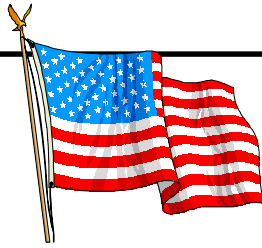




# Shift Colors



## The Newsletter for Navy Retirees

Volume 49 Issue # 1

Navy Personnel Command

January - March 2004

### Bo Derek Honored by Veteran's Administration



Secretary of Veterans Affairs Anthony J. Principi today presented actress Bo Derek the highest award offered by the Department of Veterans Affairs (VA) for her tireless efforts on behalf of America's veterans.

"Through the years, Ms. Derek has freely given her time, voice and commitment to our nation's heroes," said Principi. "She reminds us all that freedom is not free but paid for by the sacrifices of our armed forces and their families."

For several years, Ms. Derek has served as honor-

ary chair of VA's National Rehabilitation Special Events, improving public awareness of veterans issues, encouraging participants and visiting VA medical centers around the country.

Ms. Derek also goes on USO tours to support troops and works with the Special Forces Association, which named her an honorary Green Beret.

Ms. Derek's father, Paul Collins, was a radio operator during the Korean War, and both her stepfather and her late husband, John Derek, were also veterans.

"I am so overwhelmed and inspired by the courage all veterans show, especially those whom I have met through VA's special events," said Ms. Derek. "As an American, I am reassured by VA's commitment to take care of our veterans. It's truly an honor for me to be part of that mission."

### VA Seeks Volunteers To Inventory Its Cemetery Memorials

The Department of Veterans Affairs (VA) is seeking volunteers to research and photograph monuments in its 120 national cemeteries and 33 soldier's lots.

"We have a large number of cemetery memorials, large and small, remaining to be inventoried," said Secretary of Veterans Affairs Anthony J. Principi. "The efforts of dedicated volunteers will assist the VA in maintaining all national cemeteries as national shrines."

When the VA's memorials inventory project began in May 2002, it was estimated that 300 memorials would be found in national cemeteries and soldiers' lots. To date, nearly 800 memorials have been identified with help from over 220 volunteers.

Approximately 300 memorials in 20 states remain to be documented and the VA will continue to recruit volunteers for the project until all are documented.

The VA provides volunteers with project instructions, survey questionnaires and film.

Volunteers take measurements and photographs, record inscriptions, make notes on a monument's condition and conduct historical research. The project has attracted a wide range of people, including students, teachers, scout groups, active and retired military members, scholars, history professionals and enthusiasts. The information obtained from the project will be made available to the public through the Smithsonian

Institute's art inventory database.

The VA is now in the largest expansion of the national cemetery system since the Civil War. Three national cemeteries have opened since 2000, and five more national cemeteries are now being built.

For additional information about the project or to volunteer, please contact historian Darlene Richardson at (202) 565-5426 or email [nca.memorials@mail.va.gov](mailto:nca.memorials@mail.va.gov).



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## Sea Cadets get Liberty Ship tour



Naval Sea Cadet Corps (NSCC) LCDR Kieth Larson works with cadets from all over the east coast at summer training 2003, discussing the liberty ships. See page 13 for the full story on NSCC. Photo provided by the Naval Sea Cadet Corps.

## Shift Colors

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5720 INTEGRITY DRIVE  
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E-mail all reunion notices to:

**shiftcolors@persnet.navy.mil**

To submit reunion notices please

use the following format:

**USS Ships Name (USS 123)**

Date of reunion

Contact phone number

**Need to change your address?**

If you are receiving pay and benefits, the only way that you can update your information is by contacting DFAS at **(800) 321-1080**.

Only "Gray Area" Retirees and surviving spouses of Retirees that are not receiving benefits should contact *Shift Colors* to change their address.

When corresponding with *Shift Colors*, please include a phone number so that we can contact you in case we have any questions.

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# A message from the Chief of Naval Personnel



Shipmates,

I just finished reading an interesting article in Navy Times about the December meeting of the Hampton Roads Chapter of the Surface Navy Association. Apparently, SNA invited Navy veterans of World War II, Korea and Vietnam to come speak at the event and share their experiences

with the audience. Believe me, they had plenty to say!

They talked about discipline in the Navy and how it has changed. They talked about watch-standing and the sense of teamwork that existed between divisions. They talked about relationships to their shipmates and to their superiors. They even talked about hot water ... or the lack thereof ... while a ship was pierside.

The sea stories were instructive and inspiring. "It allows us to draw a comparison," said Senior Chief Operations Specialist (SW/AW) Glen Walkes, currently serving aboard USS Normandy. "It gives us an opportunity to reflect back on what they went through, so when we talk to the troops now, we can tell them to look at these guys."

The more these veterans talked, the more everyone realized how very much — and how very little — some things have changed over the years.

We still pride ourselves on camaraderie and teamwork, but that teamwork is now shared over highly sophisticated computer networks. We still depend on our chief petty officers to train our junior officers, but today they probably both have college degrees. And we still stand watches around the clock, but thanks to technology and advanced education what once took a dozen people to do now takes only two or three.

That last part represents the real difference between the Navy of yesterday and the one of today, or more accurately, the one of *tomorrow*. We are now poised like never before to combine the enormous talent of our Sailors with the dramatic leaps we have taken in technology to produce a truly transformational force — absolutely unparalleled in combat capability.

And yet, to a large degree, we are still manned according to a Cold War construct, with too much support structure not directly tied to our new missions or our new threats.

My challenge this year will be to help change all that, to craft a human resource strategy that moves us well into the 21<sup>st</sup>

Century — one that captures fully what our CNO refers to as the "genius of our people," be they active, reserve, civilian or even contractor.

This Total Force, as we call it, will be smaller in terms of manpower as a result, but it will also be more efficient, with the right people doing the right work where we need them most. The savings reaped from these efficiencies will then be reinvested into new platforms and systems that, in turn, improve the quality of life and combat readiness of our people.

As the CNO made clear in his 2004 Guidance, "We will spend whatever it takes to equip and enable our Sailors, but we do not want to spend one extra penny for manpower we do not need."

To that end, I have directed a series of studies designed to get at the true manpower requirement in this post-Cold War Navy. They are looking at virtually every community, officer and enlisted, afloat and ashore. We'll concentrate on the shore side, where nearly 75 percent of our salaries are paid, looking for ways to streamline the structure.

I believe we've got it just about right at sea. Indeed, the Fleet is getting very good at streamlining manpower requirements to accomplish the mission, as evidenced by their innovative Optimal Manning experiment and the Sea Swap initiative. Sea Swap involves rotating three crews through a single ship to allow for more time on station in theater, while returning crews home at six-month intervals. It's rather like the Blue and Gold crew concept used by our ballistic missile submarines, and it has proven a huge success. Look for programs such as these to continue.

In any event, the one thing to which I am absolutely committed is reducing the workload *before* we reduce the people. We must have a handle on the work to be done and who should do it before any wholesale reductions can occur.

It's important business, but then so is the business of our great Navy. We owe it to the Fleet, to the taxpayers and to all of you to get it right. And we will. It's all about investing in our future and striving to make us not only the most efficient but also the most *effective* military organization in the world.

I try to remember that today's young Sailors will one day be older, wiser veterans. And they, too, may be standing in front of an audience recounting days gone by. I want them to be able to speak with the same enthusiasm and love that those vets down in Hampton Roads evoked last month. I want them to be able to say, as did retired Master Chief Paul Bohn, that the Navy changed their lives forever.

It's *that* important to me.

All the best,

A handwritten signature in black ink that reads "G. L. Hoewing".



## Retired Activities Section



# Straight from the source

Welcome to 2004 ... the holidays of 2003 are a memory and we now have new challenges and goals to conquer. Let's make this the best year ever for our families and ourselves. Update all your pertinent estate information and then get out there and enjoy your retirement.

Included in the last edition of the "*Shift Colors*" was a check off list titled, "**How do I make sure my spouse knows what to do in the event of my death?**" I urge you to use this information as a guide to put your estate in order. Additionally, I urge you and your spouse to keep the **Ready Reference Contact Information** phone numbers in a handy place for reference.

Also, in my last contribution to "*Shift Colors*" I mentioned a few of the military Retiree Council's initiatives (Elimination of SBP Offset, Full Concurrent Receipt, Equity of Retired Reservist Benefits and furthering viability of TRICARE for Life). I am happy to report, some of the initiatives are included in the recently signed FY2004 National Defense Authorization Act. Of interest to most of the Retiree community are the following provisions:

- TRICARE Standard Information Outreach – DoD directed to develop and implement a plan for information outreach to assist beneficiaries in obtaining access to TRICARE services.
- Unlimited commissary access for National Guard and Reserve service members.
- Concurrent Receipt of Retired Pay and Disability Compensation (**see page 9**)
- Revision Combat Related Special Compensation Program – Extension of the Program to Combat-Related Disabilities (**see page 6**)

Several of the above enactments came about as a result of hard work, dedication and commitment by our military fraternal groups, Retiree Councils, legislators, friends of the retiree community and you, the Retiree. Your letters, e-mails, phone calls and other communication to your legislators had a lot to do with making "Concurrent Receipt" a reality. Please remember to take the time to thank those legislative representatives who fight for Retirees' benefits and entitlements.

Finally, last fall, I had the opportunity to visit or participate in Retiree Appreciation Days at Saint Louis, MO, Jacksonville, FL and San Antonio, TX. I was impressed to see that more retirees attended these events accompanied by their spouses, but I was disappointed in the turn out by the retiree community. I routinely hear the line from survivors of deceased retirees, "I didn't know". In many cases, this is because we fail to keep up with survivor information and keep our beneficiaries informed to lessen the trauma when we pass away or are unable to handle personal affairs. Please, share information with your spouse or family members. Additionally, during my travels to Retiree Appreciation Days and visits to RAOs, I continue to meet military heroes and sometimes I get emotional just being in the same space as you who have contributed to this nations' continued liberties. Thank you again for your service and don't forget our new heroes and warriors in your prayers.

In Your Service,

*Dennis Mills*

Dennis Mills

Head, Navy Retired Operations Section



## Retired Activities Section

### Social Security Announces 2.1 Percent COLA Increase for 2004

Monthly Social Security and Supplemental Security Income benefits for more than 51 million Americans will increase 2.1 percent in 2004. Social Security and Supplemental Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter of the prior year to the corresponding period of the current year. This year's increase in the CPI-W was 2.1 percent.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$87,900 from \$87,000 in 2003. Of the estimated 156 million

workers who will pay Social Security taxes in 2004, about 9.2 million will pay higher taxes as a result of the increase in the taxable maximum in 2004.

Information about Medicare changes for 2004 can be found at [www.hhs.gov](http://www.hhs.gov) – The Internet site for the Department of Health and Human Services. More detailed information about these automatic adjustments can be found on the Office of the Chief Actuary's website.

#### MORE ON COLA

The following is the COLA increase effective December 1, 2003 for the paycheck dated January 2, 2004:

For Members who retired prior to 2003:

Full COLA = 2.1%

For Members who entered the service before Sept. 8, 1980, and who retired on or after Jan. 1, 2003:

partial COLA = 1.7%

For Members who entered the service on or after 9/8/80, and who retired on or after January 1, 2003:

Retired between January 1 and March 31, 2003 = 1.7%

Retired between April 1 and June 30, 2003 = 0.7%

Retired between July 1 and September 30, 2003 = 0.4%

Retired between October 1 and December 31, 2003 = 0.0%

### SBP Annuitants Must Complete Certificate of Eligibility (COE) Annually

Air Force Retiree News reminds veterans that if you're a Survivor Benefit Plan (SBP) annuitant, you should make a point to complete your COE. SBP annuitants receive a tax statement and a COE annually. The COE determines if the annuitant continues receiving an SBP check each month. The COE is automatically generated and sent to annuitants approximately 90 days prior to their birthday each year. It's important that it be completed by the annuitant and returned via mail or fax before the annuitant's birthday to avoid any interruption in pay.

If a legal representative such as a power of attorney has been added to an annuitant's account, that individual should complete and sign the form, marking the

legal representative portion as requested. A marriage certificate is required when the "I married in the past year. . ." box is marked to update the annuitant's account properly. An annuitant should include his or her name and Social Security Number, the name and Social Security Number of his or her deceased sponsor and the signature date. Forms can be mailed to

DFAS,  
US Military Annuitant Pay  
PO Box 7131  
London, KY 40742-7131  
or can be faxed to **(800) 982-8459**.



# Retired Activities Section

## Summary of Concurrent Receipt/Combat Related Special Compensation FY2004 National Defense Authorization Act

The below information is meant primarily to provide enlightenment on these important enactments. The official wording of the NDAA was not available at the time of this submission.

### Phase-In of full Concurrent Receipt of Military Retired pay and Veterans' Disability Compensation for certain military Retirees.

A member or former member of the uniform services who is entitled for any month to retired pay and who is also entitled for that month to veterans' disability compensation for a qualifying service-connected disability is entitled to be paid both for that month. The phase in period begins 1 January 2004, and ends 31 December 2013.

#### Qualifications:

Service-connected disability or combination of service-connected disability that is rated as not less than 50 percent disabling by the Secretary of Veterans' Affairs.

Have 20 or more years active service or 20 years of credited service (Reservist). Disabled retirees with less than 20 years of service do not qualify.

Phase in Concurrent Receipt payments will range from \$750 for 100 percent to \$100 for 50 percent disabled members:

\$750 - 100 percent disabled  
\$500 - 90 percent disabled  
\$350 - 80 percent disabled  
\$250 - 70 percent disabled  
\$125 - 60 percent disabled  
\$100 - 50 percent disabled

Retirees entitled to Concurrent Receipt will have an opportunity to choose between this program and Combat Related Special Compensation. More information will be in the next *Shift Colors*.

These amounts will be included in the February pay of those who qualify and will increase annually until 2013 or until the retiree's pay is reinstated.

Be advised you do not have to do anything. The Defense Finance and Accounting Service (DFAS) –

Cleveland will take all steps to make the payment. If the payments do not show up in the February 2004 pay, please do not call DFAS, payment will be retroactive.

\*\*\* Additional information is available on all of the military retiree websites and [www.crlegislation.com](http://www.crlegislation.com)  
**Revisions to Combat Related Special Compensation (CRSC) Program**

Effective 1 January 2004, non-Purple Heart recipients with 10 to 50 percent combat related disability also qualify for CRSC.

\*\*\* The April-June and October –December 2003 *Shift Colors* provided CRSC entitlement information and application. *Shift Colors* will provide the official language of the Phase in Concurrent Receipt and Revised CRSC as soon as it is available.

---

## National Retired Military Golf Classic

### Press release

The 21<sup>st</sup> annual Retired Military Golf Classic will be held in Myrtle Beach, SC from 1 to 5 June 2004. The classic is the largest retired military golf event in the world and will be played on five different courses at Myrtle Beach Nation and Wildwing Golf Clubs.

Only 864 men and 132 women will be accepted for this event. They will compete for over \$125,000 in cash and prizes.



Applications will be mailed in December 2003 to those on the mailing list. Applications are also available at most military golf courses in the United States. Priority will be given to those who have recently played in the classic. After 1 Feb. 2004, acceptance will be on a first come, first served basis. A waiting list will be established once the classic is full.

For applications call **800-255-4763** or **866-469-7853** or write to the National Retired Military Golf Classic, PO Box 3608, Myrtle Beach, SC 29578 or on line to [www.patricia.com](http://www.patricia.com)



# Retiree Seminars



<p align="center"><b>Connecticut</b></p> <p><b>Groton</b>  October 16, 2004; 0900  Dealey Center Theater  Naval Submarine Base  New London  POC: CDR Barbara E. Miller  RAO@subasenlon.navy.mil</p>	<p align="center"><b>Minnesota</b></p> <p><b>St Paul</b>  September 18, 2004  0800-1200  St. Paul Armory  600 Cedar St.  POC: RAO, (612) 717-2854  philipson@worldnet.att.net</p>	<p align="center"><b>Texas</b></p> <p><b>Corpus Christi</b>  February 25 &amp; 26, 2004  Naval Air Station  Corpus Christi, TX  @ Naval Hospital  POC: Bonnie Peters  RAO@nrst.navy.mil</p>
<p align="center"><b>Florida</b></p> <p><b>Jacksonville</b>  September 25, 2004; 0900-1400  NSA Jacksonville Rive Cove  Conference Center ("O" Club)  POC: Coll E. Robertson  Ph. (904) 542-2766 ext. 126  RAO@nasjax.navy.mil  jorobbie@fdn.com</p>	<p align="center"><b>Missouri</b></p> <p><b>St Louis</b>  September 11, 2004; 0900-1600  Reservations Required NLT 09/02/04  POC: Charlie Bird / Marsh Werner  Ph. (314) 263-6443  RAO-stl@swbell.net</p>	<p align="center"><b>Washington</b></p> <p><b>Marysville</b>  May 15, 2004; 0800-1230  Navy Support Complex  Fleet &amp; Family Support Center  Carl Rankin HMCS/USN Ret  (425) 304-3775 or (888) 463-6697  select option 5, then select  option 2 and ask for RAO  carl.rankin@navy.mil</p>
<p align="center"><b>Florida</b></p> <p><b>Pensacola</b>  October 16, 2004  0900-1300  NAS Pensacola  POC: RAO, (850) 452-5990 ext. 111  or 136  nasp-retired-activities@cnet.navy.mil</p>	<p align="center"><b>New York</b></p> <p><b>Amityville</b>  April 24, 2004  0800-1200  Gym, Mitchel Complex  Garden City NY 11530  POC: RAO (631) 842-6620</p>	<p align="center"><b>Wisconsin</b></p> <p><b>Milwaukee</b>  June 19, 2004  440th Air Wing  Mitchel AFB  POC: RAO  (414) 744-9766  raomke@wi.net</p>
<p align="center"><b>Georgia</b></p> <p><b>Atlanta</b>  June 19, 2004  0800-1300  Fort McPhearson  Commons Club at the Gluf  course  POC: (678) 655-6735</p>	<p align="center"><b>Tennessee</b></p> <p><b>Millington</b>  April 17, 2004  NSA Mid-South  Conference Center  9:00 a.m. -12:30 p.m.  POC: (901) 874-5075</p>	



# Defense Finance and Accounting Service

## What's New in Tax Law Changes for the 2003 Tax Return?

By Carol A. García, Defense Finance and Accounting Service Corporate Communications

Why learn about the changes?

Someone once said "the more things change the more they stay the same." If that was only true when it came to your federal income tax. But the fact is that changes occur in the tax law almost every year. Sometimes the changes are minor, affecting only a small segment of American taxpayers. Sometimes there are numerous changes that impact upon virtually every taxpayer. But it's always good to be aware of the changes just to determine if and how they might affect you.

Summary of changes for tax year 2003 returns:

The standard deduction is increased to:

Single	\$4,750
Married Filing Jointly	\$9,500
Head of House	\$7,000
Married-Separately	\$4,750

The Child Tax Credit is increased to \$1,000.

The Lifetime Learning Credit for educational expenses is increased to \$10,000.

Child and Dependent Care Credit:

The percentage has been increased from 30% to 35% while the qualifying expenses have increased to \$3,000 for one child and \$6,000 for more than one child (up from \$2,400 and \$4,800 respectively).

Tax Brackets:

A new 10% bracket applies to taxable incomes up to the following amounts:

- \$7,000 Single or Married-Separately
- \$10,000 Head of Household
- \$14,000 Married Filing Jointly

The 15% tax bracket will apply to taxable incomes between \$14,000 - \$56,800 for Married Filing Jointly.

Other tax brackets are lowered as follows:  
the 27% bracket to 25%

- the 30% bracket to 28%
- the 35% bracket to 33%
- the 38.6% bracket to 35%

Dividend & Capital Gain Changes:

The top federal tax rate for dividends received by an individual is reduced to 15% for dividends received from a qualified corporation after December 31, 2002. For those whose incomes fall in the 10% or 15% tax bracket, these dividends are taxed at only 5%.

The top federal tax rate for long-term capital gains mirror those rates that apply to dividend income but only to sales that occurred after May 5, 2003; or on monies received on an installment sale after that date.

For more information go to [www.irs.gov](http://www.irs.gov) or call the IRS at **(800) 829-1040**. Forms and publications may be obtained at the website or by calling: **(800) 829-3676**.

### DFAS Contact Information

Correspondence	Mailing Address
Annuity Ph. (800) 321-1080 Fax (800) 982-8459	Defense Finance and Accounting Service U.S. Military Annuitant Pay PO Box 7131 London, KY 40742-7131
Annuity New Accounts Ph. (800) 321-1080 Fax (800) 982-8459	Defense Finance and Accounting Service U.S. Military Annuitant Pay PO Box 7131 London, KY 40742-7131
Casualty Ph. (800) 321-1080 Fax (800) 469-6559	Defense Finance and Accounting Service U.S. Military Retirement Pay PO Box 7130 London, KY 40742-7130
Retired Ph. (800) 321-1080 Fax (800) 469-6559	Defense Finance and Accounting Service U.S. Military Retirement Pay PO Box 7130 London, KY 40742-7130
Retired New Accounts Ph. (800) 321-1080 Fax (800) 469-6559	Defense Finance and Accounting Service U.S. Military Retirement Pay PO Box 7130 London, KY 40742-7130





# Defense Finance and Accounting Service

## CONCURRENT RECEIPT PAY BECOMES REALITY

By Defense Finance and Accounting Service Public Affairs

Military retirees will begin receiving both retired pay and Department of Veterans Affairs (DVA) disability compensation as the DVA disability offset is phased out.

Previously, the offset reduced the amount of the military retiree's pay by an amount equal to any disability payment received from the DVA.

Legislation authorizing concurrent receipt of both forms of compensation was signed by President George W. Bush on Nov. 24, 2003. The legislation will deliver billions to more than 200,000 disabled military retirees and takes effect Jan. 1, 2004.

Public Law 108-136 (Sections 641 and 642 of Public Law) authorizes a 10-year, phased elimination of the DVA disability offset to retired pay. This will affect members with non-disability retirements, without regard to years of service. Those who retired as a result of a service-related disability are also eligible. These members must have at least 20 years of qualifying service. In all cases, the retiree must be rated at least 50 percent disabled by the DVA. Today, more than 200,000 military retirees meet the criteria required to receive an increase in their retired pay.

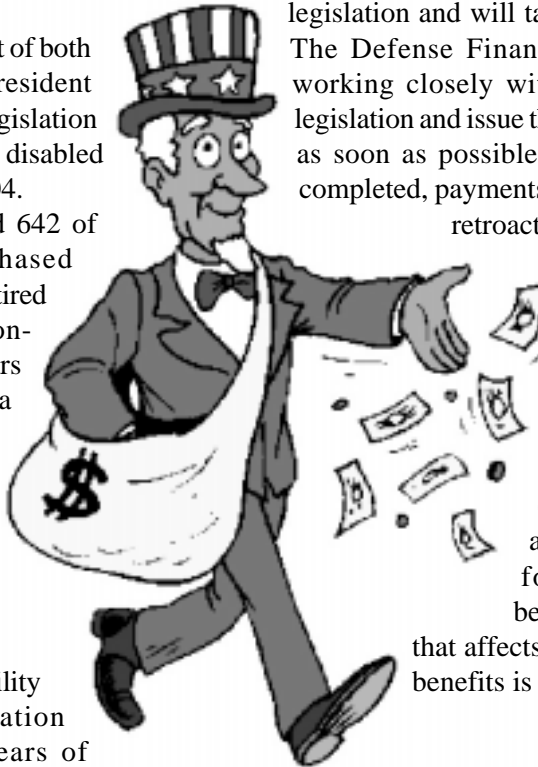
This legislation expands the field of eligibility for Combat-Related Special Compensation (CRSC) to include retirees with 20 years of qualifying service, who have a combined disability rating of less than 60 percent. It expands eligibility for a tax-exempt payment to replace retired pay lost to the concurrent receipt ban and is open to retirees with 20 or more years of service and disabilities tied to combat or combat-related training. Reserve retirees are included; people who retired under Temporary Early Retirement Authority are not. While this change expands the number of veterans currently receiving CRSC from about 4,800 today, eligible retirees may not receive both concurrent receipt payments and combat-related special compensation at the same time. The act requires an annual "Open Season" to be conducted to allow veterans eligible for both concurrent payment and CRSC to choose between the two options. Details on how the annual open season will be conducted will be published separately.

Because the act also repeals the authorization for Special Compensation for the Severely Disabled (SCSD) which

provides veterans benefits for those with disabilities greater than 60 percent, about 37,000 SCSD recipients will be the first to see increases to their retired pay effective Jan. 1, 2004, for the payment dated Feb. 2, 2004.

System changes are required to fully implement the legislation and will take several months to complete. The Defense Finance and Accounting Service is working closely with the DVA to implement this legislation and issue the payments to all eligible retirees as soon as possible. When full implementation is completed, payments will include monies that are due retroactively to Jan. 1, 2004.

Interested military retirees should watch for updated information on *myPay* (<https://mypay.dfas.mil>), which allows retirees to take control of their pay account information online, and the DFAS Web site ([www.dfas.mil](http://www.dfas.mil)). Retirees should also visit [www.dod.mil/prhome](http://www.dod.mil/prhome) for other information about benefits, programs and information that affects them. Information on veterans' benefits is available at [www.va.gov](http://www.va.gov).



### Need to change your address for Shift Colors?

If you are receiving pay and benefits, the only way to update your information is by contacting DFAS at (800) 321-1080.

Only "Gray Area" Retirees and surviving spouses of Retirees that are not receiving benefits should contact *Shift Colors* to change their address.

When corresponding with *Shift Colors*, please include a phone number so that we can contact you in the event we have any questions.



## VA Announces 2004 Insurance Dividends

The Department of Veterans Affairs (VA) today announced its distribution of more than \$517 million in dividends to 1.5 million active policyholders of veterans' life insurance.

Over the next year, veterans will receive payments on the anniversary date of their policies, with the specific dividend amount varying according to age, type of insurance, and length of time the policy has been in force. Veterans will automatically receive their annual dividend through one of the nine payment options available to them.

Dividends cover only veterans with government life insurance policies who served between 1917 and 1956. Veterans who were discharged after 1956 are covered by VA term insurance programs that do not pay dividends.

The dividends represent a return of trust fund earnings on the premiums paid by policyholders throughout the years. They reflect the fact that veterans are living longer than originally predicted. Dividends are also attributable to the higher than expected yields earned by the trust funds from investments in U.S. government securities.

Only those with policies that have been kept in force when premiums were required are eligible for the payout. Inaccurate notices periodically surface in the veterans community suggesting that those who have not maintained insurance are eligible for a special dividend if they contact VA, but this is false. Dividends are automatically sent to eligible policyholders.

The largest group receiving 2004 payments will be 1.2 million veterans of World War II with National Service Life Insurance ("V") policies. Total payments are expected to reach \$416.8 million.

Dividends totaling \$1.8 million will be paid to about 11,000 veterans holding U.S. Government Life Insurance ("K") policies.

Nearly 200,000 Korean War era veterans who have maintained Veterans Special Life Insurance ("RS" and "W") policies can expect to receive dividends totaling \$83.9 million.

Veterans from the World War II era who hold Veterans Reopened Insurance ("J", "JR" and "JS") policies, currently numbering nearly 53,000, will share a \$14.7 million dividend.

Although VA administers a special life insurance program for disabled veterans and a program offering mortgage life insurance coverage, neither pays dividends.

For current active-duty service members and reservists, VA supervises a contract with a private carrier to underwrite Servicemembers' Group Life Insurance. No dividends are paid on Servicemembers' Group Life Insurance.

Veterans who have questions about their policy may call the VA Insurance toll-free number at **(800) 669-8477**, may send an e-mail

to [VAinsurance@vba.va.gov](mailto:VAinsurance@vba.va.gov), or may visit the web site at [www.insurance.va.gov](http://www.insurance.va.gov).

## VA Q's & A's - December 2003

**Editor's Note:** Following are typical questions answered daily by VA counselors. Full information is available at any VA office.

**Q. Recently, I heard that VA was paying more than \$500 million in insurance dividends. I thought stories about these dividends were a hoax?**

A. During 2004, VA plans to distribute \$517 million in insurance dividends to 1.5 million veterans who served between 1917 and 1956. Recipients paid premiums for many years.

A long-standing hoax alleges that Congress has passed a law giving dividends to veterans who did not keep up their premium after leaving the military or who first served after 1956. Sometimes veterans are asked to pay fees to see if they qualify for a dividend. No fees are required by VA.

Full information about dividends can be obtained on the Internet at [www.insurance.va.gov](http://www.insurance.va.gov) or by calling **(800) 669-8477**.

**Q. My family is trying to arrange our father's funeral. Who do we contact to get a military honor guard?**

A. Funeral home directors should know exactly whom to contact in their communities. Obtaining honor guards – from the active-duty military, from a reserve component unit or from a veterans organization – is a regular service provided by funeral homes.

Most veterans are eligible to receive military funeral honors, including the folding and presentation of the flag and the playing of Taps. Having a military honor guard is subject to the availability of personnel in each community, and some VA national cemeteries have their own honor guards.

**Q. Is it true that VA buys drugs from Canada, just like some commercial businesses that have been stopped by the government?**

A. No. VA only purchases pharmaceuticals that (1) are approved by the Food and Drug Administration (FDA), (2) are manufactured in FDA-approved plants, and (3) have plants located in a nation that is an approved U.S. trading partner.

It is possible for VA to purchase drugs from other countries if all three conditions above are met. Commercial businesses have been in the news recently for purchasing drugs from non-FDA approved sources overseas.



# Armed Forces Retirement Home

## Retirement Home admittance eligibility & fees

More than 170 years ago, Congress established the U. S. Naval Home, a home for destitute naval officers, sailors and Marines in Philadelphia. Some 20 years later, Congress established the Soldiers' and Airmen's Home, an asylum for "old and disabled soldiers" in Washington, D.C.

In 1991, Congress incorporated the U.S. Naval Home, now in Gulfport, Miss., and U. S. Soldiers' and Airmen's Home into an independent establishment of the Executive Branch of the Federal Government known as the Armed Forces Retirement Home (AFRH) Agency. In 2002, the names were officially changed to The Armed Forces Retirement Home - Gulfport and The Armed Forces Retirement Home-Washington.

Both Homes are model retirement centers, where residents can maintain an independent lifestyle in an environment designed for safety, comfort and personal enrichment.

Military veterans from each service branch can live at either Home.

Persons eligible for residency are those who served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer), who fit into one of the following categories:

I. Persons who - (a) are 60 years of age or over; and (b) were discharged or released from service in the Armed Forces under honorable conditions after 20 or more years of active service.

II. Persons who are incapable of earning a livelihood because of a service-connected disability incurred in the line of duty in the Armed Forces.

III. Persons who - (a) served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay under section 310 of title 37, United States Code; (b) were discharged or released from service in the Armed Forces under honorable conditions; and (c) are incapable of earning a livelihood because of injuries, disease, or disability.

IV. Persons who - (a) served in a women's component of the Armed Forces before the enactment of the Women's Armed Services Integration Act of 1948; and (b) are eligible for admission because of compelling personal circumstances

Coast Guard veterans who had service during wartime while the Coast Guard was operated as part of the Navy are also eligible for admission.

The eligibility of Active-Status Reservists for residency at AFRH will fall into category three. "Active Duty" is de-

finied in part as full-time in the active military service of the United States. Such full time duty includes the annual active duty for training that Reservists must fulfill. It does not, however, include reserve inactive-duty training commonly known as Reserve drills, nor does it include years spent as a drilling Reservist; the key is active duty time only.

**\* Married couples must each qualify by their own individual military service. \***

Resident Fees. The resident fee is 35 percent of your total current income for independent living and 40 percent for assisted living. For those who require permanent health care after being admitted into independent living, the monthly fee is 65 percent of income. There are maximum fees, which are adjusted annually for inflation, for each category and each campus. The maximum fees are:

Level of Care	Gulfport	Washington
Independent Living	\$ 800*	\$ 1,035
Assisted Living	\$ 1,300*	\$ 1,553
Skilled Care	\$ 2,588	\$ 2,588

(\*) denotes a temporary reduction in maximum fee until Dec. 2006 or until renovated quarters are available.

Resident fees are computed on an annual basis. For the purpose of resident fee computation, monthly income is determined by dividing total income by 12. Total income for computing the monthly fee is:

\* Income reportable as Adjusted Gross income (AGI) on the U.S. Individual Income Tax Return and as adjusted by adding tax exempt income received during the same year.

\* Tax exempt income includes benefits administered by: the Department of Veterans Affairs, Social Security Administration, disability retired pay, pensions, annuities, interest income, dividends or IRA distributions.

Financial responsibility for medical care. In keeping with the mission to provide the finest care for our residents, the AFRH ensures that every resident, regardless of financial ability, will receive top-rated, long-term care when needed. Residents are financially responsible for care received from other medical facilities or from visiting civilian medical practitioners. Residents must maintain medical insurance including a supplemental policy to cover medical care in the event that military/veteran medical facilities are not available.

*See Home, page 12*



# Armed Forces Retirement Home

## Help support the Armed Forces Retirement Homes

For more than a century and a half, The Armed Forces Retirement Homes in Gulfport, Miss., (formerly The U.S. Naval Home) and Washington, D.C. (formerly The Soldiers' and Airmen's Home) have provided the finest retirement and medical care for our nation's veterans. These federally funded communities are considered model retirement centers,

complete with independent living, assisted care and long-term care health facilities and an abundance of activities for fellow veterans.

You can help to maintain the tradition of "Taking Care of Our Own" through the Retiree Allotment Program. Just a little can go a long way!

**Name (Last, First, Middle initial)**

**Social Security Number**

**Mail to: DFAS-CL/FR**

**P. O. Box 99191**

**Cleveland, OH**

**44199-1126**

**Or FAX to:**

**1-800-469-6559**

**Blanket Code L-68**

**Amount to be deducted from retired pay each month \$\_\_\_\_\_.**

**Signature**

**Date**

### *Home cont. from pg. 11*

The Homes feature all the essentials for retirement living: 24-hour security, community involvement, home-style prepared meals, on-site bank, medical and dental care, recreational activities, chapels, mini-exchange, private furnished room, movie theatre, wellness center, swimming pool, library, auto and craft shops, barber shop, beauty salon, ballroom, post office, walking trails, bowling, computer center, boating, fishing, beaches, casinos, golfing, resorts, restaurants etc. In addition, the Homes provide shuttle service several times daily to the VA Hospital, local military hospital, medical centers and area recreational functions. We enjoy an out-

standing public transportation service that is provided on an hourly basis.

#### **For more information:**

In Gulfport, call **(800) 332-3527**, or write to Public Affairs Office, AFRH-Gulfport, 1800 Beach Drive, Gulfport, MS 39507-1597.

In Washington, call **(800) 422-9988**, or write to Public Affairs Office, AFRH-Washington, 3700 N. Capitol St. NW, Washington DC 20317.

Visit us on the web at: [www.AFRH.gov](http://www.AFRH.gov)

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# VETeran NETwork

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## “The Naval Sea Cadet Corps Needs you!”

By NSCC LCDR Patrick O’Brion.

There are ten thousand young men and woman across this country that wear the uniform of a Naval Sea Cadet looking for guidance and leadership of the caliber that only a retired military Officer, Petty Officer or NCO can provide. Many more young people throughout the United States will miss out on the opportunity to participate in this fine program simply because there is a lack of volunteers to provide the leadership and moral example that are the cornerstones of the Naval Sea Cadet Corps (NSCC).

On September 10, 2002 the United States Naval Sea Cadet Corps celebrated forty years of service to the young people of our nation. Public Law 87-655 enacted on that date in 1962, incorporated the Naval Sea Cadet Corps (NSCC) under the direction and guidance of the Navy League of the United States reporting to the Secretary of the Navy, with the cooperation of the Department of the Navy. Today, Navy Recruiting Command is it’s Navy sponsor. The stated objective and purpose of the Naval Sea Cadet Corps is to encourage and aid American Youth to develop an interest, and skills, in basic seamanship and its naval adaptations, to train them in seagoing skills, and to teach them patriotism, courage, self-reliance, and kindred virtues.

The United States Naval Sea Cadet Corps is patterned after programs long in existence in England, Canada, The Netherlands, Sweden, Australia, New Zealand, Belgium, India, Bermuda, and Japan. All operate with the same stated goals, and some are funded by and organized under the control of their respective Navies. The United States Naval Sea Cadet Corps receives limited government funding, and is staffed by all volunteer officers and instructors (with the exception of an Executive Director and a small National Headquarters office staff). The NSCC is incorporated as a non-profit, tax deductible youth program.

Over the last forty years the NSCC has steadily grown from



its first unit of 48 cadets and 10 officers at Great Lakes, Illinois. Today the NSCC musters over 10,000 cadets and approximately 2,000 volunteer adults who serve as its’ officers and instructors. Naval Sea Cadet Units are throughout the United States, Puerto Rico and Guam. The Corps is open to youth 11 through 17, who are passing in school, have no criminal record and are physically able to commit to the rigors of physical training.

After successfully completing a two- week recruit training, teaching Navy’s basic skills and discipline, a cadet may choose from a wide variety of different two week training programs.

A cadet may go to the Naval Hospital for Hospital Corpsman training, to Navy Music school to study with military band members, or even to SEAL Orientation to learn land and water survival with the best experts in the field. Opportunities are also available for Cadets to serve on Navy ships, Coast Guard vessels and even to work with Construction Battalions. They can even go to special Leadership Academies, and then staff a Recruit Training to assist younger Cadets learn Navy values. Training is typically two weeks long in the summer, with each two- week package having it’s own curriculum. Sea Cadets learn about the Sea, Aviation, Construction and other occupational fields, in the Navy, Coast Guard, Marine Corps and Maritime services. This serves the Sea Services of our nation well in providing a pool of well rounded young recruits and also serves our nation in promoting solid citizenship and good scholarship among all our youth. There is no requirement nor any commitment to join the Armed Forces, however, the program provides our nation with young people ready to take their place in society as leaders. The NSCC stresses time tested values of Honor, Courage, Commitment and Truth along with other kindred and patriotic core values and basic skills. Participating in NSCC’s International Exchange Program, NSCC cadets visit other Sea Cadet programs and units world wide, learning foreign relations and improved understanding of different cultures.



See “Sea Cadet”, page 18

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# VETeran NETwork

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## ***Navy MWR Opens Great Pond Recreational Facility in Maine***

*By Robin Hillyer Miles, Navy MWR Communications Group*

Ready to “get away from it all?” Naval Air Station (NAS) Brunswick, Maine’s Morale, Welfare and Recreation (MWR) department has opened a four-season recreational facility, located 140 miles northeast of the air station in Great Pond, Maine. The 375-acre former “Dow Pines” facility offers quiet, rustic comfort that ideally situated in the woods.

“We have many lodging options. You can rent a cabin, stay in a camper, or pitch a tent,” said Ted Walsh, NAS Brunswick MWR marketing director. Five cabins, the Bigelow Lodge, an 18-site campground with water and electricity hook-ups, and two Yurts round out the rental facilities at Great Pond.

Yurts are strong, weather-tight tents that can be used year-round. One Yurt is located on Great Pond while the other is on King’s Pond and is accessible only by boat.

The cabins come equipped with a kitchen, one bathroom with a shower, two bedrooms, and a loft. Some cabins have a sleeper sofa or the staff will roll in a couple of beds to accommodate extra guests.

The Bigelow Lodge offers several amenities, including a kitchen, one bathroom with a shower, two bedrooms, a loft, and two pullout couches for up to 12 guests.

The lakeside recreation hall is the focal point for large gatherings and group activities. “Our staff builds crackling fires in the large stone fireplace of the recreation hall that draw guests in to watch movies, play games, and just relax,” said Walsh.

“Sailboats, kayaks, motorboats, and canoes are available for rent, along with skiing and camping equipment, bed linens, and towels. A small store located on site sells the bare essentials, including bug spray, ice, wood, snacks and the like,” Walsh added.

Authorized patrons may make reservations up to 12 months in advance by calling Great Pond at **(207) 584-2000**. Daily, weekly and weekend rates are available. When booking weekends, you must book for both Friday and Saturday.

Rates for the cabins range from \$70/night to \$540/week, depending on the size of the cabin. Bigelow Lodge rates begin at \$90/night and go up to \$750/week. Yurts are at bargain rates, between \$25/night to \$180/week. Wilderness campsites are \$10/night year-round. Pets on a leash are allowed at Great Pond with a \$5/day charge, payable upon registration.

The Great Pond area offers many opportunities to explore the Maine lakes and woods via canoe, mountain bike, or on

foot. You can also travel an hour and a half south to explore Acadia National Park and the Bar Harbor region, and the Canadian border is only 50 miles north.

“Peace and quiet are guaranteed in this hideaway paradise, as the nearest town (Bangor) is an hour’s drive and clear cell phone reception is only available if you’re in the middle of the pond,” said Walsh.

To make reservations or for more information, call **(207) 584-2000**, email [GreatPondOAC@rivah.net](mailto:GreatPondOAC@rivah.net), or visit them on the web at [www.mwr.nasb.navy.mil](http://www.mwr.nasb.navy.mil).



## **Navy Recreation Center; Maryland’s Best Kept Secret**

If you love the great outdoors and modern convenience, then Navy Recreation Center Solomons (NRC) is for you. NRC Solomons is a year-round lodging and camping destination for military, military retirees and DoD employees. It is located on the Patuxent River, where it meets the Chesapeake Bay. It is only 65 miles from Washington, D. C.

Lodging facilities range from classic and contemporary cottages to bungalows, log cabins, cozy cabins and apartments. If rustic is your style, NRC has lots of primitive campsites, campsites with water and electricity, as well as yurts. Yurts are primitive structures, one step above a tent.

There is always a lot to do at NRC! Relax on the beach or splash in the pool at the Riverside Aquatics Complex, fish off Sunset Pier, play miniature golf, learn a new craft, play

*See “Solomons” next page*

# VETeran NETwork

## “Solomons”, from page 14

BINGO, watch a movie under the stars and more. Even if you aren't staying at NRC, you can still be our guest at many special events throughout the summer. All you'll need is a military or DoD ID card.

A new season is approaching, and if you are a planning a vacation at NRC Solomons in 2004, make sure you note the 2004 NRC Solomons reservation-processing dates on your calendar. Make your reservation for a relaxing, yet fun-filled vacation, as soon as you can. See chart.

Chart info is below. Solomons Reservation Form is under separate document.

The 2004 NRC Solomons Guide can help you plan your vacation. It contains pictures, pricing, and information on each of the lodging units and campsites, as well as a calendar of events for the 2004 season and information on other programs and services. It also contains detailed information on the reservation process and a reservation form. If you would like to receive a copy of the 2004 NRC Solomons Guide please call the NRC Solomons Lodging Office at **(410) 326-5202** or toll free in DC, MD, and VA at **(800) 628-9230** and we will send you a copy.



### The reservation process:

You may mail in, email, or fax your reservation request for 2004 season. Waterfront lodging units and holiday dates go quickly, so get your reservation request form in, the earlier the better.

The mailed in/faxed in/emailed requests will be logged in in the order that they are received for the processing date in which you are eligible (i.e.: February 17, 2004 if you are a military retiree). Reservations for longer stays are processed first. For example, a patron requesting a stay for seven days will be processed before someone requesting a stay of 5 days.

On the day of mail in, fax in, or email processing the requests will be processed. (Phone in and walk in reservations will not be accepted until the dates indicated.) You will receive a confirmation letter if either your first or second choice was available.

After the initial processing date for your category has started, you may phone, fax, email, or walk in to make a reservation.

\* If you require more than one lodging unit or your party exceeds the sponsor to guest ratio you may have your request processed during the indicated waiver processing dates.

**A reservation request form is located in the 2004 NRC Solomons Guide. You may also pickup a reservation request form the NRC Solomons lodging office, or visit the Solomons' website at [www.ndw.navy.mil/mwr/nrcsolomons.html](http://www.ndw.navy.mil/mwr/nrcsolomons.html).**

### NRC Solomons Reservation Processing Dates

<u>Date</u>	<u>Active Duty</u>	<u>Reservation Types</u>
Tues, Jan 13	Camping	email, fax, mail
Wed, Jan 14	Lodging	email, fax, mail
Thurs, Jan 15	Lodging	email, fax, mail
Fri, Jan 16	Lodging / Camping	Walk-in, phone -in

<u>Date</u>	<u>Retired</u>	<u>Reservation Types</u>
Tues, Feb 17	Camping	email, fax, mail
Wed, Feb 18	Lodging	email, fax, mail
Thur, Feb 19	Lodging	email, fax, mail
Fri, Feb 20	Lodging/Camping	Walk-in, phone-in

<u>Date</u>	<u>DoD</u>	<u>Reservation Types</u>
Tues, Mar 16	Camping	email, fax, mail
Wed, Mar 17	Lodging	email, fax, mail
Thur, Mar 18	Lodging/Camping	Walk-in, phone-in

<u>Date</u>	<u>Waivers</u>	<u>Reservation Types</u>
Mon, Apr 5	Active Military	email, fax, mail
Tue, Apr 6	Retired Military	email, fax, mail
Wed, Apr 7	DoDemployees	email, fax, mail
Thurs, Apr 8	All eligible patrons	Walk-in, phone-in

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# VETeran NETwork

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## D-Day – The Sixtieth Anniversary Conference

By John Harris, Steward, Christ Church College, University of Oxford



Army troops wade ashore on "Omaha" Beach during the "D-Day" landings, 6 June 1944. They were brought to the beach by a Coast Guard manned LCVT. Photograph from the U.S. Coast Guard Collection in the U.S. National Archives.

That most famous of amphibious landings – Operation OVERLORD in June 1944 – will be remembered, and commemorated, on its sixtieth anniversary this coming summer. Christ Church, among the premier colleges of the University of Oxford, together with Britain's Imperial War Museum, has chosen the Allied landings in Normandy as the theme for its 2004 conference in the now well established *Conflict Series*. The conference will take place in Oxford between 5 and 10 September 2004.

John Harris, director of the College's Conference program, said, "We are delighted to be working with the Imperial War Museum on this event. We believe this will be the climax of a summer of commemoration. We are especially pleased to be able to involve Normandy Veterans in the program, as participants, guests and speakers."

A distinguished panel of international speakers will be on hand to invoke the scale and importance of these British, American and Canadian landings, the airborne and glider operations, and the seaborne assault. Discussed will be the triumphs, controversies and tragedies – including the bloodbath on OMAHA Beach.

Christ Church, one of the largest of Oxford's colleges, was founded by Henry VIII in 1546 and occupies a 150-acre site in the heart of the City. Participants will stay in the college's

comfortably modernised student study-bedrooms, all located in buildings of great architectural and historical interest. All meals are served in the college's magnificent Tudor Hall. Participants will have opportunities to meet distinguished guests and to take part in the college's diverse cultural life and history. An American partner in conference publicity is Thomas Edison State College, in Trenton, New Jersey.

For a full program and further details please contact;

Alex Webb      Tel: **+44 1865 276174**

Fax: **+44 1865 286328**

or in the U.S. **(888) 442-8372 or (609) 984-1150**

Email: [d-day@chch.ox.ac.uk](mailto:d-day@chch.ox.ac.uk)

Websites: [www.visitchristchurch.net](http://www.visitchristchurch.net)

[www.tesc.edu/oxford/index.php](http://www.tesc.edu/oxford/index.php)

Ms. Alex Webb, Coordinator, D-Day Conference

The Steward's Office

Christ Church College

University of Oxford

Oxford

OX11DP

United Kingdom



Landing ships putting cargo ashore on one of the invasion beaches, at low tide during the first days of the operation, June 1944. Among identifiable ships present are USS LST-532 (in the center of the view); USS LST-262 (3rd LST from right); USS LST-310 (2nd LST from right); USS LST-533 (partially visible at far right); and USS LST-524. Note barrage balloons overhead and Army "half-track" convoy forming up on the beach. Photograph from the U.S. Coast Guard Collection in the U.S. National Archives.



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# An Important Message about TRICARE and Medicare

From The TRICARE/Military Health System Web site [www.tricare.osd.mil](http://www.tricare.osd.mil)

Recently, the House and Senate passed the "Medicare Prescription Drug, Improvement, and Modernization Act of 2003." The President signed the bill into law Dec. 8, 2003. This bill is extensive and complex, and it makes dramatic changes to Medicare. It is important for uniformed services beneficiaries to understand the effect these changes may have on them in the near future and in the years to come.

A preliminary assessment of some of the bill's provisions is presented below. As additional provisions of interest to uniformed services beneficiaries are identified, and as more information becomes available, we will update this site. We intend to work closely with beneficiary representatives to ensure that important information gets the widest possible distribution. In the meantime, if beneficiaries have questions about their TRICARE benefits, they should contact their local TRICARE Service Center for assistance.

## Medicare Prescription Drug Benefits

For most Americans, the most significant aspect of the new bill is that it introduces an outpatient prescription drug benefit. This does not affect uniformed services beneficiaries their TRICARE pharmacy benefits will continue as a separate program.

Beneficiaries who desire to participate in the Medicare outpatient prescription plan should enroll when first eligible. If a beneficiary does not enroll when first eligible, and subsequently desires to do so, an annual late penalty would normally be assessed. However, TRICARE pharmacy benefits are considered a creditable prescription plan under the bill, and as such, uniformed services beneficiaries who do not

enroll in the Medicare prescription drug benefit when first eligible do not have to pay an annual penalty if they subsequently enroll because they involuntarily lost their eligibility under TRICARE. Individuals could involuntarily lose their TRICARE eligibility when a dependent widow or widower remarries a person who is not a uniformed services member or retiree, or when a dependent and member or retired member divorce, and the dependent spouse does not qualify under the law as an eligible former spouse for TRICARE benefits.

The TRICARE pharmacy benefit provides excellent coverage and wide availability of services through military facilities, retail pharmacies, and mail order. Thus, it is likely that the vast majority of uniformed services beneficiaries will not find it advantageous to enroll in the new Medicare pharmacy benefit. TRICARE and Medicare will need to establish procedures for coordination of benefits for beneficiaries who do decide to sign up for the Medicare benefit.

## Part B Premiums

The bill makes three very important changes relating to enrollment in Medicare Part B, the Supplementary Medical Insurance Program. The first two changes affect persons not enrolled, or paying surcharges because they enrolled after they were initially eligible for Part B:

First, uniformed services beneficiaries who would be eligible for TRICARE For Life, but are not enrolled in Medicare Part B, may enroll without penalty during a special enrollment period through December 31, 2004. The special

*See "TriCare", page 18*

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## Retiree Patches - Pride - Tradition - Service

The Navy Retiree Patches and Decals are available for purchase at the following Navy Exchanges:

Annapolis, MD  
Bangor, WA  
Bethesda, MD  
Everett, WA  
Goose Creek, SC  
Great Lakes, IL  
Gulfport, MS  
Jacksonville, FL  
Kings Bay, GA  
NAS Lemoore, CA  
Little Creek, VA  
Millington, TN



*To order by phone, call the nearest NEX. Use these product numbers:*

*The decal is No. 779566 at \$2.00  
The patch is No. 748055 at \$3.00*

New London, CT  
New Orleans, LA  
Newport, RI  
Norfolk, VA  
Oceana, VA  
Patuxent River, MD  
Pearl Harbor, HI  
Pensacola, FL  
Port Hueneme, CA  
San Diego - Naval Station  
San Diego - North Island

To contact by phone call: OCONUS: (800) 628-3924 or Exchange Catalog: (800) 527-2345

***“Sea Cadet” cont. from pg. 13***

The United States Naval Sea Cadet Corps is proudly providing the next generation of leaders, not only ready for the Sea Services, but ready, willing and able to take their place as our next generation of leaders in Industry and American Society. But it can't be done without the volunteer leaders. Just were do I fit in, you ask?

**“Your NSCC Cadets need you!”**

Adult leaders are desperately needed to help train these fine young aspiring cadets. The good news is, you already have what you need to be successful. Knowledge of the Armed Forces of the United States, Discipline and a Patriotic desire see our young people be all that they can be.

**Say “Yes” to the call again!**

For information on becoming an adult leader in the United States Naval Sea Cadet Corps, visit the NSCC website at [www.seacadets.org](http://www.seacadets.org) to learn more about the program. Go to “Unit Locator” to find the unit nearest you, complete the, “Request more information” and you'll be contacted, or contact National Headquarters at:

U.S. Naval Sea Cadet Corps  
2300 Wilson Blvd.  
Arlington, VA 22201-2308  
**(703) 243-6910**

***“TriCare” cont. from pg. 17***

enrollment period will be announced via Medicare on the TRICARE Web site ([www.tricare.osd.mil](http://www.tricare.osd.mil)) and publicized widely.

Second, uniformed services beneficiaries who enrolled in Medicare Part B in 2001, 2002, 2003, or 2004 and are subject to a premium surcharge for late enrollment in Part B can get those surcharges eliminated by demonstrating that they are covered under TRICARE. The elimination of surcharges is effective January 1, 2004, but the Department of Health and Human Services will need to work out procedures to be followed. Procedures will be announced via Medicare on the TRICARE Web site and publicized widely.

The third change made by the bill affects all seniors, not just uniformed services beneficiaries. The Part B premium will be tied to income, beginning in 2007. Individuals with incomes above \$80,000 will pay more, and couples with incomes above \$160,000 will pay more.

**Service Records**

Retirees desiring a copy of their discharge certificate (DD214), personnel records or medical and dental records should write to:

National Personnel Records Center  
9700 Page Ave.  
St. Louis, MO 63132-5100

All requests must be written, dated and signed, and should include full name, rate/rank, Social Security Number, dates of service and date of birth. Requests for records are processed in four to six months. You may want to visit their web site at [www.archives.gov](http://www.archives.gov) prior to making any request.

**Annuitant Pay**

Questions regarding Annuitant Pay should be directed to Defense Finance and Accounting Service in Cleveland at **(800) 321-1080**.

**Retiree Pay**

Questions about retiree pay should be directed to the Defense Finance and Accounting Service in Cleveland at **(800) 321-1080**.

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