veterans can also apply for the medal.

To wear this medal on U.S. military uniforms, U.S. military personnel must have:

- served between the outbreak of hostilities, June 25, 1950, and the date the armistice was signed, July 27, 1953;
- been on permanent assignment or on temporary duty for 30 consecutive days or 60 non-consecutive days; and
- performed their duty within the territorial limits of Korea, in the waters

immediately adjacent thereto, or in aerial flight over Korea participating in actual combat operations or in support of combat operations.

The ROK specifies the eligibility period and criteria. Only the ROK-provided medal is approved by the U.S. government to meet the U.S. criteria for wear on the military uniform.

To apply, veterans must provide a copy of their discharge paper, commonly known as a DD-214, or a corrected version of that document, a DD-215. National Guard members must provide their statement of service equivalent, NGB Form 22.

Additional information on how to apply for or request the medal can be found by contacting the Air Force Personnel Center, Monday - Friday, 7:30 a.m. - 4:30 p.m. (CST) at (800) 558-1404, or the Awards and Decorations Section at (210) 565-2432/2520/2516, fax (210) 565-3118, or by writing to:

**HQ AFPC/DPPRA**

**550 C Street West**

**Suite 12**

**Randolph Air Force Base, TX 78150-4714**

or by visiting its Web Site at: <http://www.afpc.randolph.af.mil/awards>.

General information on Korean War commemorations can also be found by contacting:

**DoD 50th Anniversary of the Korean**

**War Commemoration Committee**

**1213 Jefferson Davis Highway**

**Crystal Gateway 4**

**Arlington, VA 22202**

by calling (703) 604-0831 or by visiting the Korean War Commemoration Committee Web Site at <http://korea50.army.mil>.

Because the order of precedence for non-U.S. service medals and ribbons is determined by date of approval, the ROKWSM should be worn after the Kuwait Liberation Medal, which was the last foreign medal approved for wear by U.S. military personnel. For the majority of Korean War veterans, the medal will be worn after the United Nations Medal, or the Republic of Vietnam Campaign Medal if they served during that conflict.

---

## Survivor to survivor

*Editor's note: The following thoughts and suggestions are offered from a widow of a Navy retiree. She submitted them to us to help amplify previously published survivor checklist information.*

You should plan to be on the "disabled list" for a while. You cannot anticipate the overwhelming black numbness that descends almost immediately. Functioning at even a marginal level, just to accomplish common, everyday tasks, becomes a major effort. Frustration at your inability to remember simple things remains high. No matter how independent you've been, if it makes your life easier, rely on the kindness of family, friends and clergy. Be selfish. Go through this period knowing you will come out at the other end.

First, last and finally, keep notes of who you talked to and when. This is particularly true if the

deceased took the lead in financial matters during the marriage. Follow-up calls to large institutions are easier when you can give the name of the person with whom you have previously spoken.

Some financial institutions assign a single person to handle all aspects of the deceased's accounts. If this is the case, learn this person's name and deal with them every time. In this day of ATMs, this type of personalized service is sometimes overlooked.

Certified death certificates are not cheap. See if the institution will accept a cheaper photocopy. Be sure to ask.

Be alert that some billing offices (gas, electricity, phone, cable, etc.) may attempt to charge a "new account" or "start-up" fee for changing the name on an account that has been in place for many years.

### How to establish a Retired Activities Office (RAO)

We have received several inquiries asking why the Navy doesn't have an RAO in a certain location or seeking information about how to start one. The following recipe is tried and true!

#### Ingredients:

- 6 volunteers
- 1 host command
- 1 phone call to the Navy RAO Program Manager

#### Steps to Take:

(1) Determine if an RAO is really needed. What is the size of the military retiree population in the area? Does an RAO exist nearby, or are these services already provided by the Air Force, Army or Marine Corps?

(2) Round up some volunteers. Retired military are preferred, although spouses and family members are welcome. They need

not be Navy; some of our RAOs are staffed by retirees of other services.

(3) From the six volunteers, choose one to represent the group in discussions with the host command.

(4) Call ITCM(SW/AW) Lodel "Del" Turner, Navy RAO Program Manager, to discuss funding requirements, scheduling of retiree seminars, etc. at (800) 255-8950.

(5) Arrange a meeting with the host command and present your ideas. Ensure the host command is willing to provide office space, heating, cooling, phone and computer lines, computer support and supplies.

(6) Submit a formal application via the host command to:

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

### RAO program expands

ITCM(SW/AW) Lodel "Del" Turner, a valued member of the Retired Activities Branch staff, has been given additional responsibilities as Retired Activities Officer (RAO) Program Manager. Master Chief Turner had been serving as the PERS-6 Leading Chief before relinquishing these duties recently. Because of the tremendous support and active interest from the retiree community, the RAO Program is poised to expand greatly in the months ahead. In anticipation of the additional work, Master Chief Turner eagerly stepped up to the plate. Master Chief Turner and PNC Injee Yoon, now Asst. RAO Program Manager, will be joined by BM1(SW) Dave Lomax to form the Operations Section of our branch. We look forward to increasing our delivery of information and services.



## Correction and amplification to July-September *Shift Colors*

On page nine of the July-September 2000 *Shift Colors*, under the heading, **When a Retiree Dies**, the first sentence states, "When retired pay is automatically deposited into your account at the beginning of the month, those funds are for that **current month**." This is incorrect. The sentence should read, "When retired pay is automatically deposited into your account at the beginning of the month, these funds are for the **previous month**." We apologize for any confusion. We also want to provide you with some questions and answers we received:

1. How long does the Finance Center need to ascertain the proper Social Security amounts involved to start paying SBP Survivor benefits?

**Answer:** Upon notification of a retiree's death, Defense Finance and Accounting Service-Cleveland (DFAS-CL) begins the process of closing the retiree's pay account. They also notify Defense Finance and Accounting Service-Denver (DFAS-DE), who opens a pay account for the SBP beneficiary, if applicable. DFAS-CL will not officially close the retiree's pay record until they receive a copy of the death certificate and a properly filed arrears claim. Additionally, DFAS-DE also must receive a claim from the SBP beneficiary. If DFAS-DE suspects the Social Security offset will occur, they immediately request the required data from the Social Security Administration. The goal of the entire process is to pay the claim within 30-45 days. However, DFAS-DE pays annuitants on the first of the month, like retirees. Because the system is computerized, they must load the pay data into the system by a certain date (it varies from month to month, but is generally around the 20th). If a claim is not posted by this cut-off date, the payment will not be made until the first of the following month (60 days). Another factor that must be considered is determining if the retiree's death was a result of a service-connected disability. As you are probably aware, the Veterans Administration will pay Dependency and Indemnity Compensation

(DIC) to the surviving spouse if the retiree's death was service-connected. DIC will offset SBP dollar for dollar. This is a good thing, because DIC is tax-free and SBP is taxable. In some cases, DIC may exceed the amount of SBP. If this occurs, a refund of SBP premiums is made based on the difference between the premium actually paid and the premium that would have been needed to provide the annuity payable after the DIC reduction.

2. What data can we provide in advance to facilitate the process?

**Answer:** First, make sure you have a beneficiary designation on file with DFAS-CL. Second, make sure your beneficiaries have access to your records (including DD-214). Instruct your beneficiaries to promptly notify DFAS-CL of your death and promptly file a properly completed claim.

3. Why can't the Finance Center compute the exact amount to be rebated (when the date of death is established) and thus eliminate the need to file for an arrears of pay?

**Answer:** DFAS is required by law to make payment to the correct heir. There are instances in which a former spouse, siblings or children will make multiple claims for the same money. Additionally, many retirees simply do not keep DFAS-CL properly notified of significant life-changes (death of spouse, divorce, remarriage, etc.). Because of these factors, DFAS-CL must validate all claims before payment can be made.

4. When the essential steps are determined, can the forms be made available in advance so the knowledgeable retiree can do most of the work of filling them out?

**Answer:** Yes. This past April we launched the "Joe Sal" Project to help terminally ill retirees prepare the paperwork in advance. We also have posted these forms and instructions on our Web Site at <http://www.persnet.navy.mil/pers622/firstpage.htm>.

---

## Naval Home offers speaker

Mr. Larry Russell, administrative officer for the United States Naval Home (USNH), provides excellent briefings during retiree seminars. Mr.

Russell is willing, budget permitting, to provide briefings upon request. For more information, please contact Mr. Russell at (228) 897-4008.

---

## Get back in the action! Volunteer!

Can you remember when Uncle Sam pointed his finger and said, "I need you?" Not only did you decide to join the world's finest Navy, but you also decided to make it a way of life.

Now that you are retired from the service, you might be asking how you can get back into the action. It's not as difficult as you may think. There are many Navy organizations and activities that can use volunteers from the retired community. Often they can work around your schedule and whatever time you have available. Many organizations need volunteer workers for evening and weekends.

There are many ways in which you can contribute to the well-being and quality of life of others. Your nearest Retired Activities Office (RAO), Family Service Center (FSC), base community service coordinator or reserve center can suggest specific opportunities in your area. Some possibilities include:

- Navy Partnerships for Excellence with schools
- Naval Junior ROTC high schools
- Navy/Marine Corps Relief Society
- Navy League Sea Cadets
- Navy Familyline
- FSC programs

Gene Crabtree is a retired master chief hospital corpsman now volunteering his time in the Norfolk area. He splits volunteer time between the branch clinic pharmacy and the local RAO. "I put in a few hours a week at the medical clinic, and a minimum of eight hours a week in retired affairs," said Crabtree. "Being involved makes you feel like you're part of the system."

He added that he knows others who help the local Red Cross, FSCs, the USO and the VA Hospital.

By volunteering just a little bit of your time, you return to the Navy and help others at the same time. For more information, call your local RAO, or call Navy Personnel Command's Retired Activities Branch at (800) 255-8950.

## Retirement date key to location of records

When you retired from the Navy, did you know your medical and dental records retired, also?

Your medical and dental records were sent to one of two places upon your retirement. If you left the Navy on or before Jan. 31, 1994, the records were sent to the National Personnel Records Center (NPRC) in St. Louis. If you left after Jan. 31, 1994, the records were sent to Department of Veterans Affairs (DVA), also in St. Louis.

To obtain copies of information in your records, you must send a signed letter with your Social Security Number (SSN), including as much specific detail as possible about what you need. Information such as where and when treatment was provided, if it was inpatient or outpatient care, and who provided the treatment makes it easier to find any available documents.

To request copies of your medical or dental records if you retired before Jan. 31, 1994, or to request family members' records, write to:

**NPRC**  
**9700 Page Avenue Blvd.**  
**St. Louis, MO 63132-5100**

(Family members must include their sponsor's SSN.)

Dependents last seen at an Army, Air Force or Coast Guard Medical Facility should write to:

**NPRC**  
**Civilian Records Facility**  
**111 Winnebago St.**  
**St. Louis, MO 63118-4126**

If you retired after Jan. 31, 1994, write to:

**DVA**  
**Service Medical Records Center**  
**P. O. Box 150950**  
**St. Louis, MO 63115-8950**

The DVA does not maintain family member records.

## When you need help, who are you going to call?

Sometimes trying to get a simple question answered results in frustration. If you have made every effort to get a question answered on SBP, VA benefits, retiree pay, annuity, Social Security, retirement, TRICARE, etc., and have been unsuccessful, call us, the Navy Retired Activities Branch (PERS-622) at (800) 255-8950. We may be able to help.

---

## Enhanced retiree dental plan now available

The TRICARE Management Activity (TMA) and the selected contractor for its retiree dental program, Delta Dental Plan of California, announced the roll out of an enhanced dental program for Uniformed Services retirees and their family members beginning Oct. 1.

The TRICARE Retiree Dental Program (TRDP) is already the nation's largest voluntary retiree dental program, with about 525,000 enrollees. TMA and Delta officials aim to increase enrollment significantly through an expansion of coverage that is designed to appeal to an estimated 4.2 million eligible retirees and family members. Enrollment for the enhanced program began Sept. 1 for coverage that becomes effective Oct. 1.

"This is a dramatic benefit expansion that responds directly to input received from Uniformed Services retirees on what dental benefits they want and are willing to pay for," said Navy Capt. Lawrence McKinley, TMA's Senior Consultant for Dentistry. "The program remains voluntary with no government subsidy, so consideration for developing a comprehensive benefits package that is affordable and viable were paramount in the design."

The enhanced program includes all the basic benefits offered under the current basic retiree program launched two years ago, plus coverage for cast crowns, onlays, bridges, partials/dentures, orthodontics and dental accidents, along with several additional diagnostic and preventive services.

Eligible retirees and their family members can find answers to their questions about the enhanced program as well as enroll online, 24 hours a day, using Delta's dedicated TRDP Web Site at <http://www.ddpdelta.org>. In addition, Delta will be mailing an upgrade package to all current enrollees. Those interested in upgrading from the basic program can also visit the TRDP Web Site for detailed information. To upgrade or enroll in the new enhanced program by phone, the toll free number is (888) 838-8737.

"Current TRDP enrollees will receive detailed packets by mail during the month of September inviting

them to upgrade to the more comprehensive enhanced program through return mail or by phone," said Lowell Daun, DDS, Delta's senior vice president in charge of the company's Sacramento-based Federal Services Division. "The upgrade packet provides as an incentive, reduced waiting periods for some categories of services if currently enrolled retirees upgrade during September or October."

In the meantime, Delta will continue to administer the basic program for current TRDP enrollees, though it no longer accepts new enrollment in that program as of Aug. 31, 2000. If current enrollees of the basic program don't want to upgrade to the enhanced program, they can still choose to remain in the basic program on a month-to-month basis after completing their initial 24-month enrollment period.

Dr. Daun said he is optimistic that even with the higher premium structure of the enhanced program, members of the Uniformed Services retiree community will find the enhanced TRDP represents one of the best values available in the dental benefits marketplace.

"The enhanced program costs are quite reasonable, especially when you consider that this remains a freedom-of-choice program that offers unfettered access to any licensed dentist within the United States, while limiting out-of-pocket costs most effectively for those who choose one of about 28,000 DeltaSelect USA dentists."

The enhanced TRDP includes immediate coverage for additional diagnostic and preventive services, coverage for dental accidents and an allowance toward a non-covered procedure – tooth-colored fillings in the back teeth, also called posterior composites. Coverage for some major restorative services take effect after a one-year waiting period for some enrollees, depending on the procedure and which enrollment status they fall under.

The enhanced program provides a 30-day grace period during which an enrollee can terminate his or her enrollment if dissatisfied with anything about the program, providing they have not filed a claim.

---

## TRICARE question and answer

### **Which is the best of the three TRICARE options for a retiree who lives in two different parts of the country?**

Retirees with two residences, because of the new "Portability Rules," will still have the triple

option available, and can choose the best option for themselves. The only change is that if they choose Prime they will be able to disenroll and re-enroll twice in the same year as long as their second re-enrollment is in the original region. For

those individuals desiring more flexibility, they may want to elect to use either TRICARE Extra or Standard. For more information, visit the TRICARE Web Site at <http://www.tricare.osd.mil> or call toll-free (888) 336-3260.

---

## DFAS helps make communications better

The Defense Finance and Accounting Service (DFAS) in Cleveland, Ohio, is responsible for administering the retired pay for members from all branches of the armed forces. DFAS has made a number of options available for the retiree to use in making pay changes, asking questions or expressing concerns. The following provides the various options for communicating with DFAS.








### **Telephone**

DFAS uses the Automated Voice Response System (AVRS) to answer many of the general questions retirees may have, but it also offers an opportunity to speak to a DFAS agent. To reach a customer service representative, call **(800) 321-1080**, between the hours of 7 a.m. and 7:30 p.m. Eastern Time, Monday through Friday. Retirees calling from overseas may use DSN **580-5955** or commercial **(216) 522-5955**.

The busiest day of the week for the DFAS-Cleveland Customer Contact Center is always the first work day of each week; the slowest day is Friday. Call volume is also the heaviest on the days preceding the first of the month, with the lowest volumes the third week of the month. Daily calls are lower at the beginning of the day and peak between 1 and 4 p.m.

It is DFAS' goal to reduce the time waiting to speak to a customer service representative (CSR). Projected wait times are announced to allow callers to determine if they want to wait or call back later. Retirees who have questions or concerns that will not impact the upcoming payday may want to try back later or use one of the other communication options available for contacting DFAS.

While speaking to a CSR, you will be required to confirm your identity. Once confirmed, you can do the following:

-  have your mailing address changed
-  have your retired pay direct deposit information changed (have the new RTN and account number handy)
-  have a new retiree account statement issued
-  request a gross pay verification
-  have your 1099R reissued
-  have your AVRS PIN reset
-  make certain an allotment starts, changes or stops from retired pay

DFAS reserves the right to request some allotment changes be made in writing. Retiree information is covered by the Privacy Act of 1974. This precludes DFAS from disclosing pay specific information to anyone other than the member.

The AVRS can be used to provide general information (Option 1), such as check dates; the SBP Direct Remittance address; and other handy phone numbers. The retired pay pamphlet, Preparing For Your Military Retirement, can be ordered by choosing Option 2, and will be sent to your address in seven to 10 business days. The AVRS can also provide specific information regarding the retiree's gross and net pay and what deductions and allotments are active on the account. In order to access this data, you will be prompted for your SSN and PIN #. The PIN # is four digits and was initially issued to all military members when they retired.

### **Fax or Mail**

Some changes to a retiree's account must be requested in writing. These include changes to federal or state tax withholding, suspension of SBP due to the death of the retiree's spouse (also send a copy of the death certificate), and miscellaneous items such as name changes, adding a new child under SBP, etc.

The fax number for DFAS Retired Pay Operations is **(800) 469-6559**. The commercial number is **(216) 522-5237** and DSN is **580-5237**. The fax machines are available 24 hours a day, seven days a week.

The mailing address is:

**DFAS-CLEVELAND**  
**Directorate for Retired Pay Operations**  
**PO Box 99191**  
**Cleveland, OH 44199-1126**

### **EMAIL**

You may also email DFAS directly from the Web Site at <http://www.dfas.mil>. Select "Money Matters," then "Retired & Annuitant Pay." At the bottom of the page, click on "Questions or comments regarding retired pay. Click here." A correctly addressed email form will be provided for you to complete. Once completed, you can send it automatically to DFAS, and a response will be provided back to you.

It is important to include your SSN, your retirement date, a daytime telephone number and

specific details of your inquiry. E-mails can be sent at any time, and normal response time is within five to seven business days.

### **E/MSS (Employee/Member Self Service)**

E/MSS is a new service provided to retirees which allows them to make changes to their retired pay account through the Internet or by touchtone telephone. E/MSS uses a PIN system to maintain security and to assure that the retiree's data is protected from unwanted inquiries. This is not the same PIN system that is used by the AVRS. In addition, the system uses Secure Socket Layers (SSL) with 128-bit encryption for transmission over the Internet. This provides an additional level of privacy protection.

In the March-April 2000 timeframe, all retirees received a letter from DFAS assigning a temporary PIN for use with E/MSS. Within 120 days of receipt of this letter, the retiree should have customized his E/MSS PIN. If you are having trouble establishing a permanent PIN or did not receive a PIN letter, call DFAS at **(800) 390-2348**, or use the commercial number **(216) 522-5122**. Assistance is available Monday through Friday from 7:00 a.m. to 7:30 p.m. Eastern Time. E/MSS can be accessed through the Internet at either <http://emss.dfas.mil> (the most direct way) or <http://www.dfas.mil>. You can also access E/MSS by phone at **(877) 363-3677**, or the commercial number of **(912) 757-3119**. E/MSS is available 24 hours a day, seven days a week.

As a military retiree, E/MSS allows you to access selected retired pay information and make certain changes to your account, such as:

- Changing Federal tax withholding status and exemptions
- Start/stop/change any allotments that are being direct deposited to a financial institution.
- Changing correspondence address (only via the Web Site)
- Changing Direct Deposit information

E/MSS is an entirely voluntary system. If you do not plan to use it, you may have your E/MSS account disabled by calling **(800) 390-2348**.

### **Ready, set, go**

Have paper and pen ready when you call. The CSR is required to provide their first or last name. Record the date of your call and the CSR with whom you spoke. Should you need to follow-up, this information will help, as you can request to speak to that same CSR. Have your SSN available. You will then be asked various questions to verify your identity. Once the CSR is satisfied no privacy issues will be violated during this communication, you can then conduct your business.

Whatever option you choose, DFAS emphasizes their commitment to serving military retired members.

## **SBP administrative error corrections/BCNR actions**

Oftentimes, a member retires or transfers to the Fleet Reserve, and their Survivor Benefit Plan (SBP) election is in error. Members make phone calls to the Defense Finance and Accounting Service-Cleveland (DFAS-CL) requesting both advice and assistance.

Many of these administrative errors are referred to the Retired Activities Branch (PERS-622) for appropriate action. What do we do, and how can we help, you might ask? We are able to take administrative error corrective action within one year of a member's retirement. Any other errors that occur, or are discovered, subsequent to the one-year period directly after a member's retirement

date require the submission of a DD Form 149, Application for Correction of Military Record, to the Board for Correction of Naval Records (BCNR).

The most common error is automatic enrollment in SBP as a result of DFAS-CL not receiving a member's DD Form 2656, Data for Payment of Retired Personnel, within the required 45 day time frame prior to retirement. If this happens, the member should phone us, and we will provide them an SBP affidavit, which requires their spouse's signature and the signature of a notary public. We advise the member to provide us a cover letter explaining the circumstances which caused the error, any supporting

documentation (i.e. copy of DD Form 2656, statements, etc.) and their request to have any premium deductions refunded.

The process generally takes about two or three months from the time we take action before a member receives a refund. Any other SBP errors, which are discovered beyond the one-year period subsequent to retirement, will require action directly by BCNR. We will provide a member, spouse or former spouse, as appropriate, a DD Form 149 for submission to BCNR.

If you have questions regarding these procedures, phone the SBP Program Manager at (800) 255-8950, extension 4304.

## Key items of interest to military retirees in the Senate and House-passed versions of the National Defense Authorization Act for FY01 (H.R. 4205)

**Sec. 649 (Senate)** - Establishes a flat fee for residents of the U.S. Naval Home, Gulfport, Miss. Fees for the U.S. Soldiers' and Airmen's Home, Washington, D.C., would be determined by the Armed Forces Retirement Home Board. As of Sept. 30, 2000, residents of the homes may not be charged a monthly fee greater than the amount charged residents for the month of Sept. 2000.

**Sec. 650 (Senate)** - Revises computation of survivor benefit annuity from 35 percent to 40 percent upon date of enactment and to 45 percent beginning Oct. 1, 2004.

**Sec. 652 (Senate)** - Authorizes concurrent payment to surviving spouses of disability and indemnity compensation and annuities under the Survivor Benefit Plan.

**Sec. 665 (Senate)** - Authorizes payment of a \$20,000 gratuity to certain veterans (or surviving spouses)

who served at Bataan or Corregidor during World War II.

**Sec. 666 (Senate)** - Permits retired members of the Armed Forces who have a service-connected disability to receive military retirement pay concurrently with veteran's disability compensation.

**Sec. 701 (Senate)** - Extends Tricare Prime and Standard eligibility to Medicare eligible military retirees enrolled in Medicare Part A and Part B, and extends Tricare Senior Prime Demonstration until Dec. 31, 2002.

**Sec. 731 (Senate)** - Authorizes the Secretary of Defense to carry out a program to provide eligible persons with prescription pharmaceuticals by mail or through a retail pharmacy network included in a managed health care program.

**Sec. 737 (Senate)** - Requires the Secretary

*See LEGISLATION, page 15*

## Service-Disabled Veterans Insurance (RH)

### What is Service-Disabled Veterans Insurance (RH)?

Service-Disabled Veterans Insurance is life insurance for veterans with service-related disabilities. The basic program, which is called "RH Insurance," insures eligible veterans up to \$10,000. A supplemental policy, called "Supplemental RH Insurance," gives certain disabled veterans extra coverage of up to \$20,000.

### Who is Eligible ?

You are eligible for *RH Insurance* if:

- You left service after April 24, 1951 **AND**
- VA has notified you that you have a service-related disability **AND**
- You are healthy except for your service-related disability **AND**
- You apply within two years of being notified of

your disability.

**Note:** If the veteran is mentally incompetent, call the toll-free number below for information about eligibility and time limits.

You are eligible for *Supplemental RH Insurance* if:

- You have RH Insurance **AND**
- VA has notified you that you don't have to pay your insurance premiums (which is called a waiver) **AND**
- You apply within one year of being notified of the waiver **AND**
- You are under 65 years of age.

**Note:** In some cases, veterans over age 65 can apply. Call the toll-free number below for details.

**REMINDER: Waiver of RH Premiums** - you may be eligible for a waiver if you become too

*disabled to work before your 65th birthday and stay that way for at least six consecutive months. (Premiums for Supplemental RH Insurance can't be waived.) Call the toll-free number below for information.*

### How Much Does It Cost ?

The cost varies depending upon your age, type of plan you select (term or one of several permanent plans) and the amount of coverage.

### How Can I Apply ?

You may use the following forms to apply:

**VA Form 29-4364** — to apply for basic RH Insurance.

**VA Form 29-0188** — to apply for Supplemental RH Insurance.

**VA Form 29-357** — to apply for a waiver of your RH Insurance premiums.

For more information, call toll-free (800) 669-8477.

## Dependency and Indemnity Compensation (DIC)

### What is DIC ?

DIC is a monthly check paid to eligible survivors of certain deceased veterans.

### Who is Eligible ?

To get DIC, you must be an eligible survivor of a veteran who died because of a service-related illness or injury.

If the veteran's death was *not* service-related, you may still be eligible if *either* of the following conditions existed at the time of death:

- the veteran was getting VA Disability Compensation for a total disability for the last 10 years. *Note: This also includes veterans who would have received VA compensation but didn't because they were getting military retirement or disability pay.*
- the veteran was getting VA Disability Compensation for a total disability continuously since released from active

duty and for at least five years.

You may be an eligible survivor if:

- you were married to the veteran for at least one year

*Note: If a child was born, there is no time requirement. AND*

- your marriage was valid **AND**

➤ you lived with the veteran continuously until his/her death or, if you were separated, you weren't at fault **AND**

➤ you did not remarry. *Note: If you remarried but your spouse died or you started legal proceedings before Nov. 1, 1990, that led to divorce, you may be eligible. OR*

➤ you are an unmarried child of a deceased veteran **AND**

➤ you are under age 18, or between the ages of 18 and 23 and attending school.

*Note: Certain helpless*

*adult children and some parents of deceased veterans are entitled to DIC. Call VA toll-free for the eligibility requirements for these survivors.*

### How Much Does VA Pay ?

VA pays a basic monthly rate of \$881 to eligible surviving spouses. In some cases, VA can pay more. Call the toll-free number below for information about rates paid to eligible children.

### How Can I Apply ?

You can apply by filling out VA Form 21-534, Application for Dependency And Indemnity Compensation, Death Pension And Accrued Benefits By A Surviving Spouse or Child, and mailing it to the VA regional office that serves your area. Call the toll-free number below for information about other supporting materials that VA may need to process your claim.

For more information, call toll-free at (800) 827-1000

### From LEGISLATION, page 14

of Defense to complete development and implementation of a program to provide chiropractic health care services and benefits to all TRICARE Prime enrollees as a permanent part of the military health care system.

**Sec. 714 (House)** - Improves TRICARE claims processing.

**Sec. 718 (House)** - Reduces retirees' TRICARE Standard catastrophic cap from \$7,500 to \$3,000.

**Sec. 721 (House)** – Authorizes establishment of the TRICARE Senior Pharmacy Program to provide Medicare eligible military retirees and their eligible family members the same pharmacy benefit as is currently available to other military health care beneficiaries through the TRICARE preferred provider and fee-for-service options commonly referred to as TRICARE Extra and TRICARE

Standard.

**Sec. 722 (House)** – Requires the Secretary of Defense to conduct a study on alternatives for providing continued health care benefits for Medicare-eligible military retirees.

**Sec. 723 (House)** - Extends FEHBP-65 demonstration for one year and requires DOD to take necessary actions to encourage maximum participation.

**Sec. 724 (House)** – Extends the period of the TRICARE Senior Supplement Program for one year to provide sufficient time for complete evaluation of their desirability as an alternative TRICARE benefit.

**Sec. 725 (House)** – Extends Senior Prime Demonstration Project to Dec. 31, 2003.

**Sec. 732 (House)** – Requires the Secretary of Defense to conduct a study on the feasibility and desirability of financing the military health care program for uniformed services retirees on an accrual basis.

## Upcoming Retiree Seminars

### Arizona

#### **Phoenix**

Oct. 28, 2000  
 Luke Air Force Base  
 Glendale, AZ  
 Joint with Air Force  
 (602) 353-3033

### California

#### **San Diego**

Nov. 4, 2000  
 Marine Corps Recruit Depot  
 San Diego Theater  
 Bldg 30  
 (0830-1400)  
 (619) 556-8987

#### **Seal Beach**

Oct. 28, 2000  
 Armed Forces Reserve Ctr  
 Los Alamitos  
 (562) 626-7152

#### **Sunnyvale, CA**

Feb. 2001 (tentative)  
 (650) 603-8047

### Connecticut

#### **Groton**

Oct. 21, 2000  
 Dealey Center Theatre  
 Submarine Base  
 (860) 694-3284

### Florida

#### **NAS Pensacola**

Oct. 21, 2000  
 Bldg 633 (0900-1400)  
 (850) 452-5990/Ext 111

### Georgia

#### **Fort Benning**

Nov. 2-3, 2000  
 (706) 545-2715/2541  
 E-mail [domsj@benning.army.mil](mailto:domsj@benning.army.mil)  
<http://www.benning.army.mil/rso/default.htm>

### Hawaii

#### **Pearl Harbor**

Nov. 4, 2000  
 (808) 473-4024/Ext 231

### New York

#### **Amityville**

Nov. 4, 2000  
 at Ft. Hamilton  
 Station Theater  
 Brooklyn, NY  
 (631) 842-6620

#### **Rochester**

Oct. 14, 2000  
 NAVMARRESCEN  
 (716) 247-2052  
 E-mail [rochrao@aol.com](mailto:rochrao@aol.com)  
<http://www.ggw.org/rao-rochesterny>

### Pennsylvania

#### **Willow Grove**

Oct. 28, 2000  
 NAS Willow Grove  
 Guest Speaker: Mr. Wardlaw  
 Head, Retired Activities Branch  
 FRA & TROA  
 (0800-1600)  
 (215) 443-6033  
<http://www.nasjrbwillowgrove.navy.mil>

### South Carolina

#### **Goose Creek**

Nov. 11, 2000  
 Redbank Entertainment Complex  
 (843) 764-7480/Ext 16

### Texas

#### **Fort Worth**

Oct. 21, 2000  
 Ceremonial Hangar  
 NAS Ft. Worth  
 (817) 782-5442/5287

### Houston

Oct. 14, 2000  
 Veterans Administration Hospital  
 (713) 795-4109/4068

### Virginia

#### **Dahlgren**

Nov. 8, 2000  
 NSWC Dahlgren  
 (1200-1600)  
 (540) 653-1839

### Norfolk

Oct. 7, 2000  
 Rockwell Hall  
 Amphib. Base, Little Creek  
 Guest Speaker: Lt. Gen. Klimp, USMC  
 (0700-1500)  
 Norfolk (800) 372-5463  
 (757) 322-9113  
 Little Creek (757) 462-7763

### United Kingdom

#### **England**

Nov. 11, 2000  
 011-44-1-895-61-6551

## To stop or suspend SBP - What's next?

We often receive phone calls from members indicating that their spouse has passed away, and they phone us seeking advice. Many of them ask, "How do I stop my SBP?" Well, you don't stop your SBP; however, under these circumstances you may have your premium payments suspended.

A member is not required to pay premiums when he/she no longer has an eligible beneficiary. In the example above, should your spouse die before you, then you are eligible to have your premiums suspended. So how does this process work? Initially, we recommend you make a telephonic notification to

Defense Finance and Accounting Service - Cleveland (DFAS-CL) at (800) 269-5170. You will be required to provide DFAS-CL a cover letter requesting that your SBP premiums be suspended, along with a copy of the death certificate. Mail this information to the following address:

**Director**  
**DFAS-Cleveland**  
**P. O. Box 99191**  
**Attn: Retired Pay Section**  
**Cleveland, OH 44199-1126**



# Upcoming Reunions

**USS ALBEMARLE (AV-5)**  
(aka **USS CORPUS CHRISTI BAY**)  
San Antonio, TX; May 21-23, 2001  
Contact Ernest P. Blaine  
P. O. Box 157  
Great Meadows, NJ 07838  
(908) 637-6967  
Fax (908) 637-4946  
E-mail [louise@erols.com](mailto:louise@erols.com)

**USS ALSHAIN (AKA-55)**  
Minneapolis, MN; Oct. 11-13, 2001  
Contact Carroll Abbott  
2917-142 Lane NW  
Andover, MN 55304  
(612) 757-3475  
or Ron Bruss  
(612) 757-3406  
E-mail [brusshouse@aol.com](mailto:brusshouse@aol.com)

**USS AMPHION (AR-13)**  
Baltimore, MD; May 2001  
Contact Henry Miller  
387 Lake Road  
Oneida, NY 13421  
(315) 363-7326

**USS ARCADIA (AD-23)**  
Baltimore, MD; May 2001  
Contact Ernest Wisyanski  
65 Willow Drive  
Monessen, PA 15062  
(724) 684-7409

**USS ASHTABULA (AO-51)**  
St. Charles, MO; May 17-19, 2001  
Contact Wendell Myrick  
6317 Harvard Street  
Raytown, MO 64133  
(816) 353-9066  
E-mail [swede@thenavy.com](mailto:swede@thenavy.com)  
Web Site  
<http://www.ashtabula.homepage.com>

**USS BATAAN (CVL-29)**  
San Antonio, TX; May 2-6, 2001  
Contact Dick Weaver  
170 Saint Andrews Loop  
Kerrville, TX 78028  
(830) 257-3744  
E-mail [rlwesw@kfc.com](mailto:rlwesw@kfc.com)

**USS BELLATRIX (AKA-3)**  
San Francisco, CA; May 15-18, 2001  
Contact R. M. Heian  
3993 Valerie Drive  
Campbell, CA 95208  
(408) 379-1481  
E-mail [rmheian@aol.com](mailto:rmheian@aol.com)

**USS BELLE GROVE (LSD-2)**  
Omaha, NE; July 8-15, 2001  
Contact Lester L. Maudlin  
4480 Oak Creek Drive  
Norwalk, IA 50211  
(515) 285-7210  
E-mail [ticenso@email.msn.com](mailto:ticenso@email.msn.com)

**USS BLANDY (DD-943)**  
Orange Beach, AL; Nov. 9-12, 2000  
Contact Les Westerman  
10451 Gulf Beach Highway  
Pensacola, FL 32507-9115  
(850) 492-2264  
Fax (850) 492-0694  
E-mail [westermn@gulfsurf.infi.net](mailto:westermn@gulfsurf.infi.net)

**USS BOISE (CL-47)**  
Oklahoma City, OK; May 3-5, 2001  
Contact Melvin R. Howard  
9631 Clark Street  
Philadelphia, PA 19115-3910  
(215) 673-7086

**USS BURNS (DD-588)**  
Norfolk, VA; May 3-5, 2001  
Contact Al Galvani  
4304 Saint James Court  
Virginia Beach, VA 23455  
(757) 499-6670  
E-mail [algal@erols.com](mailto:algal@erols.com)

**USS CADMUS (AR-14)**  
Baltimore, MD; May 2001  
Contact Robert E. Baschmann  
11231 Bullis Road  
Marilla, NY 14102  
(716) 655-5415

**USS CAMBRIA (APA-36)**  
New Orleans, LA; April 19-22, 2001  
Contact Mike Neumann  
1411 SW Greens Pointe Way  
Palm City, FL 34990-7772  
(561) 288-0545

**USS CAPODANNO (FF-1093)**  
Jacksonville, FL; Aug. 31-Sept. 2, 2002  
Contact Mike Ryder  
1566 Amy Drive  
Yulee, FL 32097  
(904) 277-3152  
E-mail [usn1093@aol.com](mailto:usn1093@aol.com)

**USS CHARLES R WARE (DD-865)**  
St. Louis, MO; Sept. 2001  
Contact William Chitwood  
1015 Canterbury Circle  
Imperial, MO 63052  
(636) 464-4601

**USS CONNOLE (DE/FF-1056)**  
Myrtle Beach, SC; Oct. 27-29, 2000  
Contact J. Larry Venturino  
1412 Heartwellville Street NW  
Palm Bay, FL 32907  
(321) 953-0232

**USS CONYNGHAM (DD-371/DDG-17)**  
Arlington, VA; June 13-17, 2001  
Contact Len Gordon  
P. O. Box 106  
Milltown, NJ 08850-0106  
(732) 432-0588  
E-mail [ddggusboat@aol.com](mailto:ddggusboat@aol.com)

**USS DONNER (LSD-20)**  
St. Petersburg Beach, FL; May 2001  
Contact William Ford  
6925 15<sup>th</sup> Avenue N  
St. Petersburg, FL 33710  
(727) 343-6925  
E-mail [ussdonner@att.net](mailto:ussdonner@att.net)

**USS EDWARDS (DD-619)**  
Indianapolis, IN; Oct. 12-15, 2000  
Contact Nat Hurwitz  
235 Linnet Court  
Manhasset, NY 11030  
(516) 625-4736  
E-mail [nathurwitz@aol.com](mailto:nathurwitz@aol.com)

**USS ENGLAND (DLG/CG-22)**  
San Diego, CA; July 26-29, 2001  
Contact Dennis O'Brien  
254 Alleghany Way  
Placentia, CA 92870  
(714) 773-6840  
E-mail [dennis@obriens.net](mailto:dennis@obriens.net)

**USS ESSEX (CV/CVA/CVS-9/LHD-2)**  
Atlanta, GA; Sept. 10-16, 2001  
Contact C. Leonard Schlamp  
2911 Rugby Avenue  
Evanville, IN 47711-3653  
(812) 437-9485  
E-mail [clschlamp@juno.com](mailto:clschlamp@juno.com)  
Or Frank O'Connor  
E-mail [froabo@juno.com](mailto:froabo@juno.com)

**USS FARGO (CL-106)**  
Virginia Beach, VA; May 2001  
Contact Fred Huntington  
4608 Valley Forge Lane  
Virginia Beach, VA 23462-2208  
(757) 499-5076

**USS FRONTIER (AD-25)**  
Tucson, AZ; Nov. 2001  
Contact Joseph Olean  
12 Doreen Drive  
Westerly, RI 02891  
(401) 596-0143  
Fax (401) 596-3230

**USS GRENADIER (SS-525)**  
Las Vegas, NV; Dec. 1-3, 2000  
Contact Ross B. Simcox  
4460 Oak Creek Drive  
Norwalk, IA 50211  
(515) 285-7867  
E-mail [r.f.simmie@juno.com](mailto:r.f.simmie@juno.com)  
Web Site [http://www.geocities.com/grenadier\\_1999/](http://www.geocities.com/grenadier_1999/)

**USS HAILEY (DD-556)**  
San Diego, CA; May 6-9, 2001  
Contact John Nichelson  
17 Merit Park Drive  
Gardena, CA 90247  
(310) 768-3838  
E-mail [jnichels@pacbell.net](mailto:jnichels@pacbell.net)

**USS HARDHEAD (SS-365)**  
Tampa, FL; Feb. 9-12, 2001  
Contact Richard Pearce  
6511 Yellowhammer Avenue  
Tampa, FL 33625-1549  
(813) 920-8764  
Web Site <http://www.rpearce.com>

**USS HAYNSWORTH (DD-700)**  
San Antonio, TX; Oct. 12-15, 2000  
Contact Vernon Stuard  
4505 Highland Lake Drive  
Fort Worth, TX 76135  
(817) 237-1664  
E-mail [vernons@fastlane.net](mailto:vernons@fastlane.net)  
Or Bill Morton  
330 E. Columbian Blvd. S  
Litchfield, IL 62056  
(217) 324-4414  
E-mail [golfixer@litchfieldil.com](mailto:golfixer@litchfieldil.com)

**USS HENRY L STIMSON (SSBN-655)**  
Groton, CT; Oct. 12-14, 2001  
Contact Ray Kreul  
65 Bonnet View Drive  
Narragansett, RI 02882  
(401) 792-0237  
E-mail [ritap@edgenet.net](mailto:ritap@edgenet.net)

**USS H J ELLISON (DD-864)**  
Jacksonsonville Beach, FL  
May 16-20, 2001  
Contact Ken Moore  
210 Shore Drive  
St. Augustine, FL 32086-5734  
(904) 794-5781  
E-mail [kamsr@aug.com](mailto:kamsr@aug.com)

**USS IWO JIMA (LPH-2)**  
Central Gulf Coast; Late June 2001  
Contact Robert G. McAnally  
38-B Frissell Street  
Hampton, VA 23663  
(757) 723-0317  
Fax (757) 249-0900  
E-mail [yujack@megalink.net](mailto:yujack@megalink.net)

**USS JAMES K. POLK (SSBN-645)**  
Groton, CT; July 5-8, 2001  
Contact Mike Lame  
968 Shewville Road  
Ledyard, CT 06339  
(860) 886-1889  
E-mail [lameici@netzero.net](mailto:lameici@netzero.net)  
Or [mlame@ebmail.gdeb.com](mailto:mlame@ebmail.gdeb.com)

**USS JASON (ARH-1/AR-8)**  
Branson, MO; June 11-14, 2001  
Contact Bill Stansberry  
8435 County Road 290  
Carl Junction, MO 64834  
(417) 649-6140  
E-mail [sssl@peoplepc.com](mailto:sssl@peoplepc.com)

**USS JOHN KING (DDG-3)**  
Norfolk, VA; June 7-9, 2001  
Contact George E. Saunders  
1681A Buffalo Creek Road  
Huntington, WV 25704-9795  
(304) 429-6183  
E-mail [gmm999@yahoo.com](mailto:gmm999@yahoo.com)

**USS JOHN PAUL JONES (DD-10/230/932/DDG-32/53)**  
San Diego, CA; Mar. 2-5, 2001  
Contact USS John Paul Jones Association  
C/O J. McKechnie  
P. O. Box 180572  
Coronado, CA 92178-0572  
(619) 435-3978  
E-mail [john540@juno.com](mailto:john540@juno.com)  
Web Site <http://home.att.net/~John-Paul-Jones/index/htm>

**USS KENNETH D BAILEY (DD/DDR-713)**  
Indianapolis, IN; Spring 2001  
Contact Robert Levine  
439 Weld Street  
West Roxbury, MA 02132-1109  
(617) 327-3286  
E-mail [rhl713@aol.com](mailto:rhl713@aol.com)

**USS KENNETH WHITING (AV-14)**  
Maui, HI; May 6-12, 2001  
Contact Hal Sawyer  
325 North Greenwood Drive  
Seattle, WA 98133  
(206) 542-3944  
E-mail [jonpott@flash.net](mailto:jonpott@flash.net)

**USS KEPLER (DD/DDE-765)**  
Mystic, CT; April 30-May 3, 2001  
Contact Willard Darrell  
23 Kenneth Lane  
North Babylon, NY 11703  
(631) 586-4565

**USS LANG (DD-399)**  
Mobile, AL; April 25-28, 2001  
Contact John Taylor  
2995 CR 21  
Silas, AL 36919  
(334) 843-5353  
E-mail [jonpott@flash.net](mailto:jonpott@flash.net)

**USS LING (SS-297)**  
Hackensack, NJ; Mar. 2001  
Contact James Pittsley  
2606 Oriole Lane  
Wausau, WI 54401  
(715) 845-2483  
E-mail [sawdust1@sprintmail.com](mailto:sawdust1@sprintmail.com)

**USS MACON (CA-132)**  
Boston, MA; May 23-27, 2001  
Contact Paul Sfreddo  
69 Sinnott Road  
Arundel, ME 04046  
(207) 967-4980  
E-mail [mainley132@yahoo.com](mailto:mainley132@yahoo.com)

**USS MACDONOUGH (DLG-8/DDG-39)**  
Stone Mountain, GA; May 3-6, 2001  
Contact Boyd Carlyle  
P. O. Box 944  
Monroe, GA 30655  
(706) 654-1188

**USS MARIAS (AO-57)**  
Baltimore, MD; May 2001  
Contact Paul Harold  
18 Maupin Avenue  
Portsmouth, VA 23702-1028  
(757) 393-2445

**USS MARVIN H MCINTYRE (APA-129)**  
Pensacola, FL; Nov. 6-7 2000  
Contact K. E. Schneider  
3511 Manitou Drive  
Orlando, FL 32839-8753  
(407) 843-2810

**USS MAUNA LOA (AE-8)**  
Virginia Beach, VA; June 7-10, 2001  
Contact John M. Carter  
P. O. Box 5385  
Oswego, NY 13126  
(315) 342-9808  
Fax (315) 342-9808  
E-mail [jc1@sonicnet.net](mailto:jc1@sonicnet.net)

**USS NANTAHALA (AO-60)**  
Baltimore, MD; May 2001  
Contact Jack Gibbs  
40695 Newport Drive  
Plymouth, MI 48170-4742  
(734) 455-9306  
E-mail [jegibbs@mediaone.net](mailto:jegibbs@mediaone.net)

**USS NASHVILLE (CL-43)**  
Washington, DC; May 3-6, 2001  
Contact D. James McKinnel  
10 Little Harbor Road  
Cohasset, MA 02025  
(617) 383-0101

**USS NELSON (DD-623)**  
Corning, NY; May 17-19, 2001  
Contact Joseph L. Bobby  
411 Oak Street  
Port Carbon, PA 17965-1708  
(570) 622-9867

**USS ODAX (SS-484)**  
Atlantic City, NJ; Oct. 17, 2000  
Contact Ron Gibson  
640 Genessee Street  
San Francisco, CA 94127-2333  
(415) 239-5490  
E-mail [ron-gibson-ss484@att.net](mailto:ron-gibson-ss484@att.net)

**USS PAWCATUCK (AO-108)**  
Charleston, SC; April 26-29, 2001  
Contact David Willis  
1016 N. 59<sup>th</sup> Street  
Phoenix, AZ 85043-1503  
E-mail [dwwshs53@aol.com](mailto:dwwshs53@aol.com)

**USS PAYETTE COUNTY (LST-1079)**  
Annapolis, MD; Oct. 2001  
Contact Edward J. Miller Sr.  
8515 Rockhill  
Houston, TX 77601  
(713) 645-0836

**USS PICTOR (AF-54)**  
Biloxi, MS; Oct. 19-21, 2000  
Contact Don Larson  
P. O. Box 126  
Kirby, WY 82430  
(307) 864-5740

**USS PURDY (DD-734)**  
Milwaukee, WI; May 3-6, 2001  
Contact Larry DiPasquale  
3744 Surrey Drive  
Allentown, PA 18103-5329  
(610) 433-4787

**USS RANGER (CV-4)**  
Boca Raton, FL; Oct. 11-15, 2000  
Contact Joseph Coniglio  
605 S State Road 7  
Margate, FL 33068  
(954) 971-1693

**USS ROANOKE (CL-145)**  
Charleston, SC; April 2001  
Contact Forrest Doucette  
4701 W. Placita de Suerte  
Tucson, AZ 85745  
(520) 743-7383  
E-mail [fhdoucette@aol.com](mailto:fhdoucette@aol.com)

**USS RUSHMORE (LSD-14/47)**  
Corpus Christi, TX; Sept. 26-30, 2001  
Contact Joe Zamora  
7001 Powderhorn Court  
Corpus Christi, TX 78413  
(361) 992-5959

**USS RUTLAND (APA-192)**  
Las Vegas, NV; April 29-May 3, 2001  
Contact Bud Duncan  
2731 West 18<sup>th</sup>  
Port Angeles, WA 98363  
(360) 457-3906  
E-mail [francesduncan@prodigy.net](mailto:francesduncan@prodigy.net)

**USS SIBLEY (APA-206)**  
Newport, RI; Oct. 15-17, 2000  
Contact Bill Devereaux  
4 Florence Street  
East Providence, RI 02915  
(401) 433-4360

**USS SIERRA (AD-18)**  
Jacksonville Beach, FL  
Oct. 12-15, 2000  
Contact Dorwin or Raverne Wallace  
RT 1 Box 458  
Red Roc, TX 78662  
(512) 303-3647

**USS SIRAGO (SS-485)**  
Norfolk, VA; May 2-5, 2001  
Contact R. Michael Bickel  
1125 Villaview Drive  
Manchester, MO 63021  
(636) 225-7528  
E-mail [rbickel@stupp.com](mailto:rbickel@stupp.com)

**USS STODDARD (DD-566)**  
Jacksonville, FL; Oct. 19-22, 2000  
Contact Joe Robinson  
200 Garvin Street  
Punta Gorda, FL 33950  
(941) 637-9798

**USS TARAWA (CV/CVA/CVS-40)**  
Jacksonville, FL; April 26-29, 2001  
Contact Frank Grosey  
14430 Amethyst Road  
Victorville, CA 92392  
(760) 241-7472  
E-mail [cjr00@banet.net](mailto:cjr00@banet.net)

**USS TRIPOLI (T-CVE-64)**  
New Orleans, LA; Nov. 15-19, 2000  
Contact H. Wegner  
155 Alverta's Way  
St. Leonard, MD 20685  
(410) 586-0657  
E-mail [hlwmlw@chesapeake.net](mailto:hlwmlw@chesapeake.net)

**USS TUNNY (SS/SSG/LPSS/APSS-282/SSN-682)**  
Seattle, WA; Aug. 10-13, 2001  
Contact Ray Olszewski  
6844 Derby Run Way  
Gainesville, VA 20155-3036  
(703) 743-5320  
E-mail [rolszewski@aol.com](mailto:rolszewski@aol.com)  
Web Site <http://www.tunny.com>

**USS TURNER (DD/DDR-834)**  
Providence, RI; Oct. 25-29, 2000  
Contact Dick Shanaberger  
2130 Salisbury Street  
York, PA 17404-1013  
(717) 764-3834  
Fax (717) 764-4728  
Web Site <http://members.aol.com/turn834/tom/index.htm>

**USS VICKSBURG (CL-86)**  
San Antonio, TX; Mar. 29-Apr 1, 2001  
Contact John J. Desiderio  
22 Greenbriar Road  
Turnersville, NJ 08012-2114  
(856) 589-5461

**USS WASHBURN (AKA-108)**  
Atlantic City, NJ; May 1-4, 2001  
Contact F.J. "Red" Volz  
510 Luther Drive  
Shrewsbury, PA 17361  
(717) 235-0705  
E-mail [redvolz@aol.com](mailto:redvolz@aol.com)  
Or [ichiakasan@aol.com](mailto:ichiakasan@aol.com)

**USS DOYLE (DD-494/DMS-34),  
USS MACOMB (DD-458/DMS-23)**  
Jacksonville, FL; May 2-6, 2001  
Contact James Dimond  
4940 Baywood Lane  
Millington, TN 38053-3963  
(901) 873-2865  
E-mail [emcsunret@aol.com](mailto:emcsunret@aol.com)

**AP TRANSPORT GROUP -  
USS GENERALS MITCHELL (AP-114), RANDALL (AP-115),  
GORDON (AP-117),  
RICHARDSON (AP-118),  
WEIGEL (AP-119), HODGES (AP-144), BRECKINRIDGE (AP-176), ADMIRALS BENSON (AP-120), CAPPIS (AP-121), EBERLE (AP-123), HUGHES (AP-124), and  
MAYO (AP-125)**  
Navy, Coast Guard and Marines  
Norfolk, VA; June 7-10, 2001  
Contact Chuck Ulrich  
35 Oak Lane  
New Hyde Park, NY 11040  
(516) 747-7426

**AVIATION MIDSHIPMEN (1946-1950)**  
St. Augustine, FL; Mar. 14-18, 2001  
Contact John Anthony  
233 Barrataria Drive  
St. Augustine, FL 32080  
(904) 471-6136  
E-mail [bcsl905@aol.com](mailto:bcsl905@aol.com)

**MCB-53 ALUMNI ASSOCIATION**  
Vietnam and WWII Eras  
Las Vegas, NV; Mar. 25-30, 2001  
Contact Mitchell Dunbar  
3352 Middle Plantation  
Virginia Beach, VA 23452  
(757) 463-1676  
E-mail [mld1200@aol.com](mailto:mld1200@aol.com)  
Web Site <http://www.angelfire.com/pa/mcb53aa/index.html>

**NATIONAL ASSOCIATION OF FLEET TUGS SAILORS**  
Chicago, IL; Aug. 31-Sept. 4, 2001  
Contact Ralph E. Smith  
203 Carondelet Street Room 811  
New Orleans, LA 70130  
(504) 523-4737

**NAVAL RESERVE RECRUITERS ASSOCIATION**  
New Orleans, LA; May 10-13, 2001  
Contact Jay Knight  
62 Narrow Lane Court  
Pensacola, FL 32506-7500  
(850) 455-8831  
E-mail [nrramcpo@aol.com](mailto:nrramcpo@aol.com)

**OBSERVATION SQUADRON SIXTY SEVEN (VO-67)**  
Reno, NV; Mar. 23, 2001  
Contact A.G. Alexander  
328 Karrow Avenue  
Whitefish, MT 59937  
(406) 862-5161  
E-mail [alexusn@cyberport.net](mailto:alexusn@cyberport.net)

**PATROL SQUADRON 94 "CRAWFISHERS"**  
New Orleans, LA; Jan. 20, 2001  
Contact AFCM(AW) Michael Cornett  
VP-94 30<sup>th</sup> Reunion  
NAS, JRB  
New Orleans, LA 70143-5000  
(800) 423-5193

**THE MATADOR/MACE MISSILEERS**  
Orlando, FL; Oct. 2001  
Contact Joe Perkins  
2019 Cornell Road  
Middleburg, FL 32068  
(904) 282-9064  
E-mail [perkster@fcol.com](mailto:perkster@fcol.com)

**USN BASE HOSPITAL #19 TINIAN MARIANAS ISLANDS (1944-1945)**  
Myrtle Beach, SC; April 2001  
Contact Hal Akridge  
P. O. Box 46  
Meigs, GA 31765  
(800) 484-8897 access 0973  
Or Bob Burns  
3859 W College Avenue  
Milwaukee, WI 53221  
(414) 421-1385  
E-mail [paiha331@surfsouth.com](mailto:paiha331@surfsouth.com)  
Or [nmr@surfsouth.com](mailto:nmr@surfsouth.com)

**US NAVY ARMED GUARD SOUTHWEST REGION**  
Laughlin, NV; Oct. 16-18, 2000  
Contact Richard Hudnall  
11088 Charnwood Court  
Sun City, AZ 85351-1519  
(623) 977-3596  
E-mail [rcandbj@aol.com](mailto:rcandbj@aol.com)

**U.S. NAVY CEREMONIAL GUARD ALUMNI ASSOCIATION**  
Fairfax, VA; July 26-29, 2001  
Contact Philip W. Reynolds  
931 Sherrill Road  
Decherd, TN 37324-4271  
(931) 967-2748

**VF-8 (HORNET/BUNKER HILL/BENNINGTON)**  
Oakland, CA; May 22-24, 2001  
Contact R. Noel Mendoza  
971 Via Tomasol  
Aptos, CA 95003-5644  
(831) 688-9165

**V5/V12 CLASS OF 44-45**  
Palm Springs, CA; May 5-8, 2001  
Contact William W. Russell  
3111 Ginger Avenue  
Costa Mesa, CA 92626  
(714) 556-1795  
E-mail [patricia3111@aol.com](mailto:patricia3111@aol.com)

**VP OFFICER REUNION**  
Monterey, CA; Nov. 3-5, 2000  
Contact Tom Spink  
942 Hillsboro Avenue  
Sunnyvale, CA 94087-1174  
(408) 732-4307  
E-mail [spink@ix.netcom.com](mailto:spink@ix.netcom.com)

## Residency criteria for U.S. Naval Home

As you may know, the United States Naval Home (USNH) was authorized by Congress in 1811 to provide a permanent home for Sailors and Marines who were injured or infirm. You may be eligible to become a resident of the USNH if at least 50 percent of your active duty service was enlisted service, you were discharged or released from service in the Armed Forces under honorable conditions, and you fall into one of the following categories:

(1) You are a retiree with 20 or more years of active-duty service and are at least 60 years of age.

(2) You are a veteran unable to earn a livelihood due to service-connected disability incurred in the line of duty in the Armed Forces.

(3) You are a veteran who served in a war theater during a time of war declared by Congress, or were eligible for hostile fire pay, and the Retirement Home Board determines the retiree to be incapable of earning a livelihood because of injuries, disease or disability.

(4) You served in a women's component of the Armed Forces prior to 1948. Coast Guard veterans who served during wartime while the Coast Guard was operating as part of the Navy are also eligible for admission to the AFRH under the same criteria as above.

If you are interested in obtaining more information about the AFRH, write to the Director, United States Naval Home, 1800 Beach Drive Gulfport, MS 39507-1597, or call (800) 332-3527 or E-mail via the Web Site at <http://www.afrh.com>.

Mail all reunion information for publication to:

**Navy Personnel Command  
Public Affairs Office (PERS-05)  
Attn: Shift Colors Reunions  
5720 Integrity Drive  
Millington, TN 38055-0500  
(901) 874-3154**

or E-mail to: [p05s@persnet.navy.mil](mailto:p05s@persnet.navy.mil)

Please send reunion information as far in advance as possible (not less than five months), and include: Command name, reunion location, dates (including year), point of contact and point of contact's mailing address, telephone number and E-mail address if available. There are several Web Sites available that provide more current information than can be published in a quarterly publication. These can be found at: [www.reunionsmag.com/reunions\\_list.html#Navy](http://www.reunionsmag.com/reunions_list.html#Navy); [www.lonesailor.org/cgi-bin/Reunion/reunion.pl](http://www.lonesailor.org/cgi-bin/Reunion/reunion.pl); <http://www.military.com/Resources/ReunionList/> and [www.fra.org/reunions/](http://www.fra.org/reunions/)

This listing is provided as a convenience to our readers and is not meant to imply endorsement.

## Department of Veterans Affairs Burial Allowance Benefits

### What is a VA Burial Allowance ?

A VA burial allowance is a partial reimbursement of an eligible veteran's burial and funeral costs. When the cause of death is not service-related, the reimbursement is generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot interment allowance.

### Who Is Eligible ?

You may be eligible for a VA burial allowance if:

- you paid for a veteran's burial or funeral **AND**
- you have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer **AND**
- the veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- the veteran died because of a service-related disability **OR**
- the veteran was getting VA pension or compensation at the time of death **OR**
- the veteran was entitled to receive VA

pension or compensation but decided not to reduce his/her military retirement or disability pay **OR**

- the veteran died in a VA hospital or while in a nursing home under VA contract.

### How Much Does VA Pay ?

**Service-related death** — VA will pay up to \$1,500 toward burial expenses. If the veteran is buried in a VA national cemetery, some or all of the cost of moving the deceased may be reimbursed.

**Nonservice-related death** — VA will pay up to \$300 toward burial and funeral expenses, and a \$150 plot interment allowance. If the death occurred while the veteran was in a VA hospital or under contracted nursing home care, the cost of moving the deceased may be reimbursed.

### How To Apply

You can apply by filling out VA Form 21-530, Application for Burial Allowance. You should attach proof of the veteran's military service (DD 214), a death certificate, and copies of funeral and burial bills you have paid.

For more information call toll-free (800) 827-1000.

DEPARTMENT OF THE NAVY  
NAVY PERSONNEL COMMAND  
SHIFT COLORS (PERS - 05)  
5720 INTEGRITY DRIVE  
MILLINGTON TN 38055-0500

**PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
MECHANICSBURG, PA  
PERMIT #63**